

ব্যবসায় উদ্যোগ

নবম-দশম শ্রেণি



জাতীয় শিক্ষাক্রম ও পাঠ্যপুস্তক বোর্ড, ঢাকা

RvZxq ፩፻፲፭ | cW'cȴ-K teW©KZK 2013 ፩፻፲፭ ተK
beg-` kg tkN i cW'cȴ-K i tc mbañi Z

e"emnq D‡` "M
beg-` kg tkN

i Pbñq
W. G GBP Gg nñeej i ngñb
tkL kñeyR wi qñ`

mññ` bñ
W. Gg G gñbbñb

RvZxq ፩፻፲፭ | cW'cȴ-K teW© XvKv

RvZxq ɯkΠvug | cWcȳ-K teW©
69-70 gwZwSj ewYwRwK GjvKv, XvKv-1000
KZR cKwkZ |

[cKwkK KZR me©^Zjmsi wΠZ]
cixΠvgjK ms^-<i Y

cōg cKwk : A‡‡vei , 2012

cWcȳ-K cWqtb mgš^qK
tgvt dinv`j Bmjvq
KwYR tdsRqv Lvbg

KwpuDUvi K‡puwR
Kyj vi M̄ndK

cōQ`
mj kØ evQvi
mRvDj Av‡e`xb

wRvBb
RvZxq ɯkΠvug | cWcȳ-K teW©

mi Kyi KZR webv‡j " weZi ‡Yi Rb"

gy‡Y :

Ch^{1/2}-K_y

W^{1/2} RvZxq Rxetbi me²ZigLx Dbq^{1/2}bi ceRZ^{1/2} Avi `Z cwi eZ^{1/2}Kxj we^{1/2}Kj P^{1/2}j Ä tg^{1/2}K^{1/2}ej v Kti evsj v^{1/2} k^{1/2}K Dbq^{1/2}b I mgw^{1/2}i w^{1/2}K wbq h^{1/2}l q^{1/2}i Rb^{1/2} c^{1/2}q^{1/2}Rb m^{1/2}K^{1/2}Z RbKw^{1/2} | fvl v Av^{1/2}j b I g^{1/2}h^{1/2}x^{1/2} tPZbvq t^{1/2}k Movi Rb^{1/2} W^{1/2} A^{1/2}sh^{1/2}Z tgav I m^{1/2}tebvi cwi cY^{1/2}neK^{1/2}K mnvh^{1/2} Kiv gva^{1/2}gK W^{1/2}vi Ab^{1/2}Zg j^{1/2} | GQvor c^{1/2}ngK^{1/2} -^{1/2}i A^{1/2}RZ W^{1/2}vi tg^{1/2} K Ávb I `P^{1/2}Zv m^{1/2}c^{1/2}h^{1/2}wi Z I m^{1/2}snZ Kivi gva^{1/2}g D^{1/2}PZi W^{1/2}vi th^{1/2}M^{1/2} Kti tZyj vI G^{1/2} -^{1/2}i W^{1/2}vi D^{1/2}l^{1/2}K^{1/2} | ÁvbvR^{1/2}bi GB c^{1/2}uqvi w^{1/2}FZi w^{1/2}tq W^{1/2}vi^{1/2} K^{1/2} t^{1/2}ki A^{1/2}%ZK, mgw^{1/2}RK, mvs^{1/2}ZK I cwi tekMZ cUfugi tc^{1/2}l^{1/2}Z `P^{1/2} I th^{1/2}M^{1/2} bvM^{1/2}i K Kti tZyj vI gva^{1/2}gK W^{1/2}vi Ab^{1/2}Zg we^{1/2}eP^{1/2} we^{1/2}q^{1/2} |

RvZxq W^{1/2}vbmZ-2010 Gi j^{1/2} | D^{1/2}l^{1/2}K^{1/2} mvg^{1/2}b ti^{1/2}L cwi gwRZ n^{1/2}q^{1/2}Q gva^{1/2}gK^{1/2} -^{1/2}i i W^{1/2}vi^{1/2}ug^{1/2} | cwi gwRZ GB W^{1/2}vi^{1/2}tg RvZxq Av^{1/2}K^{1/2}j^{1/2}, D^{1/2}l^{1/2}K^{1/2} I mgKv^{1/2} xb P^{1/2}vn^{1/2} vi c^{1/2}Z dj b NUV^{1/2}bv n^{1/2}q^{1/2}Q, tmb m^{1/2}_ W^{1/2}vi^{1/2} i eqm, tgav I M^{1/2}Y^{1/2} TgZv Abj^{1/2}q^{1/2}x W^{1/2}Lbdj^{1/2} ba^{1/2}Y Kiv n^{1/2}q^{1/2}Q | GQvor W^{1/2}vi^{1/2} ^b^{1/2}ZK I gyb^{1/2}eK gj^{1/2} "teva t^{1/2}K^{1/2} i" Kti Bi^{1/2}Zn^{1/2}m^{1/2} I H^{1/2}Zn^{1/2} tPZbv, gnvb g^{1/2}h^{1/2}x^{1/2} tPZbv, W^{1/2}K^{1/2}-m^{1/2}nZ^{1/2}-ms^{1/2}<W^{1/2}Zt^{1/2}eva, t^{1/2}k^{1/2}c^{1/2}teva, c^{1/2}K^{1/2}Z-tPZbv Ges ag^{1/2}eY^{1/2}M^{1/2} | bvi x-cj^{1/2}"I^{1/2} w^{1/2}be^{1/2}K^{1/2}I mevi c^{1/2}Z mggh^{1/2} t^{1/2}eva R^{1/2}M^{1/2} Kivi tPov Kiv n^{1/2}q^{1/2}Q | GK^{1/2}U^{1/2} w^{1/2}Ávbgb^{1/2} R^{1/2}W^{1/2}Z MV^{1/2}bi Rb^{1/2} Rxetbi c^{1/2}Z^{1/2}U^{1/2} t^{1/2}l^{1/2} t^{1/2} Ávb^{1/2}bi ^Zt^{1/2}u^{1/2} Z^{1/2}C^{1/2}q^{1/2}M^{1/2} I W^{1/2}RUv^{1/2}j evsj v^{1/2} t^{1/2}ki i^{1/2}EK^{1/2}-2021 Gi j^{1/2} ev^{1/2}evqt^{1/2}b W^{1/2}vi^{1/2} i m^{1/2}P^{1/2}g Kti tZyj vi tPov Kiv n^{1/2}q^{1/2}Q |

bZb GB W^{1/2}vi^{1/2}tg^{1/2}i Av^{1/2}j v^{1/2}K c^{1/2}V^{1/2}Z n^{1/2}q^{1/2}Q gva^{1/2}gK^{1/2} -^{1/2}i i c^{1/2}q mKj c^{1/2}V^{1/2}c^{1/2}y-K^{1/2} c^{1/2}V^{1/2}q^{1/2}b W^{1/2}vi^{1/2} i mvg^{1/2}_, c^{1/2}YZv I ce^{1/2}A^{1/2}W^{1/2}ÁZ^{1/2}f^{1/2}K^{1/2} i^{1/2}Zj^{1/2} m^{1/2}½ we^{1/2}Pb^{1/2} Kiv n^{1/2}q^{1/2}Q | c^{1/2}V^{1/2}c^{1/2}y-K^{1/2}, t^{1/2}j vi we^{1/2}l^{1/2} q^{1/2}be^{1/2}Pb^{1/2} | Dc^{1/2}l^{1/2}c^{1/2}t^{1/2}bi t^{1/2}l^{1/2} W^{1/2}vi^{1/2} mRbkj^{1/2} c^{1/2}Z^{1/2}fv^{1/2} w^{1/2}K^{1/2} m^{1/2}a^{1/2}t^{1/2}bi w^{1/2}K^{1/2} we^{1/2}K^{1/2} l^{1/2}f^{1/2}t^{1/2}e^{1/2} i^{1/2}Z^{1/2} t^{1/2}l^{1/2} q^{1/2} n^{1/2}q^{1/2}Q | c^{1/2}Z^{1/2}U^{1/2} Aa^{1/2}q^{1/2}i i^{1/2}Z^{1/2} W^{1/2}Lbdj^{1/2} h^{1/2} Kti W^{1/2}vi^{1/2} A^{1/2}R^{1/2} Ávb^{1/2}bi B^{1/2}W^{1/2}Z c^{1/2}Z^{1/2}U^{1/2} t^{1/2}l^{1/2} t^{1/2} Ávb^{1/2}bi ^Zt^{1/2}u^{1/2} Z^{1/2}C^{1/2}q^{1/2}M^{1/2} | mRbkj^{1/2} c^{1/2}kel^{1/2} Ab^{1/2}vb^{1/2} c^{1/2}k^{1/2}om^{1/2}st^{1/2}hvRb Kti gj^{1/2} w^{1/2}qb^{1/2}K mRbkj^{1/2} Kiv n^{1/2}q^{1/2}Q |

GK^{1/2}esk KZ^{1/2}Ki A^{1/2}l^{1/2}Kvi I c^{1/2}Z^{1/2}q^{1/2}K mvg^{1/2}b ti^{1/2}L cwi gwRZ W^{1/2}vi^{1/2}tg^{1/2}i Av^{1/2}j v^{1/2}K c^{1/2}V^{1/2}c^{1/2}y-K^{1/2} i^{1/2}PZ n^{1/2}q^{1/2}Q | K^{1/2}RB c^{1/2}V^{1/2}c^{1/2}y-K^{1/2}U^{1/2} Avi I mgw^{1/2}x m^{1/2}a^{1/2}t^{1/2}bi Rb^{1/2} th^{1/2}K^{1/2}bi M^{1/2}Vbgj^{1/2} K^{1/2} h^{1/2}g^{1/2}m^{1/2}½Z c^{1/2}ngk^{1/2}, i^{1/2}Zj^{1/2} m^{1/2}½ we^{1/2}PZ n^{1/2}l^{1/2} | c^{1/2}V^{1/2}c^{1/2}y-K^{1/2} c^{1/2}q^{1/2}bi we^{1/2}cj^{1/2} K^{1/2}g^{1/2}Ái gta^{1/2} A^{1/2}W^{1/2} ^^{1/2} mg^{1/2}q c^{1/2}y-K^{1/2}U^{1/2} i^{1/2}PZ n^{1/2}q^{1/2}Q | d^{1/2}j W^{1/2}K^{1/2} f^{1/2}j^{1/2} T^{1/2}U^{1/2} t^{1/2}K^{1/2} th^{1/2}Z^{1/2} c^{1/2}t^{1/2}i^{1/2} | c^{1/2}eZ^{1/2}ms^{1/2}<^{1/2}i^{1/2}Y^{1/2}, t^{1/2}j v^{1/2}Z^{1/2} c^{1/2}V^{1/2}c^{1/2}y-K^{1/2}U^{1/2} t^{1/2}K^{1/2} Avi I my^{1/2} i, tkvfb^{1/2} I T^{1/2}U^{1/2}g^{1/2} Kivi tPov A^{1/2}vnZ, _W^{1/2}K^{1/2}e^{1/2} | evb^{1/2}v^{1/2}bi t^{1/2}l^{1/2} Ab^{1/2}jb^{1/2} n^{1/2}q^{1/2}Q evsj v GK^{1/2}Wg^{1/2} KZ^{1/2} c^{1/2}V^{1/2}Z evb^{1/2}v^{1/2} |

c^{1/2}dm^{1/2} t^{1/2}g^{1/2}t^{1/2}g^{1/2}-dv K^{1/2}g^{1/2}v^{1/2}D^{1/2}b
tPqv^{1/2}i g^{1/2}v^{1/2}
RvZxq W^{1/2}vi^{1/2}ug^{1/2} | c^{1/2}V^{1/2}c^{1/2}y-K^{1/2} t^{1/2}ew^{1/2}X^{1/2}vK^{1/2}

mPxC†

Aḁq	Aḁq ɯk̥t̥i ɯb̥g	c̥p̥v msL̥v
c̥g	e̥em̥q c̥w̥P̥w̥Z	01-11
w̥Zxq	e̥em̥q D̥t̥` w̥M D̥t̥` w̥3v	12-22
ZZxq	Aw̥ZKg̥m̥s̥-`vb	23-35
PZL̥ [©]	gw̥j Kv̥bvi w̥f̥w̥E̥t̥Z e̥em̥q	36-61
c̥Ag	e̥em̥t̥qi Aw̥BbMZ w̥K	61-70
I̥ô	e̥em̥q c̥w̥Kí b̥v	71-80
m̥B̥g	e̥s̥j w̥t̥` t̥ki ɯk̥i	81-91
Aóg	e̥em̥q I c̥w̥Zów̥bi e̥e̥-`vc̥b̥v	92-101
beg	w̥ecbb	102-111
kg	e̥em̥q D̥t̥i w̥M Db̥q̥t̥b m̥n̥q̥K t̥mev	112-120
GKv̥ k	e̥em̥q `b̥w̥ZKZv̥ I m̥g̥w̥RK `w̥q̥Zi	121-129
Øv̥ k	md̥j D̥t̥` w̥3w̥t̥` i Rxebx t̥_t̥K ɯk̥P̥Yxq	130-140

c̄g Aāvq ēemvq c̄wi w̄P̄Z

Introduction to Business

ēemvq Drc̄Ei ḡtj w̄Qj ḡvbj i Afveteva | Afve c̄tYi j̄tP̄B ḡvbj w̄fb̄A_%w̄ZK KḡR̄Ei
ḡvātg DcvR̄B c̄P̄Ovq R̄w̄Z nq | gj Z A_%w̄ZK KḡR̄E | tj bt` b̄tK w̄N̄tB D̄m̄e nq ēemvq | G
Aāvq t̄tK Avgiv ēemvq avi Yv, Drc̄E, ^ewkó, c̄Kvi tf` | ēemvqK c̄wi tekmn w̄fb̄ā K m̄ūtK©
wēÍwi Z R̄vbtZ cvie |



G Aāvq tk̄l Avgiv

- ēemvq avi Yv, Drc̄E | μḡeKv̄ki avi eȲv KītZ cvie |
- ēemvq c̄wi wa, ^ewkó | ,iZjēvL̄v KītZ cvie |
- ēemvq Kih̄ewj ēvL̄v KītZ cvie |
- ēemvq c̄Kvi tf` eȲv KītZ cvie |
- w̄ktí i avi Yv | c̄Kvi tf` eȲv KītZ cvie |
- ewȲtR̄i avi Yv | c̄Kvi tf` ēvL̄v KītZ cvie |
- tm̄evi avi Yv | c̄Kvi tf` D̄vn̄i Ymn ēvL̄v KītZ cvie |
- ēemvq Dci c̄f̄ve wēv̄ Kvix c̄wi tekni Dcv̄vb̄, t̄j v̄P̄yZ KītZ cvie |

e  em  q i  i Y   (Concept of Business)

e  em  q   K  i   K  R b  e A  m  `   g  b beg t  Yi e  em  q D  `   M   el  t  i c  g K  m A  m  j b|   K  i   P  v   P  v Z  t  K A  S  i K  f  t  e   M  Z R  b  j |   t  f  Q     l  b  g  t  i ci   Z  b   K  i   x  i   m  K  t  j i D  t  t  k c  k  e  i L  t  j b,   t  Z  g  t  ` i g  t  ` t  K t  K e  em  q K c  i e  v i t  _t  K G  m  Q  0 GKRb   K  i   x  e  j  j , Zvi e  v e  v P  t  j i e  em  q A  t  Q| A  t  i KRB   K  i   x  e  j  j , Zvi e  v e  v n  m  -g  i   M i L  g  v i A  t  Q| A  t  i KRB   K  i   x  e  j  j , Zvi e  v e  v JI  t  ai t  `   K  b A  t  Q| Ab   GKRb   K  i   x  e  j  j , Zvi g  t  q i GK  U   e  D  U c  j   A  t  Q|   K  i   K m  K  t  j i K  v g  b   t  q i b  t  j b Ges e  t  j b a  b-P  j , n  m  -g  i   M I JI  a   e  p  q Ges   e  D  U c  j   P  j b  v Kiv c  t  Z   K  U GK   GK  U A  _   b  Z K  v R| t  Z  g  t  ` i A  t  f  v e  K  t  ` i me  t  j v A  _   b  Z K  v e  em  q A  S  f  P   n  t  e h  ` Zvi R  e  Kv   b  e  n  i | g  b  v d  v A  v k  v q D  3 K  v R, t  j v K  t  i _   t  Kb|

m  v  i Yf  t  e g  b  v d  v AR  b  i j  t  P  i c  i P  j Z A  _   b  Z K Kg  R  E  t  K e  em  q e  t  j | c  i e  t  i i m  ` m  t  ` i Rb   L  ` Drc  ` b Kiv, n  m  -g  i   M c  j b Kiv, m  e  R P  l Kiv t  K e  em  q e  j v h  q b  v |   K  S  t  h L  b t  Kv b  v K.I.K g  b  v d  v A  v k  v a  b P  l K  t  i e  v m  e  R d  j v q Zvi e  em  q e  t  j MY   n  t  e| Zte g  b  v d  v AR  b  i D  t  t  k  ` c  i P  j Z m  Kj A  _   b  Z K Kg  R  E   e  em  v e  t  j MY   n  t  e h  ` t  m  , t  j v t  ` t  k i A  v B  t  b ^ea | m  V K Dc  t  q c  i P  j Z n  q|

e  em  q A  i I   KQz^e  k  o  ` A  t  Q h  ` G  t  K Ab   me t  ckv t  _t  K A  j v` K  t  i t  Q| e  em  q m  t  _ R  o Z cY   ev t  mevi Aek  B A  w_R g  j   _   K  t  Z n  t  e| e  em  q A  t  i K  U ^e  k  o  ` n  t  j v Gi m  t  _ S  i K i | g  j Z g  b  v d  v AR  b  i A  v k  t  Z B e  em  q A  _   e  b  t  q M K  t  i | e  em  q K Kg  R  E  i g  v  t  g g  b  v d  v AR  b  i c  v k c  m  k Aek  B t  mevi g  t  b  v f  v e  _   K  t  Z n  t  e| e  em  q A  t  i K  U , i Z  c  Y  ` K n  t  j v G  t  Z ^b  Z K Z v I m  g  w R K ` v q e  x Zvi   e  l q  U   e  t  e P  b  v K i t  Z n  q|

Kg��t��-1 : t��Z��g��t��` i e��m��o/ ��e��` ��v��t��q i A��t��k c��t��k th m��Kj e��em��q P��j y A��t��Q Zvi GK��U Z w j K v ^Z w i K i	
•	•
•	•
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•	•
e��em��q ^e��k��o��` t��j v P��j Z K i	
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e&emtqi DrwE | µgmeKk (Origin and Evolution of Business)

¶ tb ¶ tb gvb¶l i Pwn`v epx clevi m¤_ m¤_ A_‰nZK KgRv¶Ei AvI ZvI evotZ _¶K| dtj ii "nq ci
¶KvI , Lv`km Drcv`b I cY wnbgtqi g‡Zv KgRv¶E| ¶KŠyC Y er `e" wnbqg KtI I c¶qvRb tgUv¶bv
hvq ¶b| dtj `e" wnbgtqi "¶tj wnbgtqi gva" g wntmte "Y¶t¶c" i gyi I cieZvRv¶j KMvR gyi i c¶bj b
nq| eemv¶qi pgmeKv¶ki G avi ¶K c¶Px, ga" I AvajbK GB ¶Zb ch¶q wef³ Kiv hvq|

e'ẽmvtqi µgweKv̄t̄ki avi v

cPxb hM	ga" hM	AvaloK hM
• ci ɻkKvi	• ɻeɻbgtqi gra"g ɻntmte `Pülc"	• ɻkí ɻece
• grm" ɻkKvi	kgK, ɻSbK, Kno I ci_i e"envi	• cɻy3 i Dbqþ
• dj gj Avn i Y	• ɻeɻbgtqi gra"g ɻntmte "Y©ti Šc"	• ɻewfbanki Kvi Lubvi ɻekuk
• Kwl Kvñ©	I Ab"b" aZé gj i i e"envi	• en`vqZb Drci` b I eEþ b e"e"v
• `e" ɻeɻbgq	• KvñR gj i i cþj b	cþj b
	• evRvi I kni mñó	• e"vsK I ɻegv e"e"vi mñúñvi Y
	• e"emvq msMvtbi D™e	• GwJGg Kvñcþj b
		• tgverBj e"vñks cþj b

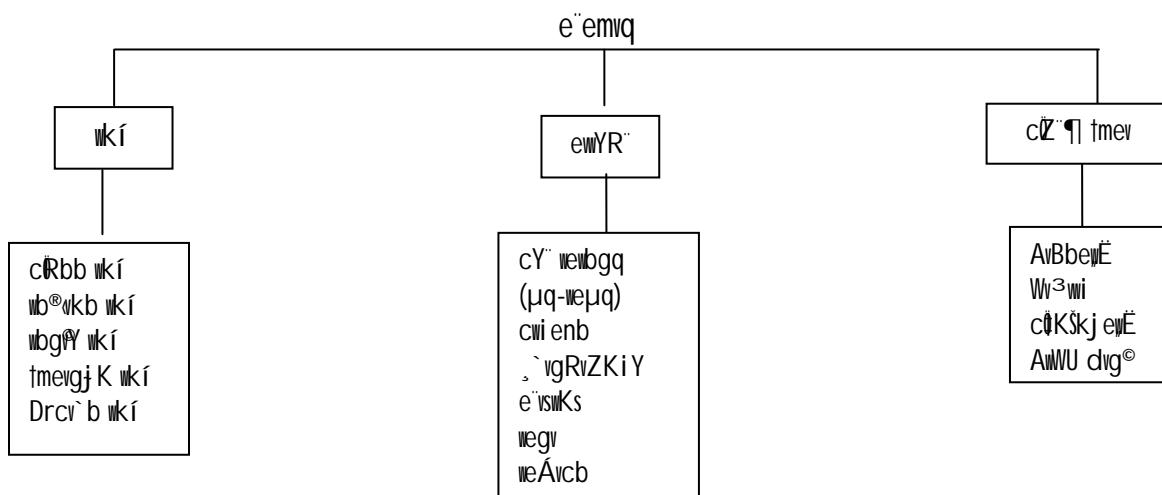
eemtqi Avl Zv | cKvi tf` (Scope and Classification of Business)

eZ@itb e"emvq i aycY` te"i muq-ueuptqi gta" mkgve x bq | cY`-e" I tmevKg©Drcv` b, cY`-e" ueibgq
I Gi mnvqK Kv!Ri mgwótk e"emvq etj | cY`-e" ueibgq msprš-mnvqK Kv!R cwi enb, uegv, e"sv!ks,
`vgRvZKiY I ueÁvcb, i ZcY©FngKv cyj b Kti | Avau!k e"emr!k clávbZ wZb f!M f!M Kiv n!q!tQ |

K. କ୍ଷିରୀ (Industry)

L. eWYR (Commerce)

M. c~~Y~~^Y tmev (Direct Services)



  k   (Industry)

  k   #K Drc ` t  bi evnb int  te we  Pbv Kiv nq| th c  q  q c  K  ZK m  u` AvniY, K  Pg  j i  `vb Ges c  q  RvZKi#Yi g  t  g K  Pg  j #K g  b  l i   envi-Dct  hMx c  Y c  iYZ Kiv nq Z#K   k   ejv nq|   k   #K c  w  Z c  P f  M f  M Kiv nq#Q|

- c  Rbb   k   (Genetic) Drc ` Z mg  M c  piq m  O ev Drc ` t  bi K#R e  e  Z nq| thgb- b  m  i , n  Pwi BZ  w` |
-   b  vkb (Extractive)   k   i   g  t  g f  Mf  c  m  b ev evqyntZ c  K  ZK m  u` AvniY Kiv nq| thgb- L  bR   k   |
-   b  g  Y (Construction)   k   i   g  t  g i  v  N  U, t  mZ  BZ  w`   b  g  Y Kiv nq|
- Drc ` b (Manufacturing)   k   k   l h  sj e  en  t i   g  t  g K  Pg  j #K c  q  RvZ K#i Pe  S- c  Y i  v  s  t Kiv nq| thgb- e  i   k   |
- t  mev (Service)   k   newfb  ckvi t  mev c  v  bi g  t  g g  b  l i   R  ebhv  v mnR | Avi  g` v  qK K#i | thgb- we  jr | M  m Drc ` b | weZiY, e  v  s  Ks | ^Y^Y t  mev BZ  w` |

Kg  T -2 : newfb  ckvi   k   i   5  U K#i D  vniY

c��Rbb ��k��	��b��vkb ��k��	��b��g��Y ��k��	Drc�` b ��k��	t��mev g��j K ��k��
1. b��m��i	1. L��bR ��k��	1. i��v��N��U ��b��g��Y	1. e��i ��k��	1. we��jr ��k��
2.	2.	2.	2.	2.
3.	3.	3.	3.	3.
4.	4.	4.	4.	4.
5.	5.	5.	5.	5.

ewYR   (Commerce)

ewYR   #K e  em  qi c  Y ev t  mev mg  M e  EbKvix kvLw int  te w  P  yZ Kiv nq| e  em  q ev   k   i  e  Z K  Pg  j Drc ` #Ki   bKU tc  Qv  bv   Ksev   k   Drc ` Z c  Y ev t  mev mg  M tfv  3#` i     bKU tc  Qv  bv mKj Kvh  vij #K ewYR   ejj | c  Y-`     b  q-  e  p  q Kih  v_  P  te mg  v  bi t  q  t A_  Z, S_  KMZ,   bMZ, Kj_  Z I Z_  Z evav ev mgm  v t  Lv w  tZ c  ti | G mKj evav `  xK#tY ewYR  i newfb  A½ thgb c  i enb,   gRvZKiY, e  v  s  Ks, wegv, wecYb | weAvcb BZ  w` i   mn  th  MZvi c  q  Rb nq| ewYR   #K AvajbKK#j e  em  q Uze  em  q (Business to Business) ejj | Avif  nZ Kiv nq|

mbtqewYfR i newfbadcv` vbi fngKv QfK c0 k0 Kiv ntjv-

ewYfR i newfbadcv` vbi KvR

e"emvq i tPf` newfbadcv` vbi evav	ewYfR i Dcv` vb	fngKv
-^ZMZ	cY newlogq	gwy Kibmspuš-evav ` i Kti
-'vbMZ	cwi enb	-vbMZ evav ` i Kti
mgqMZ	, vgRvZKiY	mgqMZ evav ` i Kti
A_MZ	e"svsKs	A_mspuš-evav ` i Kti
S_KMZ	wegv	S_Kmspuš-evav ` i Kti
Z_MZ	weÁvcb	Z_ I cPvi msuš-evav ` i Kti

cL"¶ tmev (Direct Services)

A_DcvRfbi Df` tk" "vab tckvq mbtqewRZ Ww3vi , Dkij , c0Kskj x cfnZ tckvRxi v newfbai Kg tmevKg^o Aft_P newbgq c0vb Kti _vKb| G mKj tmevKg^o ev E cL"¶ tmev intmte cwi wPZ| thgb Ww3wi wKbK , AvBb tPaxvi , c0Kskj x dvg^o AwWU dvgBZw | cL"¶ tmev AvabK e"emvq i GKwU , iZcYqkvLv|

e"emvq i Zj (Importance of Business)

A_BwZK KgRvE intmte MY nti | e"emvq th tKvbtv t` tk i Av_mvgwRK-i vR%bZK Z_v mgMk Dbqtb wetkl Ae`vb t`L PjtQ| e"emvq c0qRbxqZv Dcjwä Kti B Mto DfVQ tQvU-eo t`vKb t`K kj" Kti wekj vki Kvi Lvbtv| eZqvb wetk| e"emvq iZj Acwi mxg| AvRfKi cylexZ tm mKj t`k DbnZi Pig wklti Ae`vb KitQ th t`k, tji e"emvq-ewYfR Dbz| e"emvq gva"tg mru"t i h_vh_ e"envi mnR nq Ges t`ki A_BwZK Dbqb Zj wšZ nq| e"emvq dTj mÄq evx cvq, gj ab MwZ nq | RvZxq Avq evx cvq| e"emvq gva"tg teKvi gvbli Kgs"vb nq| e"emvq MteYv | mRbkj KfRi Dbqb Nuq| e"emvq-ewYfR i dTj t`tk-t`tk cY"-tei Av`vb c0vbi mvf_ mvf_ ms<Zi newbgq| NtU| e"emvq-ewYfR i bZb-bZb kni , e` i Mto DfV|

GmGmw cum nwjgv Aí c|R mbq e"emv i i"Kti b| w`b w`b Zvi c0ZovbU GjvKvi mdj e"emvq ciwYZ nq| eZqvb Zvi c0Zovb c0 50 Rb bvix-cj1 KvR Kti | KgPvi x` i Awaksk b`x frvzb Ni-emo nvi vtv| i iZB nwjgv Zv` i`K "i c0PfYi e"e`v Kti b| Zvi mB-mZv w`tq bKik Awkv Kico , ntZi KfRi kmo , w_wcm , ciÄme , dZqv BZw` newb Kti | nwjgv Zvi e"emvq Avi I eo Kivi mXvš- mbtj b| wKshZib knti bv Mfq Pjt tMjq b Mfg| Zvi B"Qv Mfgi gvnjv` i KfR j Mvfbv| w`b w`b Zv` i Mfgi Awaksk tgq Zvi e"emvq mvf_ newfbvte RwoZ nq cto| dTj Zv` i Aw_R Ae`vi ciw eZqbi mvf_ mvf_ Rxeb hvvi gvtbi | DbnZ nq|

Kg^əÎ - 4 : nwj gvi e^əemv^tqi Kwnbx c^əto e^əemv^tqi , i^əZj m^əú^tK tZvgvi th avi Yv ntj v Zv wj L-

e"emtqi , iZi

e  emvq cwi tek (**Business Environment**)

cwi tek Øiv gibþli i Rxebavir, AþPvi -AþPi Y, **W**, ms-**Z**, A_Ø**Z** Ges eem cfwieZ nq | cwi tek ntjv
tKvþv AAtj i RbmþYi Rxebavir | A_þb**Z** Kvhv*ej* tK cfwieZ Kti Ggb me Dci`vbi mgwó |
cwi cwk**R** Dci`vbi gta" i tqþQ fe**K****Z**, Rj evq, b`-b`x, cwno, ebfig, R**Z**, ag[©] **W** BZ" w` | th me
c**K****Z** K | Ac**K****Z** Dci`vb Øiv eemwqK msMvþbi MvB, Kvhv*ej*, Db**Z** | Aeb**Z** c**Z**" | cti v*f*te
cfweZ nq tm, tji mgwó tK eemwqK cwi tek etj | tKvþv "vbi eemwq-e-e"vi Db**Z** w*f*P Kti
eemwqK cwi tekki Dci |

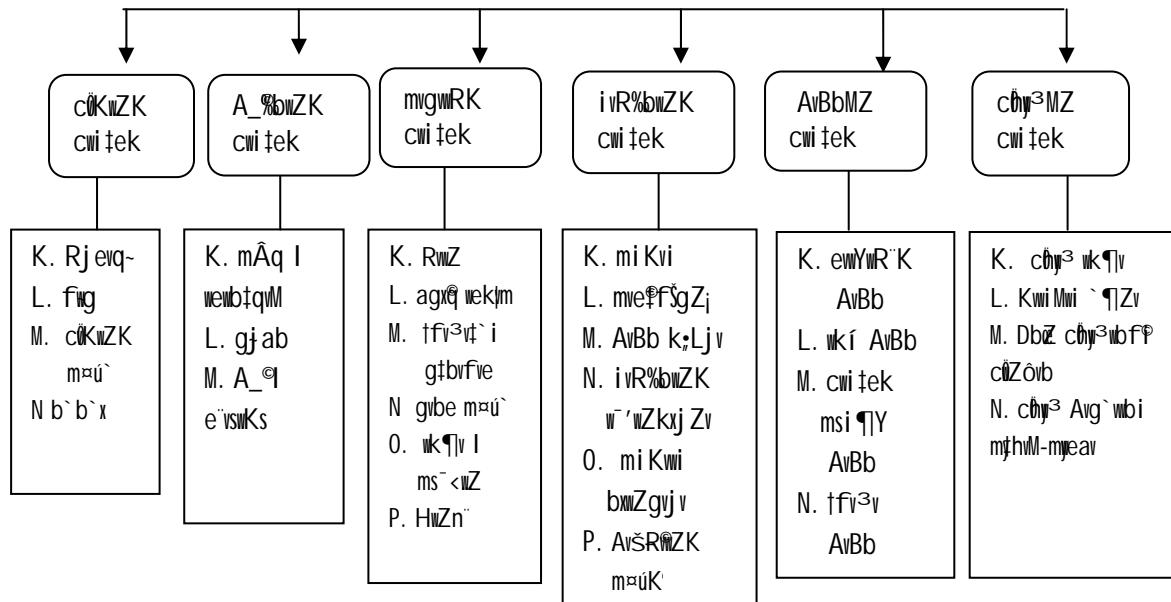


cj v k m v i Kvi Lv b v, t N v o v k v j

encyklička emwík cítiček † LfZ cíl qv tMj | eemwík cítiček Dciv`vb, tjk vK cílbZ Qq fvM fM
Kiv hq|

- K. cÖKIZK cwi tek (Natural environment)
 - L. A_ßwZK cwi tek (Economic environment)
 - M. iVßwZK cwi tek (Political environment)
 - N. mwgwrK cwi tek (Social environment)
 - O. AvBbMZ cwi tek (Legal environment)
 - O. cÖyßMZ cwi tek (Technical environment)

e' emeq cwi tek



eisj vt' tk e' emeq K cwi tek (Business Environment in Bangladesh)

eisj vt' k GKnU Kwi wbfP Dbqbkxj t' k| Aek" t' tk i A_BmZtZ e' emeq Z_v wki | ewYtR'i Ae`vb cñz
eQi tejoB Ptj tQ| GK Kvjtj G AAj e' emeq-ewYtR" mvi wek; weLvZ wQj | e' emeq-ewYtR" cñmx ~'vb
wntmte wek; Kti gmj b Kvctoi Rb" ðtmvbi Mui Ø Ges mgj' e` i | RvnR wbgY wkti i Rb" ØPÆMgØ, G
`fU ~'tbi bvg mvi wek; Qmofq ctoQj | tmvbi Mui | Gi Avkcvtk ^Zwi gmj b idZwb ntZv BDtivc |
Awdkvi wewfbot' tk| Avgt' i G t' k wPi Kjy ewYtR'i Rb" weLvZ wQj | G t' tk i ewYtR'i LwmZtZ cja
ntq Avi eMY ~'si YvZxZ Kjy cfe@_tk KewYR" mÚK" vcb Ktib Ges `tj `tj Gt' tk AwMgb Ktib| ewYR"
weLtq ZLb G AAjtj i klyx GZ` i ntqQj th, BwZnm weLvZ Zvglj B | mBMtgi mv_ Gi tNvi
cñthmZv Pj Z| G AAtj i ewYR" LwmZ cñP'i t' k Qmofq my+ BDtivc chS-tcQoQj | wL^tq tlvok
kZvaxtZ cZMRiv Gtm ewYR" KtZ Avi cKtib| Zviv mBMtgi Porto Piqueno ev Pj' e` i Ges
PÆMgK Porto Grando ev epr e` i bvg AwfwnZ Ktib| Djt E, ewYR" e` i wntmte cñdg eñvzi
mBMg bvgwJi weLvZ wQj | fMxi_x b`x | mi ^Zx Lvjtj i gva"tg eñvcmMti i mv_ mBMtgi ewYR"
Pj Z| mgj' ct_ e' emvtqi Rb" | Avgt' i t' k cñmx wQj | mgj' Mvgx RvnRI G t' tk wbgZ ntZv| ^PibK
cwi eRK gnuqib wj tLtQb th, G t' tk i RvnR wbgY cñwji i tkZj ü'qyg Kti gnvgib" tivgi mgjU
Avgtj KRwÜtqi WK Kvi Lvby | RvnR cQ` bv Kti PÆMg t' tk RvnR ^Zwi Kti wbtZb| PÆMggi nwj kni,
ctZvq t' kxq wki xi KZPZj AtbK, tj v RvnR wbgY Kvi Lvby wQj | H mKj Kvi Lvby ZLb nvZnoi VKVK&
kta memgq gLwZ _vKZ| G t' tk i ml` Mti iv ZLb kZwaK RvnRi gwj K wQtjb| BwZnmw` WneD
WneD nvUti i gZ, H mKj RvnR wbgY Kvi Lvby 1875 wL^tva chS-wbtR' i cfive A'vLZ mPig
ntqQj |



тмвбvi Muл : evsj vi cöPxh i vRavbx | weL"vZ e"emvq tK>^

eZ@vb cÖZtMwMZv gj K wetki eemwqK cwi teeki mKj Dcv`vb Abkj bv ntj eemwq-ewYfR DbnZ jvf
Kti wjtK vKv KvWb | wbtgqe emwqK cwi teeki Dcv`vb tji v evsj v`ki tcwvcU Avtj vPbv Kiv ntj v

cōKwZK Dcv`vb : cōKwZK cwi tteki AwaKvsk Dcv`vbB evsj vt`tk eemvq -'vc̄tbi Rb" AbKj | t`tki cōq
mKj AskB b`x weṭaSZ | dtj mn̄tRB GLv̄tB Kwl RvZ wērbfbewkí | t̄fM" ctYi KwlPvgj Drcv`b Kv
m̄q | eemvq ev wki -'vc̄tbi Rb" cōqRbxq cōKwZK M̄im we`gib | t`tk we`gib LwbR Kqjv, Pbv cv_i,
KwlB wkjv | LwbR ^Zj wki weKv̄t k mn̄vqK | w`b w`b ebfwgi cwi givY Ktg tm̄j | Avgv̄t i itqfQ mgx
ebR m̄q | AmsL" b`x weṭaSZ | mḡtewóZ nl qvq grm" wki weKv̄t k DchjP cwi t̄ekl GLv̄tB we`gib |

A_%bñZK Dcv`vb : t`tk weivRgvb KvhRi A_@l eëvsuks eëe-'v, Kvñ I wñkñ i Ae`vb, RbMñYi mÄq I
weibtqñM gvbñmKZv I mi Kvñ i cþtçvñKZv eëemvq cñi tñki my p A_%bñZK Dcv`vb wñtñte KvR Kñ i
evsj tñk A_%bñZK Dcv`vb, tñvi KtqKñUi wfñE tek gReZ ntj I AtþBk, tñvi wfñE tñgb my p bqñ
Pwn`vi Zj bvq cñqyRbxq gj atbi Afve, MôgxY RbMñYi eëvsuks tñev I FY cñbi tñtñ knñ i Zj bvq Kg
myeav, cñkvñlñK RñUjZv, `yj yj tkñYi tñvKñ i nqñwb, `ëgñj i EaññZ BZ'w` cñZKj Ae-'v KvñtZ
cvi tñ evsj tñk eëemvq weKvñk Avi I `Z AMñhi ntZ cvi te|

mvgwRK Dcv`vb : RvZ, agxq wekjm, tfr³v` i gtvfve, gybe m²u, lkPv | ms-vZ, HwZn", weAvb | c³v³, cfvZ e"emv²qi mvgwRK Dcv`vb, tjvi teukifvM eisjv` tk e"emvq c³v*i* tP²t¹ AbKj | G t`tki gvbj RvZMZ, HwZnMZ Ges mvs-vZKfvte D`vi, cwi k²x Ges mRbkxj | AZxtZ RvnvR vbg² Kt*i* Ges gmvj b Kvco Drcv`b Kt*i* G t`tki gvbj Zv` i c³Zfv | cwi k²gi ^vP*i* ti²L²Q | tmvbvi MvL GK mgq e"emvq, lkPv-xPv, Kwl, mwnZ", ms-vZ, lk¹, Kvi "lk²t¹ Qj wek²mi*v* eZg²tbI Rvg`vb kmo ^Zvi Ges RvnvR vbg² wekemxi `v²o AvKt¹P Ki²Z m²g ntq²Q | Zte eisjv` tk*i* eZg²jb lkPv e"e-v²K gj²-vfPZv t²K tei Kt*i* Avi | ^vZv I k²mbfP Ki²Z cvi²j fivel r cRbYlk¹, ewYR", Mtel Yvq Avi | teuk mRbkxj Zv c³K Kt²Z cvi te | mv²_ mv² e"emv-ewYR"mn mKj tP²t¹ c³v³i e"envi Avi | epx Kt²Z nte |

i vR%bWZK Dcv`vb : mþz AvBb-k;Lj v cwi w'wZ Ges Abkj wki | ewYR'bWZ, cÖZtekx | Ab"vb" t'ki
mft_ myxúK€"emv-ewYR" chvti mnvqZv Kti | Ab"v" t'K i vR%bWZK Aw" wZkxj Zv, Nb Nb mi Kvi cwi eZØ,

ni Zij , agNU, e^oemvq-e^oÜe **likí** | e^oYR' b*w*Zi Af*v*e BZ*w* c*ö*ZKj i^oR%*b**w*ZK D*v*`*v*b **likí** | e^oY^oR' i
c*ö*nt*i* evav m*o* K*t*i | t*w*k | we^o*w*k we*b**t*q*M*K*v*x*Y*I we*b**t*q*M* Ki^oZ Dr*m**w**n*Z n*q* b*v*| e*v*j^o*t* tk
e^oemv*q*i D^o i^oR%*b**w*ZK D*v*`*v*b*t* me^o*t*jv K*w**P*Z ch*f*q we^o*t*g*b* tb*B* | k*ö*K Am*t**s**H* , agNU, ni Zij mn
we*f**b**a**t**b**w*Z*e**v*PK Kg*R**E* c*w*i n*v*i K*v*i g*r**a**t*g*b* e*v*j^o*t* tk e^oemv*q*i R*b* i^oR%*b**w*ZK c*w*i tek D*b**w**Z* K*v* h*q* |

A*v*B*b**M*Z D*v*`*v*b*t* A*v*B*b**M*Z c*w*i tek **likí** D*v*`*v*b e*v*j^o*t* tk A*v*a*t**b*K | h*M**v**c**t**h**M*x n*t*j | A*t**b*K, t*j* v tek
c*j**v**Z**b* | c*w*i tek m*s**t**Y* | t*f**v*^o*t* A*v*B*t*bi K*t**V*i c*ö*q*M*, **likí** | we*b**t*q*M* e^oÜe A*v*B*b* ^Z*w*i Ges `*p**x**Z* |
^R*b**c**ö**Z* | P*w**v**w*R c*ö**Z**t**v**a* A*v*B*t*bi K*t**V*i c*ö*q*M* g*r**a**t*g*b* t*o*ki e^oemv-e^oY^oR' i D*b**w**Z* *w**b**O*Z K*v* h*q* |

c*ö**y*^o*M*Z c*w*i tek : **likí** | e^oemvq e^oY^oR' i D*b**w**Z**t**Z* ^Z*w**m**x**ü**b**a**K**g**x*^o D*b**w**Z* h*š**c**w**Z* | c*ö**y*^o*M* c*ö*q*R**b* n*q* |
m*v**a**v* Y*Z* t*o* L*v* h*q* th, th m*K*j t*o* k we*A**v*b | c*ö**y*^o*M*Z c*w*i tek D*b**w**Z**v* e^oemv-e^oY^oR' i D*b**w**Z* | c*ö**y*^o*M*Z
D*b**q**b* D*v*`*v*b c*ö*q*M**t**K* m*n*R*Z*i K*t*i | d*t*j D*r**c**w**Z* c*t**Y**i* c*w**g**Y* | *Y**M*Z g*b* e*o**x* c*v**q* | e*v*j^o*t* tk
e^oemvq c*w*i tekki c*ö**y*^o*M*Z D*v*`*v*b, t*j* v A*t**b*K*t**P**t**B* Ab*K*j | e^oemv*q*i m*K*j k*v*L*q* c*ö**y*^o*M* i e^oenvi e*o**x*
c*t*"Q |

Kg ^o - 5 : t <i>Z</i> <i>g</i> <i>v</i> <i>t</i> i G <i>j</i> <i>v</i> <i>K</i> <i>q</i> c <i>w</i> i tekki t <i>K</i> <i>v</i> t <i>K</i> <i>v</i> D <i>v</i> ` <i>v</i> b e ^o emv <i>q</i> i R <i>b</i> Ab <i>K</i> j / c <i>ö</i> ZKj g <i>Z</i> <i>g</i> <i>Z</i> `i	
R <i>j</i> e <i>v</i> q~	
we ^o <i>w</i> r	
f <i>ig</i>	
M <i>v</i> m	
b` b` x	
ag <i>g</i> <i>q</i> we <i>k</i> <i>l</i> <i>m</i>	
t <i>f</i> <i>v</i> ^o <i>t</i> i g <i>t</i> <i>b</i> <i>v</i> <i>f</i> <i>v</i>	
th <i>M</i> <i>v</i> <i>t</i> <i>h</i> <i>M</i> e <i>e</i> ^o <i>t</i> <i>v</i>	
likí ms ^o <i><</i> <i>M</i>	
H <i>w</i> Zn ^o	
e <i>v</i> <i>w</i> <i>K</i> <i>s</i> m <i>o</i> <i>e</i> <i>a</i> <i>v</i>	
A <i>v</i> B <i>b</i> k <i>w</i> L <i>j</i> v	

c*w*i tekki ej*v* h*q*, e^oemvq-e^oYR" Ges A^o*b**w*ZK D*b**q**t**b* c*F**v*e we^o*t**v* K*v*x c*w*i tekMZ D*v*`*v*bmg*t**n*i D*b**q**b*
L*b**B* R*t**w* | e^oemvq-e^oYR" i **likí** D*b**q**t**b* Ab*K*j c*w*i tek ^Z*w**t**Z* mi K*v*i D^o "t*M*i c*w**k**v**c**w*k Avg*t*^o*t*
m*K*j t*K* G*M**t**q* A*m**t**Z* n*t*e |

Abkxj bx

ēu w̄bevP̄b c̄k̄e

1. w̄ebgtqi ḡvāg w̄ntm̄te `P̄ūc̄` kvgK w̄SbjKi ēenvi t̄Kvb h̄Mi ^elikó?

- | | |
|-----------|------------|
| K. c̄P̄xb | L. gā |
| M. tḡMj | N. Avaj̄oK |

2. t̄Kvb ē i t̄K Porto Grando b̄t̄g Awf̄nZ Ki v n̄t̄Zv?

- | | |
|-------------|------------|
| K. P̄EM̄g | L. Lj b̄ |
| M. Kvj KvZv | N. m̄B̄M̄g |

3. ēw̄R̄ t̄f̄v̄3t̄` i w̄bKU cȲ tc̄Q̄t̄Z mn̄qZv K̄ti _t̄K-

- 'bMZ evav` t̄ Kivi ḡvāt̄g
- m̄ḡw̄RK mn̄qZv `t̄bi ḡvāt̄g
- A_ P̄Z evav` t̄ Kivi ḡvāt̄g

w̄t̄Pi t̄KvbU mn̄V?

- | | |
|-------------|----------------|
| K. i ii | L. i iii |
| M. ii iii | N. i, ii iii |

w̄t̄Pi Abt̄"Q̄ w̄U c̄t̄o w̄t̄gi 4 | 5 bs c̄k̄e D̄Ei `v̄l

kw̄Kj t̄` i GKU c̄wi ewi K b̄m̄i Av̄Q̄ tmLvt̄b Zviv w̄ef̄boc̄Kvi dj | dt̄ji P̄viv Drcv̄` b K̄ti w̄nu K̄ti | Zt̄` i emoi gw̄U P̄viv M̄Q̄ Drcv̄` b | jyj t̄bi Rb̄` l Dch̄` | b̄m̄i w̄U c̄K̄ti i w̄bKU n̄l q̄q c̄wb̄l memgq cv̄l q̄v h̄vq | dt̄j b̄m̄i i P̄viv M̄Q̄, t̄j vi ḡvb̄l tek f̄t̄j v̄ |

4. kw̄Kj t̄` i b̄m̄i w̄U t̄Kvb ai t̄bi w̄k̄?

- | | |
|-------------|------------|
| K. Drcv̄` b | L. c̄Rbb |
| M. t̄mev | N. w̄bḡP̄ |

5. kw̄Kj t̄` i b̄m̄i P̄viv M̄Q̄, t̄j vi ḡvb Dbz̄ n̄l q̄v t̄cQ̄t̄b c̄wb K̄vi Y t̄KvbU?

- | | |
|-------------|------------------|
| K. c̄K̄w̄ZK | L. m̄ḡw̄RK |
| M. A_ %w̄ZK | N. m̄v̄s - <w̄ZK |

mRbkxj cökœ

1. AwLZviv Mögi `kg tköYi Qñ bwdtmi eevi Mögi cik¶YcØB GKRb cñj -PwKrmK | PwKrmvi cikvcmk wZib gvbmrØZ JIal weñp Ktib | Mög weñfbæti vñMi JIñai eñvcK Pwn`v _vKv mñEj | wKqz mgvexZvi Kvi tY wZib me aitbi JIa µq KitZ cñtib bv| mñz thMvthM eñeñvi Afñte JIa tKvñúmbi GtRUiñl cñqRbxq JIa mgqgtZv tcñQñtZ cñtib bv| AbññtK tñvKvñb msitñYi mñeñv bv _vKvq AñbK JIa bñ nñq hvq |

K. eñemtqi cñv Dññt kñ Kx?

L. wñkí ej ñZ Kx teñSvq? D`vnñY `vñ |

M. bwdtmi eevi eñemvqñU tKvñb aitbi? eñLñv Ki |

N. bwdtmi eevi cññl GjvKvñmxi Pwn`vgnñdK JIa mieivn KitZ bv cñv vi cñv Kvi Y tKvñbñl etj Zng gñb Ki | tZvgvi Dññt i cññl hññ `vñ |

2. evsj vñt k GKmgq eñemv-ewñYtR` mvi v weñk! mçwi wPZ wQj | G tñt k Ggb GKñU eñz ^Zvi nñZv hví LññZ tñt k tñt k Qñotq cññtQj | tgNbv I kxZj ¶ñv b`xi Avenvñl qv I Rjxqerñu tm weLñvZ eñzññl myñv ^Zvi tZ mnñqK wQj | mñt_ wQj kñgK I Kvi Miñt`i AvšññK cñv kñg I mRbkxj Zv| eZgñtñb eñemvqK cñv tñt kí me, tñv Dcñvñtbi Dbñb NñtZ cñtj eñemvq-ewñYtR`i AññK cñvñi Nñtñ Ges wñtñi Avñte AZxZ tñññi eñ |

K. tKvñb etñz i Rb` evsj vñt kí LññZ mvi v weñk! Qñotq cññtQj ?

L. eñemvqK cñv tñt kí ej ñZ Kx teñSvq? eñLñv Ki |

M. tKvñb cñv tñt kí Dbñtbi gñatg Dññt cññK Dññt wZ kñgK I Kvi Miñt`i mRbkxj Zv weKvñk mñññ? eñLñv Ki |

N. eZgñtñb tñt kí eñemv-ewñYtR`i cñvñi NñtZ Dññt cññK Dññt wZ eñemtqi tKvñb cñv tñt kí Dbñb Rññx etj Zng gñb Ki | tZvgvi Dññt i cññl hññ `vñ |

WZxq Aa"vq
e"emvq D†`"vM | D†`"v3v

Business Entrepreneurship and Entrepreneur

mKj †`tki A_‰nZK Dbqtib e`emiq D†`"M I D†`"v³vi Ae`vb LyB , iZcY® AvRtKi Dbz †`k, †`j vi
A_‰nZK mgjx I Dbqtbi wfM n†"Q D†`"v³v‡ i mjq fngKv| †`k cB mKj m¤ú I gvbem¤ú †`K
e`envi Kti Ges wbRtR‡ i mRbkjZtK KtR jwM‡q Zviv Ae`vb ti‡L P‡j †Q| eisj v‡tki gtZv wekyj
RbmsLvi †`k A_‰nZK Dbqb I Kg‡s"vb m¤otZI e`emiq D†`"M I D†`"v³vi c‡qyRbxqZv Ab"XKvh®
G Aa"v‡q Avgiv e`emiq D†`"v‡Mi wewfbœr K, Av_©mgyRK Dbqtib e`emiq D†`"v‡Mi , iZj mdj D†`"v³vi
, Yviewj I D†`"M Dbqb ct_ evav `txKiY m¤utK®e-Íwi Z Rlb‡Z cvie|



G Aāq t̄k̄l Avgi v

- D†` "v̄Mi avi Yv, ^eukó" | Kvh̄ej e"vL"v Ki‡Z cvie|
 - D†` "M I e"emvq D†` "v̄Mi gta" cv_R e"vL"v Ki‡Z cvie|
 - e"emvq D†` "v̄Mi ^eukó" | Kvh̄ej eYv Ki‡Z cvie|
 - evsj v‡_t ki Av_©mvgwRK Dbqtb e"emvq D†` "v̄Mi , iZjwetkH Ki‡Z cvie|
 - e"emvq D†` "M Mto DWi AbKj cwi tek eYv Ki‡Z cvie|
 - e"emvq D†` "M I SJKi gta" m¤úK@etkH Ki‡Z cvie|
 - GKRb mdj D†` "v³vi , Yvewj kbv³ Ki‡Z cvie|
 - evsj v‡_t k e"emvq D†` "M Dbqtb ct_ evavmgn IPwyZ Ki‡Z cvie|
 - evsj v‡_t k e"emvq D†` "M Dbqtb ct_ evavmgn ` fxKi‡Y KiYxq, tjjv kbv³ Ki‡Z cvie|

D  M | e  emq D  M (Entrepreneurship and Business Entrepreneurship)

tZvgut i we  y tq 16B w  tma^i weRq w  em c  zeQi tKvfbv bv tKvfbv Abjotbi gra  g D  hcb Kiv nq | Gevi i weRq w  em A  MZ | tZvgut i ga  t_  K GKRb c  fe w  j th, Gevi weRq w  etm GKU b  UK gA  - Kiv thZ c  ti | tm Avi I ejj, b  UK AvqRt b meiKg mnthwMZv tm Ki te | b  UK AvqRt b GKU K  mva   I mRbkj KvR | G t  t_  b b  UK w  bePb, AwftbZv | AwftbT x w  bePb, -'vb I mgq w  baY BZ  w   weI tq AvjwPbv Kti w  xv  -M  Y Kiv ntjv | GB th tZvgut i wfZi t_  K GKRb w  t_  bUK AvqRt b Gw  t q Gtjv, GU GK ai tbi D  M | mavi Y At_  h tKvfbv KtRi Kg  tP  vB D  M | AZGe D  M th tKvfbv weI tqB ntZ c  ti |

Avi I GKU D  vniY t_  lqv thZ c  ti | tKvfbv mü`q e  w  3 GjvKvi tQfj -tgqt`i covi bvi m  thM myoi j t  t_   GKU we  y q -'vcb Ktib Gw  t q Avtmb | w  Zw  b w  tRi w  AZ A_  I Abf`i w  KU t_  K A_  msM   Kti we  y qwU -'vcb Ktib | GU Zvi `p gtbvej | D  M M  tYi dmj | Gfute mKj c  Kvi RbwZKi KvR thgb, -<j-KtjR, nmciZyj | tLjvajvi Kte c  Zov Kvi I Kvi I D  vMi dmj |

th tKvfbv e  emqI tKvfbv GKRb e  w  3 ev KtqKRtbi m  tP  vI dmj | GKU e  emq -'vcfbi avi Yv w  p  ZKi Y t_  K i i Kti e  emqU -'vcb I mdj fute cwiPyj bvB e  emq D  M | wek` fute ejtZ tMfj, e  emq D  M ejtZ tevSvq jvfewb nI qri Avkvq tjvKmvbi m  tebv tRtbi SjK w  tq e  emq c  Zovi Rb  p fute Gw  t q hvlqv | mdj fute e  emq cwiPyj bv Kiv |

Awgbtj i Kwnbx

Rbve Awgbj Bmjvg tQvUtejv t_  KB futeZb bZb w  KQyKvi | -'vbq KtjR t_  K w  wM cym Kti w  Zw   Zvi cwi ewi K Kvctoi e  emq gtbwbtok Ktib | w  KsjG e  emq w  Zw  b m  s  o _w  KtZ cwi tjb bv | w  Zw   Zvi ewoi KvQ gnmkoK msj M  evRvI c  Zw  b thZb | GKw  b w  Zw  b Dcja   Ktjb th, evRvi w   gnmotKi c  k nI qiq GLtq b c  qB hwbewnb, tjq tQvU-LvtU tgivgtZi Rb   hv  v weiwZ Kti | Awgbj tgivgtZi Pw  n`v AbjaveY Kti w  tRi Rgutbv A_  Ges w  KQzA_  avi Kti gjab MvB Kti GKU I qvKRC -'vcb Ktib | w  Ksjhwbewnb tgivgtZ Kvi -'Zv Zvi bv _vKvq -'vbq he Dbeb Awa`Bi t_  K G weI tq w  Zb gytmi c  kqY tbb | c  g w  tK e  emq t_  K tZgb Awq nqwb | w  KsjKtVvi cwi kq, -'Z tmev I mZv Zvi Rb  axtj axtj Zvi e  emtqi m  vq Qmotaq cto Ges AwqI evotZ _vK | G e  emq t_  K jvfewb ntq GLb w  Zw  b G e  emtqi m  t_B GKU tctUij c  p  u -'vcfbi w  P  t fvebv Ktqb |

Rbve Awgbj Bmjvg Zvi B  Qv c  tYi Rb  SjK w  tqQb Ges `p gtbvej w  tq cwi kq Kti tQb | GB Kg  c  P  vB Zvi e  emq D  M |

th e  w  3 `p gtbvej I m  wM KZvi m  t_ djuvj A  b  DZ tRtbi e  emq -'vcb Ktib I mdj fute e  emq cwiPyj bv Ktib, w  Zw  b e  emq D  M ev w  t_ v  3v | e  emq D  M (Entrepreneurship) Ges e  emq D  M (Entrepreneur) k   `  J GKU Abwui m  t_ A  v  v fute RwoZ | w  tib e  emq D  M M  tY Ktib w  Zw  b e  emq D  M | Avqvi Kvi tdw  tKv  wbi c  ZovZv tnbw tdw  t Rvctbi Btj KUtbK cY c  ZKvix c  Zovb g  Umymlv tKv  wbi c  ZovZv KtbtK g  Umymlv c  ex weL  vZ w  t_ v  3v w  t_ v  3v w  t_ v  3v w  t_ v  3v | evsjt_ tki -^bigab w  t_ v  3v ntj b Ruij Bmjvg, iYv c  hv m  nv, Rbve Avjx, m  vgmb GBP tP  sajx

cōy | e-’ Z mKj w̄kí cōzōv̄bi gw̄j KB Df̄ v̄3v | t̄ k-w̄t̄ t̄ki mKj ēemw̄q Df̄ v̄3vi Rxebx c̄V K̄ti
t̄ Lv h̄vq th, Zt̄ i At̄b̄t̄KB cōg Rxet̄b P̄i ēemw̄q cōzōv̄i gvāt̄g i i K̄ti Q̄t̄j b | `p ḡtb̄v̄ej, K̄t̄Vi
Aāemw̄q | Kḡt̄P̄óvi gvāt̄g ar̄ti ar̄ti Ziiv enr̄ w̄kí cōzōv̄bi gw̄j K nt̄qt̄Qb |

Difference between Entrepreneurship and Business Entrepreneurship:

Dt`WM th tKvbtv wel tqi e`vcvtfi B n‡Z cvti wKšyjvfi Avkvq SJK wb‡q A_©I kô welb‡qM KiVB ntjv
e`emvq Dt`WM| D`vnjY^-i ejv hvq, gtb Ki Zng euk I teZ w‡q my` i my` i wRbom ^Zwi Ki‡Z cvi |
GLb bZb GK ai‡bi te‡Zi tPqvi t‡L tmUv evbvtbvi tPÓv Ki‡j | GJU tZvgvi Dt`WM| GLb Zng hv` A_©
msMô K‡i euk I te‡Zi mgvM^Zwi i t`vKvb ^vcv K‡i mdj fv‡e e`emvq cwi Pvj bv Ki, ZLb GJU n‡e
e`emvq Dt`WM| e`emvq Dt`v‡Mi c‡vb D‡l k` g‡v‡v AR‡ wKšyAb`vb` Dt`v‡Mi D‡l k` RbKj vY|

Kg[®] 1: wbgie tKvbU Df` "M Ges tKvbU e"emvq Df` "M Zv wPwýZ Ki

1. weZK ^o Z ^o thwMZv Av ^t qyRb	
2. d ^t U ^o K ^o i ^o t` vKvb ^'vcb I cwi Pvj bv	
3. tLj bv ^Zwi i e^emvq ^'vcb I cwi Pvj bv	
4. we^vij q cwi ^o <vi i vLvi tPÓv	
5. PvgorRvZ `é^w` Drcv` b I weμq	
6. μtKU tLj v Av ^t qyRb I cwi Pvj bv	
7. R ^t qj wi i e^emvq cwi Pvj bv	
8. emoi Av ^t kcvk e ^t tvcY	
9. w ^t t ^t i Avmevec ^t ^Zwi i e^emvq ^'vcb I cwi Pvj bv	
10. Lv` "RvZ `é^w` Drcv` b	
11. g ^t vidv AR ^t bi w ^t ng ^t E Kg ^c cwi Pvj bv	

e"emv D† "tMi ^emkó" (Characteristics of Business Entrepreneurship)

ēem̄q Dt̄ v̄Mi avi Yv wēkH Ki t̄j th mKj ̄em̄kó" | Kuh̄ewj j̄ Kiv h̄iq Zv nt̄j v :

- 1 | GiU ēemvq -'vc̄bi KgD̄t̄'M| ēemvq -'vc̄b ms̄vš-mKj KgR̄t̄E mdj fv̄e c̄wi Pij bv̄ Ki t̄Z ēemvq
D̄t̄'M mn̄vqZv̄ K̄ti |

2 | S̄K Av̄t̄Q tR̄t̄bI j̄t̄fi Av̄kv̄ ēemvq c̄wi Pij bv̄| ēemvq D̄t̄'M m̄vKfv̄e S̄K c̄wi ḡc Ki t̄Z Ges
c̄wi ḡZ S̄K wb̄t̄Z mn̄vqZv̄ K̄ti |

3 | ēemvq D̄t̄'v̄Mi dj̄vdj nt̄j v̄ GKU ēemvq c̄Zōvb| Gi ḡt̄b nt̄j v̄ ēemvq D̄t̄'M m̄vut̄K̄avi v̄ tK̄t̄bv̄
wP̄št̄fveb̄t̄K ev̄t̄fe īc̄ w̄t̄Z mn̄vqZv̄ K̄ti |

4 | ēemvq D̄t̄'v̄Mi Ab̄ GKU dj̄vdj nt̄j v̄ GKU c̄Ȳ ev̄t̄mer̄ |

- 5| e  em  q c  Z  v  b  U mdj f  te c  i P  j bv K  v|
- 6| w  tRi R   K  ms  'v  bi m  th  M m  o K  v| e  em  q D  v  M g  va  t  g GKRb D  v  3v w  tRi D  vR  bi e  e  'v K  tZ c  tib|
- 7| Ab  t   i R   K  ms  'v  b m  o K  v| e  em  q D  v  M g  w  tK  i K  ms  'v  bi c  k  c  m  k Ab  t   i R  i K  ms  'v  bi m  th  M m  o K  tib|
- 8| bZb m  u  ' m  o K  v| e  em  q D  v  M g  va  t  g thgb g  b  em  u  ' Db  b n  q tZg  b gj  abI M  b n  q|
- 9| m  w  Rf  te t  tK  i A_  %  ZK Db  t  b Ae  v  b i  L  | e  em  q D  v  M t  tK  i Aw  q e  w  x I teK  v i mgm  vi mg  avbm  n Ab  v  b t  t  tI Ae  v  b i  L  tZ c  tib|
- 10| g  v  dvi c  k  c  m  k mg  wR  K `v  q  e  xZv M  Y K  v| e  em  q D  v  M D  v  3v  ' i mg  tRi w  ef  b  D  b  bgj   K K  R  t  E AskM  Y K  tZ AY  c  Y Z K  tib|

e  em  q D  v  3v   , Y  ew  j (Qualities of a Business Entrepreneur)

e  em  q D  v  M i  ek  o Av  j v  b  t  K D  v  3v   , Y  ew  j m  u  tK  tek avi Y   j  f K  v h  q| At  b  tK g  t  b K  tib D  v  3v  MY R  b  M  Zf  teB D  v  3v  | A_  %  Rb  M  t  B w  Zb e  u e  w  3M  z t  Yi Aw  K  v nb h  v Z  tK D  v  3v  w  t  m  t  e L  w  Z j  f K  tZ m  v  qZv K  tib| e  Z  v  b mg  t  q Aek   w  k  P  v, c  k  t  Y Ges m  th  M-m  e  av c  v  bi g  va  t  g D  v  3v  m  o K  v h  q| GKRb D  v  3v   c  v  b c  v  b , Ymg  n n  t  j  -

<ul style="list-style-type: none"> AvZ��ek��m ��v��x��b��tP��Zv g��t��b��r��f��e D��v��g m��sM��v��bK ��l��gZv m��nm Aa��em��q m��st��` b��k��j Zv GK��M��Zv b��g��b��x��qZv 	<ul style="list-style-type: none"> m��Rb��k��j Zv D��m��e��b��x k��w��3 K��t��v i c��i k��j K��v ��l��gZv S��K M��t��Yi ��l��gZv t��b��Z��z v��t��b��i th��M��Zv c��j��R m��sM��n��i ��l��gZv K��t��Z��jAR��bi AvK��v ��l��v P��v��j ��M��Y K��v g��b��u��mKZv e��_��Zv t��t��K w��k��P��v M��t��Yi g��b��u��mKZv
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mdj D  v  3v  t  k w  i v  Rg  b A_  %  ZK m  th  M-m  e  av, t  j v w  yZ K  tib Zv ewY  R  K D  t  i t  k   e  envi K  tZ m  l  g| w  k  i D  b  q  t  b  i R  b   mi K  v c  t  E m  th  t  Mi e  en  t  i Zv i  v   l  Zv i c  i P  q t  b| Zv i  v Af  x  o j  t  t  t  c  Q  t  b  i R  b   m  x  gZ m  u  t  i g  t  a   c  i K  v i  v Zv i K  tib Ges Zv ev  l  ev  t  b  i R  b   h  t  vch  p c  t  t  l  c M  Y K  tib| mdj D  v  3v  MY w  P  v i  t  k  H  Yi g  va  t  g w  m  x  v  s-t  b  b| w  m  x  v  s-ev  l  ev  t  b  i c  t  _ ev  v, t  j v Av  t  M t  t  K Ab  g  b K  tib Ges t  , t  j v t  g  vK  t  e  j v i e  e  'v M  Y K  tib| c  i e  wZ  Z c  i w  -'w  Zi m  t  _ L  v L  v B  t  q P  v Ges At  b  i D  c  i c  f  e w  -t  t  i i   l  gZv mdj D  v  3v   w  t  k  l   , Y et  j w  t  e  wP  Z n  q| Zv i  v e  em  t  q  i m  t  _ m  s  k  e   S  K w  P  t  Y Zv i m  t  _ w  b  i  e  Y K  tib Ges Zv Go  t  b  v ev K  g  t  b  v c  t  t  l  c M  Y K  tib| c  i w  gZ c  i g  vY S  K M  Y mdj D  v  3v   GKRb eo ^  e  k  o| c  q  Rb  t  v  ta c  i e  wZ  Z c  i w  -'w  Zt  Z L  v L  v B  t  q P  v Ges j  t   AR  b mg  s  q m  v  ab D  v  3v   eo Av  t  i K  v , Y|

e  m q t K c Z kZ g v d  AR bi A b qZtKB e  m q S K m t e MY Kiv nq| GKRb mdj D `   v   e B S K i m t e Kvi Y | g v  Abg b K ib Ges tm, t v tg vKv ej v Kivi c  Z M Y K ib| mdj D `   v M Zkxj tbZZj , t Yi A aKvi x nt q _ t Kb| mdj D `   v c R msMVb, c Z t bi Rb A ms- vb | Zvi h vch p e  envi    Z K ib|    Zb c Z t bi e  MZ | Rbm ut i c Y   envi Ki Z    Zvi c wi Pq t b| e  e- vc v i K skj m utK mdj D `   v Mfxi A b i  Lb| c P j Z c   i m t_ bZb c   i mg q m ab Kiv m utK mdj D `   v avi Yv mg qct h Wx | D  eb x kw i et j Zvi Drci` b c   i bZ b D   b K skj M Y Ges Zv e  envi K ib| Zvi   k D `   t Mi be be w  M S-D   Pb K ib|

D `   v P it j   j K K R Ki Z   t kl A b ` c b| e  m q K j   AR b   bij m k  t b Ges e   MZ Avi   -A t qk | t f M-  j   c nvi K ib|    Zb   t Ri   g Zv |    x t c Z GZ Av-  kxj th,      j   AR b Rb A e   ng K R K ib Ges dj v dj A R Z bv n q ch -K t R   t q RZ _ t Kb| t K t v Kvi t Y c  g eri e  _  nt j e  _  Zvi Kvi Y L t R   Zxq evi bZb D `   g K R i i K ib| K t R m d j AR b Zxe AvK -  Zv i P i   t i GK U D t j   h W   K| c KZ D `   v   t R i f j AK t U   kvi K ib Ges f j t K      t v M Y K ib|   t Ri A f Zv | A t b i A f Zv t K      t v M Y Ges   t Ri K g   t i t m B      t v c   M D `   v   i GK U   t kl   Y| mdj D `   v   i K t Ri m d j e  _  t i c wi Z B | Am g A b ` c b|

Av  mg RK D   b e  m q D `   t Mi Ae    b (Contribution of Business Entrepreneurship in Economic Development)

  s t k GK U D   b kxj t k|   s t k A   ZK mg   v-2010  Ab  qk Avg t i tg U RvZxq Drci` t bi c   50 f M A t m t mev LvZ t K, c   20 f M A t m K l LvZ t K Avi e  K 30 f M A t m   k LvZ t K th t K t v t t ki D   b   k LvZ g   f gKv c j b K i| e  m q D `   t Mi g  t g   k LvZmn m Kj L t Zi B D   b m t e| e  m q D `   M   t g   t e Avg t i t t ki Av  mg RK D   b Ae    b i   L t Z c t i -

- m t i m V K e  envi
e  m q D `   M Avg t i t t ki c K ZK m t i | g be m t i m ze  envi    Z K i| bZb bZb   k   vct bi g  t g   t q M e  x Ges m t i m ze  envi    Z Kiv m t e|
- RvZxq Drci` b | Avq e  x
e  m q D `   t Mi g  t g t t ki RvZxq Avq e  x c q| d t j mi Kvi K ZK   ba  i Z RvZxq Avq e  x i j  g v i AR b Kiv m t e nq|
- bZb bZb K g   s-  b m   
mi K i i c k c m k D `   v   i g  t g l t t k   k Kvi Lv v   vcb, c wi P j bv | m c  i Y nt q _ t K| Gi g  t g   Z bZb K g   s-  t bi m th W m   nq hv teKvi mg  v i K t Z D t j   h W f gKv i   L|
-      t v g  bem t i m   
  s t k GK U Rbe j t k| Avg t i GB   ek j RbmsL  B Avg t i m t i n t Z c t i | Kvi Y e  m q D `   v t t ki A   t k Rb   t K Erci` b kxj K t R   t q RZ K i      t v g  bem t i c t i |

- ciwbf®kxj Zv`ixKiY

e  m q D  v Mi g  t g Avg v Avg t i ci  bf Kxj Zv At  Kv k n  m Ki  Z c wi | e  m q D  v Mi m  V K e  n  t i i g  t g Avg v GK   b A_  %vZKf t e   y  j   x n  Z c vi e|

eemvq Df`WM Mto DWi AbKj cwi tek (Favourable Environment for Developing Business Entrepreneurship)

Avgiv hw̄ Db̄z wetkj̄ w̄ t̄K j̄¶ Kwi Zvntj̄ t̄ L̄t̄Z cvB th, Zv‡` i AM̄m̄zi GKUJ c̄v̄b Kvi Y nt̄j̄ v̄ ēem̄vq
c̄l̄z̄v̄, c̄w̄i Pv̄j bv̄ I m̄c̄h̄v̄i t̄Yi Ab̄k̄j̄ c̄w̄i t̄ek̄ Avgit̄` i t̄ t̄k̄ tgav̄, gbb I `¶Zvi Ly teñk Nv̄uñz tb̄B̄
i agv̄t̄ Ab̄k̄j̄ c̄w̄i t̄ek̄ Afv̄te Avgit̄` i AM̄b̄t̄v̄ ēvn̄Z nt̄"Q̄| ēem̄vq Dt̄ "M Mto DV̄i Rb̄ w̄bt̄gr̄³ Ab̄k̄j̄
c̄w̄i t̄ek̄ _v̄Kv̄ Dv̄Pz̄-

- Dba^Z AeKvWtggM Z Dcv` vb

ēemv̄ c̄w̄ P̄j b̄i R̄b̄ Āb̄j w̄½K̄ K̄Q̄ m̄j̄h̄M̄ m̄jeav̄, thgb̄ w̄ēj̄r̄, M̄v̄m̄ | h̄v̄Z̄v̄q̄v̄Z̄ ēē-v̄ `īK̄v̄ |
ēem̄t̄q̄ī Ab̄K̄j̄ c̄w̄ t̄ek̄ m̄j̄ó ī R̄b̄ GB̄ m̄K̄ D̄c̄ `v̄b̄ _v̄K̄ ev̄Ábx̄q̄ |

- mi Kwi cōtēcīl KZv

mi Kwi cōt̄cūl KZvi gvātg †̄ki ēem̄q D†̄v̄Mi Avi | m̄c̄hvi Y | mḡx̄ m̄c̄ | mi Kwi wērfb̄e
m̄x̄v̄S̄-thgb Ki gl Kd, ^̄í ev wēbv̄ m̄j̄ ḡab miei v̄n BZ̄w̄ ēem̄q D†̄v̄Mi AbKj c̄wi ūek m̄j̄
Ki ūZ c̄vi ūe |

- Av_©mvgwRK w-'wZkxj Zv

A_‰wZK, iVR‰wZK | mgwRK w'wZkj Zv thgb e'emwq D‡`v'Mi Abkj cwi tek mjo Kti, tZgb
A_‰wZK, iVR‰wZK | mgwRK Aw' i Zv e'emwq D‡`v'Mi Dci weic cf've tdtj |

- $A_bK_j A_Bb-k;L_j \vee cwi w^-' \wedge Z$

AvBb-k;Lj v cwi w-’wZ AbKj _vKtj eemvq -’vcb | cwi Puj bv mnR nq| Abw`‡K Aw-’wZkj AvBb-k;Lj v cwi w-’wZ eemvq -’vcb | cwi Puj bvi †¶†† gvi vZ¶K ûgwK m¶Ó K‡i |

- chB c|Ri cÖ Zv

th tKvbi e emiq Dt "M mdj fvte er fvb Kvi Rb c qRb chB cwi gY c jR ev gj ab| gj atbi
-^zv Kvi fY AwaKsk e emiq - vcb I cwi Pvj bv Kiv mce nq bv| GRb t k i e vsKs e e - vi Dbqb
NUtZ nte htZ Kti bZb Dt "v3viv c jRi th Mbo tctZ cti |

- ## • cökP̄tYi m̄t̄hM

cök¶‡Yi Afv‡te AtbK mgq m‡hM _vKv m‡Ejl mVVK c`‡¶c tbIqv m¤e nq bv| cök¶‡Yi gva‡tg
e‰em‡qi Rb" AbKj cwi tek m¤Ó Kiv m¤e |

cwi tek	Abkj / cikj	Kvi Y
AeKvWtgmZ Dcv` vb		
mi Kwi cōtcv KZv		
Av_@mvgwRK w-'wZkxj Zv		
AvBb-k,Lj v cwi w-'wZ		
chP3 c Ri cōc"Zv		
cikP!tYi mjhM		
Ab"vb"		

e-mail: Df@wmi.edu.pl | Sylki małej (Relationship between Entrepreneurship and Risk)

XvKvi i vcv c~~R~~vi BkZv d^vkb n^vDR-Gi gwj K BkZv A^v3vi GKRb mdj D^v "v^v | G e^vemvq t^vK Zvi hv A^vq nq Zv t^vK wZ^vb Zvi cwi evi t^vK mnvqZv K^vi b Ges cwi ev^vi i wewfb^vqRbxq mvgM^v μq K^vi b | gj Z k^vLi e^vk e^vemvq ii "Ki^vj I GLb G e^vemvq t^vK wZ^vb fv^vj vB DcvRB K^vi b |



GKU eemvq cÖZöntb tKbwKwUvi Qme

¶KštygvevBj tdlvbi AtbK Pwn`v Ges jutfi mxtbvb t`tl fvetjb th Heemq ii "Kitj Avi I AwaK jvf
Kiv mxtbvb Zvi cwi eitii i m`m`iv ZtK mZK©Kitj b th G wltq Zvi thtnZz tKtBv Ávb tbB, ZvB G
eemq tek SjKcY® KshZb Ktiv K_v bv itb eisK t_tK FY wbtjb| Gi mt_ wbtRi eZgb eemq
t_tKl UtKv wbtq "Ígtj" wetk t_tK tgvevBj tmU Avg`wb Kivi mxtvš- wbtjb| Abw`tK eemq
cizthMxv Avi I Kg`vg tgvevBj tmU Avg`wb Kij | ZtZ Zvi AwaK cwi givY tjvKmib ntv| Zvi G
e_Zvi cibv Kvi Y ntjv Zb SjKi cwi givY wetePbv bv Ktib eemq ii "KitQb|

e' emvq Df` "M Mi mv‡_ SJKi m¤úK©me©v we "gvb| tKifbv e' emv‡q SJK Kg, Awei tKifbv e' emv‡q SJK tewk| th e' emv‡q SJK tewk Zv‡Z jv‡fi m¤tebvl tewk| Awei th e' emvq SJK Kg Zv‡Z jv‡fi m¤tebvl Kg| D`vnjY^i e ejv hvq th, g‡` vKifb SJK Kg ZvB g‡vdl m¤ngZ| Abw`‡K Dcti AvtjwPZ tKm ÷ wwi g‡Zv e' emv‡q thgb AtbK jv‡fi m¤tebvl Av‡Q tZgib AZwaK SJKI Av‡Q |

e' emv‡q newfbœai‡bi SJK i‡q‡Q| th tKifbv mgq Drcw` Z c‡Yi A_ev mi eivnKZ tmevi Pwn` v K‡g th‡Z ct‡i| Gi dtj AwRZ g‡vdl K‡g th‡Z ct‡i| GB m¤tebvl e' emvq SJK| Abw`‡K t`Lv tMj e' emvq t‡K eQ‡i Df` "v3v GKUJ wvw`© cwi gyY g‡vdl Avkv K‡i wQj| wKšyev`‡te Gi tP‡q Kg g‡vdl AwRZ n‡q‡Q| GwB n‡jv Aw_R SJK|

e' emvq "vcb I m¤p‡v‡te cwi Pvj bv GKUJ SJKcY©KvR| Abw`‡K e' emvq Df` "M Mi gva‡g m¤dj "RbKf‡te jv‡RbK Lv‡Z wvb‡qM K‡i Awak cwi gyY Avq Kv‡l m¤e| wKšygtb ivL‡Z n‡e, GKRb mdj Df` "v3v me©v SJK Av‡MB wbi‡Y K‡i b Ges Zv n‡mi e' e"v tbb Ges memgqB cwi ngZ cwi gyY SJK M¤Y K‡i b| gw† wZw³ SJK Ges AwZ AwZ‡eklm th tKifbv cwi K‡i b‡K e' _Zvq ch‡imZ Ki‡Z ct‡i |

eisj ‡‡k e' emvq Df` "M Db‡‡b evav (Obstacles to Entrepreneurship Development in Bangladesh)

eisj ‡‡k e' emvq Df` "M Db‡‡b weivRgvb cwi‡ek mKj t¶‡i AbKj bq| tek wKQ‡ evavi Kv‡Y GL‡bv Df` "M Db‡‡b Kv‡¶Z ch‡q tc‡Q‡Z ct‡i w| wbtg‡eisj ‡‡k e' emvq Df` "M Db‡‡b evav, t‡jv we‡kH Kv‡n‡jv-

- m¤z cwi K‡i bvi Afve : Df` "M Db‡‡bi Rb" wbgZwŠK Dci‡q I ch‡q‡g ev"‡evqb m¤e Ggb cwi K‡i bvi L‡ c‡q‡Rb| wKšy‡LRbK n‡j I mwZ" th, Avg‡` i ‡‡k G i Kg e' vK m¤wi K‡i bvi Afve i‡q‡Q|
- PvKwi i c‡Z Awak AwM¤ : "§i YvZxZKv‡j t‡K G ‡‡ki gyb‡j Kv‡i Dci wbf‡k‡j | d‡j wK‡i I e' emv-e‡Y‡R‡i Dci Zv‡i AwM¤ Zj bv‡j Kv‡te Kg| cPv‡j Z wK¶v‡e"v wK¶v_x‡ i‡K PvKwi i c‡Z Awak Kv‡te AwM¤x K‡i tZ‡‡j | e' emvq Df` "M Db‡‡b GwU Ab‡Zg GKUJ evav|
- Kv‡i Mwi I e‡Eg‡j K wK¶v‡i Ach‡BZv : Avg‡` i ‡‡ki mwaviY wK¶v‡e"v g‡‡wbf‡p I ZwE‡K wK¶v‡gi Dci c‡Zw‡Z| `xN‡p b hveZ G e' e"v Ptj Aw‡tQ| c‡K Kv‡i Mwi I e‡Eg‡j K wK¶v cPv‡j Z _vK‡j I tgavex wK¶v_x‡ i Gw`‡K AwM¤ Kg| Abw`‡K mwaviY wK¶v e' e"vq Kv‡i Mwi I e‡Eg‡j K wK¶v AŠf‡p bv _vKv‡ A‡bK wK¶v_x‡G m¤ú‡K©fv‡j fv‡te Rvb‡ZI ct‡i bv| d‡j e' emvq Df` "M M‡‡Yi Af‡im M‡o D‡Vw|
- cPv‡i-cPv‡i Yvi Afve : th tKifbv c‡¶c ev"‡evqb cPv‡i I weÁvcb ,iZ‡Y©fv‡gKv ct‡i b K‡i | e' emvq Df` "M Db‡‡b mi Kv‡i I temi Kv‡i newfb‡jx c‡¶c m¤ú‡K©h‡_ó I Kv‡i cPv‡i bv _vKv‡ M‡g I kn‡i i A‡bK tgavex ZiY-ZiYx, teKv‡i h‡ekw³ G m¤ú‡K©Rvb‡Z cwi‡Q bv| d‡j e' emvq Df` "M Db‡‡b Kg‡wP mw_RZv jv‡f Ki‡Q bv|

- cïqqRbxq A_ñis^-vbi Afve : AtbtKB AtQb hviv Dt`WM MhtY Amöx wKsy-cïqqRbxq gjab | At_P Afvte GiMtzq Amtz Z cwi tQb bv| A_ñis^-vbi AchvBZv eemvq Dt`WM MhtY AbZg evav|
 - cïk¶tYi Afve : Dt`v³v nIqv AtbKUv RbMZ ntj| cïk¶tYi gva tg AtbK Dt`v³v mjo Kiv hñq| wKsyAvgt` i t`tk Dt`WM Dbqeb cïk¶Y tKt` Afve i tqtQ|
 - i vR%bñZK Aw`i Zv : i vR%bñZK Aw`i Zv th tKvtbv t`tki A_ñbñZK | cëpx ARbi t¶tAbZg evav| i vR%bñZK Aw`wZkxj Zvq t`tki AvBbk;Ljv cwi wZi AeblZ nq | eemvq KgRvE evnZ nq| dtj mæebvgq Dt`v³wMY bZb wKQzKi tZ Amöx nwitq tdtj |

evsj v̄t̄k ēem̄q D̄t̄ "M Db̄t̄b evav̄ t̄xKi t̄Yi Dc̄q (Ways to Overcome the Obstacles to

Entrepreneurship Development)

ersj v` tki e`emvq D` M Dbqt b weiv Rgvb evamgn ` tki tY vlogi L Z c` tP cmgn MhY Kiv thtZ cti -

- KvhRi I ev-ÍewfWÉK cwi Kí bv MhY Ki‡Z n‡e|
 - e‰cK cök¶Y KgñP MhY Ki‡Z n‡e|
 - t`ke‰cx e‰cK cPvi-cPvi Yvi e‰e-’v Ki‡Z n‡e|
 - Kwi Mwi I e‰EgjK wkpvi cñvi evov‡Z n‡e|
 - D‡`v³v‡` i wnb‡qM-cingk‡cñv‡bi e‰e-’v Ki‡Z n‡e|
 - cñq|Rbxq A_ñs-’v‡bi e‰e-’v Ki‡Z n‡e|
 - gva‰igK I D”Pgva‰igK -Í‡i i wkpvutg wktív‡w Dbq‡b welqñU e‰cKfv‡e Ašf‡p Ki‡Z n‡e|
 - i vR‰vñZK w-’vZkxj Zv wññZ Ki‡Z n‡e|

Dctiv³ e^{ee-}w` MhY Ki‡Z cvi‡j t`‡ki e^{emwq} D‡`WM Db‡bi e^{vcK} m‡ebvi Øvi Db‡B n‡e ej Avkv
Ki‡hvq|

Abkjxj bx

e  mbeP   c  k  

1.   b  Pi t  Kv  U e  emq D       v  3vi ^e  k  o   bq?
- K. AvZ  ekjm L. D  ebx   gZv
 M. c  R msM  ni   Zv N. S  K Go  bvi g  b  mKZv
2. e  emq D       Mi c  Z h  K   i A  M   e  x Kiv h  q-
- i. Kwi Mi i e  Egj K   K  vi c  vi N  U  q |
 ii. MYgva  tg e  cK c  Pi -c  Pi Yvi gva  tg |
 iii. G  U eva  Zvgj K weI q w  t  mte PujK  i |

  b  Pi t  Kv  U m  V  K

- K. i I ii. L. i I iii
 M. ii I iii. N. i, ii I iii.

  b  Pi Abj  Q  U c  to 3 I 4 bs c  k   D  Ei `vI

Gb  qZ ~'vbxq h  c  k  Y t  K  ^t  _t  K grm   P  l i Dci c  k  Y M  Y K  i | tm I Zvi eofvB w  tj c  wi ewi K c  K  i grm   P  l i i "Kivi w  m  v  S-tbq |   K  yKQze  zv  e  S  K  i K_v ej Zv  i t  K   b  it  m  nZ Kivi t  P  v K  i | G  Z Zviv tgvtU t  _tg h  qnb |

3. Gb  qZt   i grm   P  l i i "Kivi KvRt  K Kx ej v h  q?
- K. D       L. e  emq D      
 M. e  emq N. KL
4. e  zv  e  t   i c  vk  b   i t  b Kv  R G  M  q h  l qvq Gb  qZi gta   D       v  3vi t  Kv   , Y  U c  K  k t  t  q  t  Q-
- K. ^ahRkj Zv L. m  n  mKZv
 M. D`vi Zv N. P  t  j   M  Y Kivi g  b  mKZv

mRbkjxj c  k  

1. tgn`v I b  nm `B e  Uz k eQi we  t  k Ae  v b K  i m  u  Z t  _t  k w  d  t  t  Qb | Zv  i Avi we  t  k h  v  i B"Qv tbB | tgn`v t   i Gj vKv w  Pov-gj  o ^Zvi i Rb   w  L  vZ | tm Rb   tgn`v M  gi   Z Kwi Mi t   i GKw  Z K  i epr AvK  i g  b  m  Z w  Pov-gj  o ^Zvi i w  m  v  S- M  Y Kitjb | G  Z tgn`v t   i D  b  Zi c  kicw  k Kwi Mi t   i m"Qj Zv e  x tcj | Ab  v t  K b  nm M  gi H  Zn  t  K jv  t  bi D  t  t  k   Zvi   b  R emotZ GK  U c  v  M  i I msM  kuj v c  Z  v i w  m  v  S-   b  t  b | Gj vKvevrx Zv  i KgRt  E L  k |
- K. g  vUm  mUv t  Kv   t  _t  ki t  Kv  u  b?
 L. e  emq D       v  3v ej t  Z Kx e  svq? e  vL  v Ki |
 M. b  n  t  mi M  t  g c  v  M  i I msM  kuj v c  Z  v t  Kv   ai t  bi w  s  ? e  vL  v Ki |
 N.   tgn`v t   i D       Abj   i Rb   AbKj Yvq n  Z c  t  i   - D  w  3U gj vqb Ki |

2. KvRj t̄QWt̄ej v̄ t̄KB Qme Āt̄K | -

K. D̄t̄ "v̄t̄Mi B̄st̄i w̄R c̄t̄Zkā K̄?

L. D̄t̄ "M̄ I ēem̄q D̄t̄ "v̄t̄Mi ḡt̄ā c̄v̄ R̄" K̄?

M. D̄t̄ x̄c̄t̄Ki KvR̄t̄j i ḡt̄ā D̄t̄ "v̄3v̄i t̄K̄b , ȲU c̄wi j w̄P̄Z n̄t̄q̄t̄Q? ēvL̄v Ki |

N. KvRj t̄ i ḡt̄Zv̄ m̄x̄eb̄v̄gq D̄t̄ "v̄3v̄t̄ i Ab̄c̄t̄Y Z K̄i i ḡv̄āt̄g t̄ t̄k w̄ekv̄j D̄t̄ "v̄3v̄ t̄k̄t̄Y ^Zvi K̄i v̄m̄e | ḡj w̄q̄b K̄i |

ZZxq Aa"vq

AvZ¶Kgms-'vb

Self-employment

evsj v‡` k GKwU Dba¶bkxj t` k| Av`gi gwi | M„ MYbv 2011-Gi wmmie Abjhvqx, 2012 m¤j i 16 Rj vb
t` ‡ki AbjgZ tjvK msLv 15 tKwU 25 j¶ 18 nvRvi 15 Rb| tgjU RbmsLvi c¶q 80 fM gvbj M¶g evm
Kti | ðevsj v‡` k A_‰wZK wi wFD 2011-0-Gi cwi msLvb Abjhvqx RvZxq A_‰wZ‡Z Kwl Lv‡Zi Ae`vb 20%,
wkí Lv‡Zi 30% | tmevlv‡Zi Ae`vb 50% | wKšyRbmsLvi `Z nv‡i ejxi cëYZv, A_‰wZK AbMñi Zv |
Pwn`vi Zj bvq Kgms-'vb bi mxwgZ m¤hutMi Rb" t` ‡ki teKvi mgm"v `b `b tefoB P‡j tQ| evsj v‡` k
cwi msLvb ej‡i vi c¶Z‡e` b-2010-Gi g‡Z, evsj v‡` k tgjU Kg¶xb tjv‡Ki msLv 26 j¶ | t` ‡ki tgjU k¶
k¶³i cwi grY 5 tKwU 67 j¶, hvt` i GK-ZZxqsk n‡Q h¶K-h¶Zx| wekjy Kg¶lg teKvi RbtMwóxtK gRv|
| teZbwf¶EK PvKvi i gva"tg Kv‡R jwMv‡bv m¤e bq| c¶qyRb AvZ¶Kgms-'vb| G Aa"vq Avgiv
AvZ¶Kgms-'vb bi wewfbaw` K m¤útK¶Rb‡Z cwi e|



G Aa"vq tk‡l Avgiv

- AvZ¶Kgms-'vb bi avi Yv e"vLv Ki‡Z cwi e|
- AvZ¶Kgms-'vb | D‡` v‡Mi g‡a" m¤uK¶e vLv Ki‡Z cwi e|
- AvZ¶Kgms-'vb bi c¶qyRbxqZv e"vLv Ki‡Z cwi e|
- evsj v‡` ‡ki Av_©mvgwRK Ae"v we‡ePbvq AvZ¶Kgms-'vb Dchj³ | jvfRbK t¶j†, t‡j v wPwýZ
Ki‡Z cwi e|
- AvZ¶Kgms-'vb mnwqZvKvi x c¶k¶Y c¶Z¶v‡, t‡j vi Kvh¶g | ,iZje"vLv Ki‡Z cwi e|
- AvZ¶Kgms-'vb D¶KvKtYi Dc¶q, t‡j v eYv Ki‡Z cwi e|

AvZIKgMs-’vb avi Yv (Concept of Self-employment)



Kij v PvI ` wi ` Rq fvEwi qvi nwadtr

GmGmim cvm nwadRj ingvb 2000 mifj RvnifR KvR ii "Kti b | tQvU PvKvi , LvUb AfbK | wKsyteZb AtbK Kg | msmvi Pj wQj bv | eva" ntq ZtK RvnifRi PvKvi tZ B-`dv w` tq Mf g wdti AvmtZ nq | Jia tKwzubtz PvKvi tbqvi AtbK tPov Kti wZib e`_nb | wWwM0cvtmi mb` bv _vKv PvKvi tgjtjwb | Zte cwi kgx nwadRj ` tg hwb | ewoi Avkciuk cwZZ Rng wbtq wKQyGKv Kivi K_v fveZ _vKb | DctRj v Kwl Avdtrmi cingtk®i "Kti b cwZZ RngtZ Kij v PvI | mBvtn GLb Zvi tPz 7 gY Kij v dtj | Kij vi Avq w` tqB nwadRj i Qq m` tm i cwi erdi i fi YtcvI Y Pj tQ "vQb`" | wctivRcji i fvEwi qvi gwUfvv2v Mfgi wkuPZ Pwl nwadRj ingvb Kij vi cwkicw bvbv i Kg meiR Aver` Kti teKvi Zi NjPtz GLb "vjej x, `wi ` Kti tQb Rq |

nwadRj Rvbv, Gevi wZib 2 GKi RngtZ bvbv ai tbi meiRi Aver` Kti tQb | AtaR RngtZ nvBweW wq cRwzi Kij v PvI Kti tQb | Ab` RngtZ cBkvK, ei ewU, Kgov, te, b, wPwPv, tXommn bvbv meiRi Aver` Kti tQb | cZgY 12k UvKv `ti `vbxq cvBKvi t`i KvQ wZib Kij v weiu Kti AvmtQb | cvBKvi tmuZv v Zvi tPz Gtm Kij v wKbQb | G eQi Kij v weiu Kti wZib cQ 3 jvL UvKv Avq Kiteb etj Avkvev`x | Zte Kij v Aver` 55 nvRvi UvKv e`q ntqfQ | nwadRj GKRb D`gk K.I.K ZvB tm mdj ntqfQ | G e`vcit i Kwl Avdtrmi bvi vqY P`gRg`vi etj b, nwadRj i mvdtrj D0x ntq AtbKB meiR Aver` gtbwotek KitQb | th tKvfbv teKvi hjetKi Rb` weiqwU AbKvYq |

GB th Rbve nwadRj ingvb wbtRi `Pzv I , Yvewj Ovi wbtRB wbtRi KgMs-’vb Kti tQb GUvB AvZIKgMs-’vb | GLb Avgiv eSfZ cvi wQ th, wR-^ cR A_ev FY Kiv ^`i mpu` , wR-^ wPsh, Avb, ejxgEv I `PzvK KvR j wMfq bzbZg SjK wbtq AvZv cPovq RvveKv ARfbi e`e` vK AvZIKgMs-’vb etj | RvveKv ARfbi wefbetckvi gta` AvZIKgMs-’vb GKvU Rbwctq tckv | wefbetLpiv weuq, tiwvI i tuwv wfbk tgiwZ, num-gj wcvj b, tgShwQ PvI BZ`w` AvZIKgMs-’vb Avl Zvfj |

e"emq Df` "M mi_ AvZKgms-'tbi múK©Lp bneo | AvZKgms-'tbi tPf[†] GKRb e"v³ bRi Kgm's-'tbi PS-Kti KfR nvZ f` b| GKRb AvZKgms-'bKvi x e"v³ ZLbB GKRb Df` "v³v cwi YZ nteb, hLb Zb bRi Kgm's-'tbi cikcwk mgutRi Avi I KtqKRtbi Kgm's-'tbi PS-btq KvR i" Ktib, SK AvtQ tRtbI Gm³q hwb Ges GKU cZób Mto tZtj b| tm tPf[†] mKj e"emq Df` "v³v ej v hq bv|

Kge [†] 1 : tZgvf` i -<j ev emoi Avtk ctk t` Lv hq Ggb 10iU AvZKgms-'bgf K tckvi bvg L [†] R tei Ki

- eZ@itb AvZIKgMs-'vtbi AvI Zv e"icKfvte e"ix tctqfQ | Av@Mi Zj biv eZ@itb AvZIKgMs-'vb wb@q@RZ e"i@3t` i mgw@RK gh@v e"ix tctqfQ |
- AvZIKgMs-'vtbi me@P@q eo gjab ntjv wb@Ri `@Zv| Kg@m@w@ tbi Rb@ th h@cwZ | K@Pugij c@q@Rb Zvi A_ms-'vb Ki@l A@bKU@ mnR |
- AvZIKgMs-'vb GK@U @x@b tckv| Avi G e"em@q th@nZ@A@bK mgq wb@Ri em@tZ ev R@gtZ Ki@ hvq tm@nZ@Avj` v L@P nq bv|
- AvZIKgMs-'vtb wb@q@RZ _K@tj Zi@Y mg@R b@bv mg@R met@var K@R w@j B@ bv t@_K mg@R | t@_tki Dba@b Ae`vb i@L@Z cr@te |
- evsj@` tki RbmsL@v te@k n@l q@q GL@t@b gR@i A@bK Kg| Av@i Avg@` i t@_tk tg@mjg teKv@tZ@i mgm@v c@KU| GmKj mgm@v mg@var@b AvZIKgMs-'vb ,i@Zc@Y@Ae`vb i@L@Z cr@i |
- AvZIKgMs-'vtbi gva@tg knig@x Rb@tm@Z wb@q@S@Y | M@gi@Y mg@R | A_@m@Zi Dba@b wb@OZ Ki@ hvq |
- AvZIKgMs-'vtbi gvb@mKZv h@mg@R@K t@_k@t@q D@y@ K@i Ges t@_Q@j@K K@R Drm@nZ K@i |
- AvZIKgMs-'vtbi Rb@ eqm tK@t@v mgm@v bq| Gi gva@tg th tK@t@v eq@mi gvb@ Zvi `@Zv Ab@h@q@ A_@DcvR@ K@t@Z cr@i |

mb@R` v Bmj@gi G Av@j@P@v t@_K AvZIKgMs-'vtbi tK@b tK@b ,i@Zi Z@ng Ab@veb K@t@Z t@t@i? G@ow@ Avi thme K@t@Y AvZIKgMs-'vb ,i@Zc@Y@et@j tZ@v@i g@b nq Zv t@_K 5@J K@i Y wb@q@j L :

1.	
2.	
3.	
4.	
5.	

evsj@` tki Av@-mgw@RK Ae@` v met@P@v AvZIKgMs-'vtbi Dch@b@ I j@fRbK t@_t@ (Suitable and Profitable Areas of Self-employment in Socio-economic Context of Bangladesh)

AvZIKgMs-'vtbi Ab@t@c@Y@q@b@R g@j@K@b@ I e"e@`vcb@v@ P@w@Z th tK@t@v@ `@i@e"em@q wb@q@RZ t@_K thgb m@j@b@Rb@K R@w@Kv DcvR@ K@v hvq, tZ@v@b t@_t@i A_@m@Z@K Dba@b@l Ae`vb i@L@v hvq| P@w@v Av@Q G@b c@Y@ Dcv@b I met@q@ K@i ev tme@v@b K@i A_@DcvR@ K@v th@t@Z cr@i | memgq tL@q@j i@L@Z n@e, Avg@` i th m@Kj m@u@` i@q@Q Zv m@W@K e"envi K@i K@fvte m@j@b@Rb@K R@w@Kv DcvR@ K@v hvq| G me met@q@ k@H K@i Avg@v AvZIKgMs-'vtbi tek w@KQ@Dch@b@ I j@fRbK t@_t@ w@y@Z K@t@Z c@wi |

AֿZֿKgֿsֿ-vֿbi Dchֿpֿ I jֿvfRbK tֿpֿtֿ -

<ul style="list-style-type: none"> • nֿÍPwj Z Zwi • gvֿj ev gֿwֿ ^Zwi • grֿkֿ • eukRvZ `eֿ cֿ' ZKiY • jeY Drcv` b • tֿUBj wi s • tcֿkvK cֿ' ZKiY • gvֿQi Ryj ^Zwi • KtVi Avmevecֿ ^Zwi • wֿ-tֿj i Avmevecֿ ^Zwi • gwֿUi evmb cֿ' ZKiY • Kigֿtֿi i KvR • tmwi Kyj Pvi • tbֿSkv ^Zwi • gvֿQ i Kvֿbv • tֿMvj Avj j gqֿv ^Zwi • ctֿUi gֿwֿ ^Zwi • Avj j wֿPcm ^Zwi • Mֿpֿ-wֿj i `eֿwֿ ^Zwi • evBmֿBֿKj tgivgZ • tLj bv ^Zwi • i verֿtֿ i `eֿ I ej ^Zwi • i veri PvI • gwֿLb ^Zwi • ej tcb I Kj g ^Zwi • avֿbi Lo cֿuqvRvZKiY • KbֿmuU eEֿb • wֿcbm&^Zwi • evBmֿBֿKj wֿbgPֿ • mewR PvI • wֿKm&GֿE cֿwֿ wֿcbm&^Zwi 	<ul style="list-style-type: none"> • Mewֿ ci I nֿumgj wMi Lvgi • teZi mvgMֿ ^Zwi • KtPi ^ZRmcֿ ^Zwi • cwU ^Zwi • wֿCzj I Kmvi `eֿwֿ cֿ' Z • ctֿUi tkšLb `eֿwֿ ^Zwi • tֿMwֿ ^Zwi • PvgovRvZ `eֿwֿ Drcv` b • wֿSbֿK `eֿwֿ cֿ' Z • teKwi • AvUv gqֿv cֿ' Z • tֿfvlR tZj Drcv` b • Lvֿ RvZ `eֿwֿ Drcv` b • wֿbuJs `eֿ cֿ' Z • GgeqWni • myzv KvUv • KtVi tLj vi mi Ävg ^Zwi • wֿcōUs GEֿ cvevj wks • cֿwֿ-K `eֿwֿ cֿ' Z • ZgvK cֿuqvRvZKiY • tgvtgi `eֿwֿ ^Zwi • Rֿqj wi • -svKm& • wֿCvV ^Zwi • KbֿdKm ^Zwi • KtVi I eutki Uz wֿK ^Zwi • AvBmֿug PvP ^Zwi • cֿwֿ t_mvi • Kwl mi Ävg cֿ' Z • dֿUv tdg ^Zwi • tdmektUw tgUvij cֿwֿKkb • dֿUv- wU eֿemq
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Dc*ti* D*wi* Z*tP* t*K* t*Zigvi* c*Qf* i 10*W* t*P* µg Ab*hwx* D*fj* L*Ki* :

1		6	
2		7	
3		8	
4		9	
5		10	

-^mbtqwRZ tckv M*öt*Yi c*te* j*P* mba*f*Yi c*lq*q*v*

AvZIKgns-'vb m*mvt* AvZIKgns-'vb te*fQ* tb*lqvi* c*te* mb*fRi* j*P* h*vh_fvt* mba*f*Y K*v* A*vek*'K| j*P* mba*f*Y m*ogm* L*Z* c*kq*et*jvi* D*Ei* L*JR* te*i* K*v* c*lq*R*b* :

t <i>Zigvi</i> ^N <i>gqwm</i> j <i>P</i> K <i>x</i> f <i>vt</i> Z <i>g</i> Z <i>AR</i> K <i>fZ</i> P <i>v</i> ?
t <i>Kvb</i> m <i>bw</i> Z <i>wtL</i> G <i>jP</i> AR <i>o</i> K <i>fZ</i> P <i>v</i> ?
t <i>Zigvi</i> ^i <i>tgqwm</i> j <i>P</i> K <i>x</i> ?
^i <i>tgqwm</i> x <i>jP</i> i <i>ZcY</i> 'K <i>b</i> ?
Z <i>AR</i> K <i>v</i> R <i>b</i> t <i>Kvtb</i> c <i>fP</i> c M <i>öY</i> K <i>fQ</i> W <i>K</i> ?
j <i>P</i> AR <i>o</i> K <i>x</i> K <i>x</i> e <i>av</i> _V <i>KfZ</i> c <i>f</i> ?
e <i>av</i> , t <i>jv</i> K <i>x</i> f <i>vt</i> A <i>WZ</i> µ <i>g</i> K <i>te</i> ?
m <i>gm</i> v <i>mgvartbi</i> e <i>vcv</i> t <i>Zigvi</i> c <i>wi</i> K <i>iv</i> K <i>x</i> ?
m <i>gm</i> v <i>mgvartbi</i> R <i>b</i> K <i>x</i> K <i>x</i> m <i>vnvh</i> c <i>lq</i> R <i>b</i> n <i>fZ</i> c <i>f</i> ?
m <i>vnvh</i> K <i>v</i> x <i>mmt</i> K <i>fK</i> c <i>Q</i> K <i>te</i> ?

c*ök*i D*Ei* t*LURv* g*ta* m*VK* j*P* mba*f*Yi c*_LJ*R*c* v*hvt* |

AvZIKgns-'vb*bi* D*ch*'³ t*P* m*bePtb* m*teP* m*elq* (**Factors Considered for Selecting Suitable Field for Self-employment**)

AvZIKgns-'vb*gj* K*eemvq* c*wi* P*j* b*v* t*P* m*vdj* I*e* ^Z*v* A*tbKvsk* m*bfP* K*f* i AvZIKgns-'vb*bi* D*ch*'³ t*P* m*bePtb* D*ci* | Z*vB* AvZIKgns-'vb*bi* D*ch*'³ t*P* m*bePtb* m*gq* m*btge*³ m*elq*, t*jvi* w*fK* j*P* i*Lv* c*lq*R*b* |

- m*VK* c*Y* m*bePb*
e*emvi* R*b* m*VK* c*Y* m*bePb* m*vdj* j*f* Ab*Zg* ce*RZ*⁴ c*Y* m*bePtb* c*te* e*evRv* i c*Y* m*ui* P*wn* v*I* M*öY* h*M* Z*v* h*vh_fvt* m*bi* e*Y* K*fZ* n*f* |
- c*ömgK* g*jab*
e*emv* m*dj* Z*vi* m*f* c*wi* P*j* b*v* R*b* ^i*vqx* I*Pj* m*Z* g*jab* ch*B* n*lq* e*Abxq* | c*lq*R*b* q*jab* m*bar*⁵ I*msMö* K*fZ* e*ntj* e*emtqi* c*Y* c*lqZv* e*envi* K*v* m*æ* n*q* b*v* | I*Pj* m*Z* c*fRi* A*fvt* e*evj* t*tki* A*tbK* m*k* -K*v* L*bv* D*rcv* b*Pj* c*lqZv* g*fv* Ab*hwx* c*wi* P*wj* Z*n* f*Z* c*f* b*v* |

- c‡Y i Pwn` v wba¶ Y
evRvi Rwi c I Ab¶b c×Zi gva¶tg c‡Y i mVK Pwn` v wbi eY e¶emv‡q mvdj i , iZcY©kZ® ZvQvov
c‡Y i evRv‡i i cwi wa Ges evRvi RvZKi‡Yi tKŠkj c‡eB h_v_Fvte wbi eY KitZ nte|
 - AwfÁZv I ¶k¶v
D‡` v³vi e¶emv m¤útK©ce©AwfÁZv Ges e¶e` vcbv wel tq Dchj³ ¶k¶v e¶emvq mdj ntZ mnvh Kti |
M‡el Yvi dj t‡K t`Lv tM‡Q th, tKv‡bv e¶emv‡qi e¶_Zvi c‡v b Kvi Y nt”Q gwj K‡` i ce©AwfÁZv I
e¶e` vcbv Kj v‡KŠkj m¤‡Ü Áv‡bi Afve|
 - wbtRi ` y¶Zv m¤útK©mRvM _vKv
¶k‡i v‡` v³v h‡v Zvi wbtRi k‡gEv I ` y¶Zv m¤‡Ü mRvM _v‡Kb Z‡e e¶emv cwi Pvj bvi t¶‡† msKU
Gov‡bv hvq|
 - th‡_ D‡` vM
cwi ewi K mnthwMZv I th‡_ D‡` vM e¶emv‡qi maj Zv, AR‡bi Rb GKVJ , iZcY©Dcv` vB | th mKj
e¶emvq th‡_ D‡` v‡M cwi Pvj Z Av‡Q tm mKj e¶emvq tewk mdj ntZ t`Lv hvq|
 - mVK Kgr©be¶b
e¶emv cwi Pvj bvi Rb th me Kgr©wbtqM Kiv nte Zv‡ i‡K Aek`B thM`Zv m¤úbeGes ^xq Kv‡R `¶
ntZ nte| Kv‡RB Kgr©wbtq‡Mi t¶‡† ¶k¶MZ thM`Zv, tckMZ `¶Zv, wek‡ÍZv cf‡vZ gw`‡Ei
wf‡‡Z hvPvB Kti wbe¶b Ki‡Z nte| wbtqMKZ Kgr‡K ms‡k‡wel tq c‡k¶Y t`I qvi e¶e` v iL‡Z
nte| Av‡em Øviv ZwOZ nte tKv‡bv Kgr©wbtqM Kiv DvPZ bq|
 - e¶emv‡qi ^`v b wbe¶b
e¶emv‡qi ^`v b wbe¶b‡bi t¶‡† Kv‡gv‡j i mnRj f`Zv, evRvi RvZKi‡Yi myav, AeKv‡gMZ myav
cf‡vZ wel tqi c‡Z j¶ iLv c‡q‡Rb|
 - mVK c‡v³ e¶envi
Drcv`b c‡q‡q mVK c‡v³ e¶envi Ges c‡q‡Rb‡et‡a ^`v b‡q | Avg` wVKZ c‡v³ i ms‡gkY e¶emv
mdj AR‡bi c_ m‡g Kti | e¶emv i i`Kvi c‡eD‡` v³‡` i G welq‡Ui Dci we‡kl , iZj Av‡ic Kiv
c‡q‡Rb|
 - t‡ki Av_©mv‡RK I iR‡b‡ZK Ae` v m¤útK©AeinZ _vKv
t‡ki A_©b‡ZK Ae` v e¶emv‡qi mdj ‡K cf‡weZ Kti | ¶j` e¶emv‡` i t‡ki Pj gib Av_©mv‡RK
Ae` v mg`Kfv‡e AeinZ t‡K tm Av‡j v‡K e¶emv‡qK m¤v‡S-wbtq e¶emvq avivewMZv i¶v Kiv
c‡q‡Rb| Av‡KŠje¶emvq mdj jvf Ki‡Z n‡j th me welq e¶emvq Kih‡ej‡K cf‡weZ Kti tm me
welq m¤‡Ü AeinZ _vK‡Z nte|
 - e¶emvq S‡K tgv‡K‡ej vq Dc‡q Ae‡b
e¶emv ms‡v‡S-S‡K Av‡MB wbi eY Kti Zv tgv‡K‡ej v Kivi tKŠkj w`i Kti iL‡j Aib‡qZvR‡bZ ¶v‡Zi
nvZ t‡K e¶emv‡K i¶v Kiv hvq| Kv‡RB Dchj³ c×Zi gva¶tg e¶emvq S‡K wbi eY | Zv tgv‡K‡ej v
Dc‡q wba¶ Y e¶emvq mdj jvf fi Ab‡Zg kZ®

• e" _Zv t_‡K wkp v MōY

e" emvq GKevi e" _n‡j e" _Zvi Kvi Y, tj v cyLbqyLi‡c we‡kH K‡i nZv k nI qvi cwi e‡Z‡wkp v MōY
K‡i bZbfvte KvR i" Kvi g‡a" e" emv‡q i mdj" wbnZ |

• m‡ze" emv cwi Kí bv c‡qb

e" emvq mdj Zv AR‡bi Avi GKvU , iZcY‡elq ntj v mVK e" emv cwi Kí bv c‡qb | e" emv‡q nvZ t` I qvi
c‡eB e" emvi KvR KLb Ges Krfvte Kiv n‡e Zv A‡Mg wPŠt K‡i wK KivB nt"Q cwi Kí bv | e" emv
cwi Pvj bv i †¶‡† cwi Kí bv nt"Q wKib‡ Rbv ` wjj | cwi Kí bv c‡qb hZ teuk mgx n‡e e" emv‡q mdj
nI qvi wboqZvI ZZ teuk n‡e |

Gevi wqj‡q t` L Zyg th †¶‡† , tj v wbePb K‡i Q Z‡Z GB weq, tj v i‡q‡Q wKbv | GB weq, tj v we‡ePbv
K‡i tZvgvi wbePZ 10vU †¶‡† t_‡K 5vU †¶‡† wbePb Ki Ges wbePb Kivi Kvi Y D‡j E-Ki :

†¶‡† i bv	wbeP‡bi Kvi Y

AvZIKgns-'vb D0‡K i‡Y Ki Yq (Requisites to Motivate for Self-employment)

AvZIKgns-'vb Rb" c‡qyRb e" w3MZ `¶Zv I "wofP tckvq wbtqwRZ t_‡K RweKv AR‡bi c‡j B"Qv
kw3 | thtnZz† tk PvKvi i m‡hM m‡gZ Ges B"Qv K‡i jB mi Kvi ev temi Kvi D‡` wM GZ Awak Kgns-'vb
m‡o Kiv m‡e bq ZvB GKgv† weKv nt"Q wbtRB wbtRi Kgns-'vb Kiv | wKšyG t`‡ki h‡mgv‡Ri wKU
AvZIKgns-'vb avi Yv "wQ I h‡_ó bq | Ab" w‡K ` xN‡‡bi wvgwRK gj‡eva I c‡MZ covi bv Kvi tY
h‡mgvR RweKv ej‡Z PvKvi tK ej‡S _‡K | dtj wKv‡Z-AwKv‡Z wbe‡k‡l teKv‡i i msLv w` b w` b te‡oB
Ptj‡Q | eZg‡v‡bi h‡e | Zi YmgvR | AwMg‡K AvZIKgns-'vb D0‡K i‡Z we‡fb‡c` †¶c MōY Kiv
Ri w | thgb-

- wkp v Aby‡YZ K‡i Z n‡e G ej‡ th, tK‡bv tckv ev KvRB tQvU | Acgv‡bi bq |
- " " Gj vKvq AvZIKgns-'vb gva‡g hviv "ej‡x | mdj ntq‡Q Zv‡ i‡K we`"y‡q i‡q‡q G‡b
wkp v Aby‡YZ K‡i RxebKv‡bx tK‡bv‡Z n‡e |
- " " Gj vKvq AvZIKgns-'vb Dch‡3 †¶‡† , tj vi Zwj Kv c‡qb K‡i we`"y‡q | BDwq‡b cwi l‡i
t`‡q‡j c‡‡‡i e" e" v Kiv th‡Z c‡i |

- we`"y q ev KtjR t`K th mKj wkp_`Sti cto wKsev wbgZ we`"y tq Avnvi mfhM cvo bv Zt` i tK wewfbDch`p t`P`i cikpY I FY`vbi e"e`"v KtZ nte|
- beg I `kg tkYi wkp_wg e"3gjK, Kwi Mvi I KgjLx wkpK chwBfite Ašfp KtZ nte|
- AvZKgms`"vbtK mgftb ti tL hje DbqB e"vsK I wkp e"vsK cikZov Kti mnR kZFY`vbi e"e`"v KtZ nte|
- we`"y tqi cik3b wkp_` i gta" hviv eZgftb mdj Df`"v3v I e"emvqx wntmte cikZov jvf Kti t0 Zt` i tK we`"y q chq mseaBv I mgybbv t` I qvi Df`"m wbtZ nte|

AvZKgms`"vbt cikpYi cikqRbxqZv (Necessity of Training in Self-employment)

tKutbv wekli KvR h_v_Fvte mgyv b Kivi ^y_`Ges Ávb I `PZv ejxi Rb" cikpY GKvS-cikqRb| cikpY Kg^PZv I thM`Zv ejx Kti | eo cikZovbi b"q Pz iqZb cikZovb_tjvi Kg^`i `PZv ejxi Rb" cikpY e"e`"v Kiv DwPZ| wbtqM cxiZ I cikpYi GKvU myuó Kg^P_vKtj AwfÁ I thM" Kg^Rb" evBti t`K Kg^P wbtqMi cikqRb cto bv| cikpY ntjv me^I|i Kg^P i Ávb I `PZv ejx Ges gibwmKZv weKvki Awivg I wbgZ cikPov hvZ Zt` i thM`Zv pgk ejx tctZ _vK Ges cikZovbUI jvfibv nq| tKutbv Kg^P Kvi KtR wbtqM Kivi cfe^ZtK cikpY ev tuibs t` I qvi e"e`"v KtZ nte| G cikpY cikZovbi Df`"v3mn bZb I cijZb mKj Kg^P Rb" B Acvivh^ wbtqecikpYi cikqRbxqZv e"vL"v Kiv ntjv :

- Kv^cKvZ I cwi teftki mv_ cwi PwZ
cikZovbi Ktgi cKvZ I Kg^cwi teftki mv_ cwi PwZ nI qv beibh`p Kg^`i Rb" Awek^K| cikpY e"e`"v bZb Kg^`i Kg^cwi teftki mv_ cwi Pq Kvi tq t` q|
- `P I AwfÁ Kg^`i AcikZv`txKiY
cikZovbi ct`l memgq Dch`p wkpvcB I AwfÁ e"v3 msMv Kiv mge nq bv| tmRb" wbtqMi ci Kg^`i tK cikpYi gva"tg tm cikqRb cY Kiv nq|
- Kg^Rb" `PZv ejx
cikpY Kg^Rb" Kg^PZv ejx Kti | ZvB bZb cijZb mKj Kg^Rb" cikpY t` I qvi cikqRb nq|
- mgyu` i m0`envi
cikpYi gva"tg Kg^P i Kg^PZv tefto hvq| dtj Df`"v3v ev Kg^PKZK cikZovbi hscwZ, mW-mi Ávg I Abv" mgyu` i DrKó e"envi mge nq|
- ^bWZK ej ejx
cikpY Df`"v3v ev Kg^Pvix` i gtbvfvtei DbwZ mwab Kti | dtj Zt` i ^bWZK ej ejx cvo| cikpY Kg^`i gta" mnthwMZv I mgš^q Avbqtb mnwqZv Kti | dtj cikZovbi Kv^cKv" MzZ PjZ cvi|

- AcPq I `NObv nm

cökPqZ KgrMY AaKZi `¶Zv I mgZeñqZvi mv‡_ Kvh©maw`b KitZ cvi | G‡Z cÖZövbi Kvh©
maw`bti t¶‡† AcPq nm cvi | cökPqY KgrP i‡K wbivcEvjK e“e-’v MötYi weia Kjv-tKskj
maw‡K©Aw`vb KitI d‡j Kvi Lvbi hšcwZ e“envi mn Ab”vb” NObv GoitbvI mnR nq |
cvi ‡ktI ejv hvq, KgrP `¶Zv I thwZv ejx i gva“tg mōfite e“emiq cÖZövbi Kvh©beRni Rb”
cökP‡Yi cÖqRbxqZv Aciwmxg | bZb I cjiZb Dfq cÖKvi KgrP KB DchjP cökP‡Yi gva“tg `¶ KitI
Zj‡Z bv cvi ‡j Zv‡i w‡q fvtjv Kvr Avkv Kiv hvq bv | ZvB KgrP i‡K cökPqY w‡q DchjP KitI Mto
tZvij v cÖZövbi AwekKxq KZ® |

AvZIKgMs-'vb mnwqK cökPqY c‡vbKvix cÖZöv (Training Institutes for Helping Self-employment)

th mgvR I †‡k D‡“v3vi msLv hZ teik, tm mgvR ev †k A_‰bZKfvte ZZ Dbaz | evsj‡tk
AvZIKgMs-'vb mnwqZvKvix tek wKQz cÖZövba Av‡Q | G mKj ms-’v fwgnxb, weEnxb RbMY‡K
AvZIKgMs-'vbqjK Kvr MötY D0‡KjY, `¶Zv Dbazbi cökPqY `vb, ¶‡“e“emiq -“vc‡bi Rb” ¶‡“FY
cÖvb, FY e“envi ZEjealb cÖvZ Kvh©tgi gva“tg ‘y’ tjvKitI Av‡qi mthwM myo Kit‡Q | GM‡jvi gta”
evsj‡tk Bbw÷WUDU Ae g“vbRg”vU gvnjv weiqK gšYvjq, evsj‡tk cwi -Dbqb teW© MgxY gvnj‡tk
KgMs-'vb bi cÖKj, he cökPqY tKv, bUgm D‡j EhtwM | wb‡goG‡jvi Kvh©g e“Lv Kiv n‡jv-

1. evsj‡tk Bbw÷WUDU Ae g“vbRg”vU (Bangladesh Institute of Management)

evsj‡tk e“e-“vcbv Bbw÷WUDU wki gšYvjq Aaxb GKwJ -“qEkwmZ cÖZövba | wbi S wd-Gi
wenbg‡q GiU AvZIKgMs-'vb I D‡“w Dbazbi wenfbœl‡q cökPqY w‡q _‡K | cÖvb cÖvb KgrP
gta” i‡q‡Q ¶‡“wki -“vcbv cÖuqj I e“e-“vcbv, bZb wki cÖZövKjY, gvnjv D‡“v3v Dbazb cÖvZ |

2. gvnjv weiqK gšYvjq (Ministry of Women Affairs)

gvnjv weiqK gšYvjq gjZ gvnj‡tk Rb” Dbazb KgrP MötY KitI _‡K | we‡kl KitI Mötgi ‘y’,
wkiZ, Aa©wkiZ gvnj‡tk cÖKgMs-'vb bi mthwM KitI †` lqv Gi gj D‡iK | GiU D‡“w gvnj‡tk
Kwi Mwi `¶Zv Dbazbi j‡¶“AbvbjwK Kwi Mwi I cÖv3MZ cökP‡Yi e“e-’v KitI |

3. evsj‡tk cwi -Dbqb teW© (Bangladesh Rural Development Board)

evsj‡tk cwi -Dbqb teW© ev weAvi wne Mötgi ‘y’ I fwgnxb bvix-cj1‡i AvZIKgMs-'vb bi Rb” wenfbœ
e“EgjK cökPqY w‡q _‡K hv‡Z cökPqY MötYi ci Zviv -“vaxbfvte GKwJ tckv te‡Q wb‡q DciRb KitZ
cvi | †‡ki mKj trjv I DctRjvq weAvi wne Kvh©g we-‘Z |



meAvi me t_‡K FY mb‡q -^vej x^x bvi x

4. MägY gñj v` i Kgñs-`b cKí (Employment Generation Project of Rural women)
G cKí i gva"tg cuj AÄtj i gñj v` i‡K newfbœckvq cKí Y t` lqv nq Ges cKí Y tk‡l Zv` i g‡a"
FY meZi Y Ki v nq| i agv` cKí YcBvB FY cvl qvi thM" ejj meewPZ nq|

5. he cKí Y tK`^ (Youth training centre)

he cKí Y tK`^, he I pxov gŠYij q KZR
cwi Pwjj Z cKí Y tK`^ t‡ki cÖZiU _vbiq
Gi tK`^ i‡q‡Q| G mKj tK`^ gva"tg
teKvi heK-heZx` i‡K newfbœckvq cKí Y
t` lqv nq, thgb- nm gi Mi Lvvi ^Zvi,
grm" PvI ,menR evMvb, bvmñi Kiv, tmj vB‡qi
KvR, Kñji wk‡ri i KvR, KñúDUvi Pyj bv
cFZ| G mKj we‡q cKí Y mb‡q
cKí Yv_xP AvZKgñs-`v‡bi mthM cvq|



AvZKgñs-`v‡bi mb‡q RZ GKRb exv

5. bUlgm (Notrams):

bUlgm wk¶v gŠYij q KZR cwi Pwjj Z GKñU cÖZövb| newfbœai‡bi KñúDUvi tcÖngs | KñúDUvi Pyj bv
wk¶v t` lqvB G cÖZövb cÖvb KvR| G cÖZövb t_‡K cKí Y MhY K‡i | eü wk¶Z teKvi heK-heZx
AvZKgñs-`v‡bi mthM K‡i mb‡q‡Q|

cwi tk‡l ej v hvq, Av‡jvP cÖZöbmgn newfbœai‡bi cKí Y KgñiP MhY K‡i AvZKgñs-`v‡bi mjo‡Z mnvqK
fugKv cvj b Ki‡Q| Zv` i G Kvhp‡gi dj kÖZ‡Z t_‡ki A_‰wZK Db‡b mwaZ n‡Q|

Ab~~k~~^xj bx

e-mail by P.M. cökœ

1. evsj v̄t̄ k cwi msL̄v̄b ej̄t̄ vi c̄l̄z̄tē b-2010 Abjh̄wqx evsj v̄t̄ t̄k t̄ḡw̄ Kgf̄x̄b tj̄v̄t̄Ki msL̄v̄ n̄t̄Q-

- K. 6 j ¶ L. 16 j ¶
M. 26 j ¶ N. 36 j ¶

2. AlZ⁴Kg⁸s⁻'v²b¹ Dch³ t¹¶¹ wbeP²b¹ wtePb¹ Ki¹Z nq²N

- i. mWVK cY
 - ii. gþvðvi ƿbðqZv
 - iii. cþYi Pwñ`y

wh†Pi †KvbwJ mWIK

Wb#Pi Abt "0" WU cto 3 | 4 bs c@k@ D@i `@l

GmGmim c'm wklv KipúDUt'i cvi` kx^g emotZ tm KtqKw tgqtK KipúDUri tkLwq | w b w b wqvw_x^g
msL'v evotQ| Zvi B"Qv KipúDUt'i Avi I cikqY MōY Kiv hvZ tm G tP̄tWtK Kgns-`vtbi Dcivq wntmtē
MōY KiZ cti |

3. ॥॥Pi tKv̥b ms̥-’v t_॥K w̥Lv c̥ñkP̥Y M̥oY Ki tZ c̥ti?

- K. ~~weAvi~~~~Whe~~ L. ~~weAvi~~BGg
 M. ~~weAvi~~B~~le~~Gg N. bU~~igm~~

4. DÍ xčtK eWYQ KíRwUtK fwel †z wLvi Kgñs-’vbi Dwq wntmte MÖY Kivi thšñ3K Kvi Y tKvbU?

- | | |
|---|-----------------------------|
| K. <i>mvgwRK Ae⁻vb fVtjv</i> | L. <i>evRvi Pvn`v fVtjv</i> |
| M. <i>lkPv_iP i Abtiva</i> | N. <i>KlpuDUt'i AiaK</i> |

mRbkxj cökœ

1. Hkx, mv` x I mvgx wZb eÜz m¤úZ we Kg cüv K‡i †Q| Zvi v Z†` i fwel †r cwi Kí bv wbtq Av†j vPbv
KiuQj | Hkx I mv` x Gg Kg-G fwZP wP‡t Ki †Q| mvgx GLbI wmxvŠ-Pvš-Ki †Z cüv wB| Kvi Y
Zvi euevi B”Qv tm gaččP i †Kvb † †k Ptj hvK| wKš†gavex mvgx Pvq † †kB wKQz Ki †Z| G Rb
tm num-gj wM cvj †bi Dci ` ſgutmi cik¶Y MÖY K‡i | G‡Z Zvi g‡bvej teþo hvq| we‡` k hvevi
UvKv w‡q tm ewo‡Z num-gj wMi Lvgi cik¶Yv K‡i | cik¶Yj ä Ávb cik¶M K‡i wbtRi †PÓvq AvR tm
- †vej s‡k|

- K. RvZxq A_ØxwZ‡Z Kwl Lv‡Zi Ae`vb kZKi v KZfM?

- L. evsj v̄t̄k teKvi mgm̄v w̄ b w̄ b teđo h̄t̄Q t̄Kb? eđvL̄v Ki |

- M. m̄gxi n̄m-gj Mi Lv̄vi c̄Zōv t̄Kib ai t̄bi Kt̄Ri Aſfp? e"vL"v Ki |
- N. ^vej x̄x nevi t̄CQtb t̄Kib ,YU m̄gxt̄K teuk c̄fweZ Kt̄i t̄Q et̄j Z̄g ḡtb Ki | wekH Ki |
1. i v̄zgwi "ej w̄K ḡvgc̄gvi gv "vbxq ZwZx tḡwi bv ḡvi ḡt̄K Zt̄Z tevbv cY"-m̄gM̄i e"vC K Pw̄n`v I f̄neI "r m̄tebv m̄xūt̄K̄ari Yv t̄ b| e"vC K Pw̄n`vi K_v wPšt̄Kt̄i tḡwi bv c̄vno tḡqt̄` i t̄cvkvK 0_wg0 ^Zwi Kt̄i weju Kiv i iyKt̄i Ges `Z Db̄Z jvf Kt̄i | tḡwi bv Kvit̄Y tek Kt̄qKw̄U tḡqi Kḡis"-v̄b nt̄qtb| Zvi t̄Rjvq weMZ wZb eQi h̄veZ wZb tm̄v bvix D‡`"v3v nt̄m̄te wePZ nt̄qtb|
- K. t̄ t̄ki tḡwU k̄gkwi^3 i KZ Ask h̄eK-h̄eZx?
- L. AvZKḡis"-v̄t̄bi GKw̄U ^eukó" eYDv Ki |
- M. tḡwi bv i `Z Db̄Zt̄Z t̄Kib weI qiu f̄ngKv ti t̄Lt̄Q? e"vL"v Ki |
- N. 0vgvc̄gvi ḡvi ci v̄gk c̄Zc̄v bB tḡwi bv PvKgvi Rxet̄b GZ ^xKw̄Z Ḡtb w̄t̄qtb0 Dv̄3w̄U e"vL"v Ki |

PZl ©Aa "vq

g̊ẘj K̊v̊b̊vi ẘf̊ẘE̊t̊Z e̊e̊m̊v̊q

Business Based on Ownership

Avgiv BtZvgtA-B tRtbwQ eemiq ntjv cibZ gbdv ARbi Dti tk newfbækvi cy-`e I tmektg
Drcv`b, eEb Ges Gt i mnqK hveZxq `ea A_`bZK KgRtEi mgwó | tfv3` i newfbaglx Pwv`v,
gwj Kvbi, eemiqxt i wbR^- gtbvfvie | AvKvi | `ewktó i Rb newfbækvi eemiq msMvtbi mwó nq |
Avgiv G Aa`tq gwj Kvbi wfwtZ newfbæati bi eemiq msMvb Ges G, tji newfbæ` K mxtKcne`wi Z
RvbZ cwe |



G Aāq tk̄l Angiv

- ē em̄t̄qi w̄w̄fb̄c̄K̄v̄t̄f̄ | ĀB̄b̄M̄Z̄ ^ēn̄k̄ō" ēȲb̄ K̄t̄Z̄ c̄v̄ē |
 - GK̄ḡw̄j̄ K̄b̄v̄ ē em̄t̄qi ms̄Āv̄, ^ēn̄k̄ō" | m̄jēav̄-Am̄jēav̄ ēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - GK̄ḡw̄j̄ K̄b̄v̄ ē em̄t̄qi D̄ch̄b̄ t̄P̄T̄m̄ḡā | R̄b̄w̄c̄b̄Z̄v̄ K̄v̄Ȳ, t̄j̄v̄ ēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - Ask̄x̄ wī ē em̄t̄qi avīȲ, ^ēn̄k̄ō" | m̄jēav̄-Am̄jēav̄ ēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - Ask̄x̄ wī ē em̄t̄qi M̄V̄b̄ c̄W̄w̄j̄ ēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - Ask̄x̄ wī ē em̄t̄qi P̄h̄b̄c̄t̄f̄ ī w̄l̄q̄ē-ȳēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - Ask̄x̄ wī ē em̄t̄qi w̄b̄ēǕb̄ | Gī m̄jēav̄ ēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - Ask̄x̄ wī ē em̄q̄ t̄f̄t̄½ h̄w̄l̄ q̄v̄ K̄v̄Ȳ ēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - th̄S̄_ḡj̄ab̄x̄ ē em̄t̄qi ms̄Āv̄, ^ēn̄k̄ō" | m̄jēav̄-Am̄jēav̄ ēȲb̄ K̄t̄Z̄ c̄v̄ē |
 - th̄S̄_ḡj̄ab̄x̄ ē em̄t̄qi M̄V̄b̄ c̄W̄w̄j̄ ēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - c̄v̄ēw̄j̄ K̄ | c̄B̄t̄f̄Ūw̄j̄w̄t̄Ūw̄t̄K̄r̄ūw̄b̄ī ḡt̄ā" c̄v̄R̄" ēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - m̄gēv̄q̄ m̄ḡw̄Z̄ī avīȲ | ^ēn̄k̄ō", t̄j̄v̄ ēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - m̄gēv̄q̄ m̄ḡw̄Z̄ī M̄V̄b̄ | b̄w̄Z̄ḡȳv̄ ēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - ev̄s̄v̄t̄ t̄kī Av̄_m̄ḡw̄RK̄ t̄c̄t̄v̄ct̄Ū m̄gēv̄q̄ m̄ḡw̄Z̄ī, īZ̄j̄ēv̄L̄v̄ K̄t̄Z̄ c̄v̄ē |
 - īv̄ó̄q̄ K̄v̄ēt̄ ī avīȲ, ^ēn̄k̄ō"ī D̄v̄n̄īȲ w̄t̄Z̄ c̄v̄ē |

ગુજરાતી વિભાગીક કાર્યક્રમો (Different Types of Business on the Basis of Ownership)

gubj̥ i wewfbeglx Pwñ`v cítYi Rb̥ h̥M h̥M gwj Kvþ I wewfbæ̥einktó̥i Kvi tY wewfbæcKv̥ii e̥emvq msMVb M̥o D̥tVtQ| gþvðv ARþbi m̥avi Y D̥tI t̥k̥i gta” wþj _vKtj I c̥KvZ, ^einkó”, Avl Zv, AvqZb I Kvþt̥t̥i wfwEþZ Gt̥i gta” cv_R” cwi jwþZ nq| gwj Kvþvi wfwEþZ e̥emvq msMVb t̥jvtK wþtgwP fvté fwm Kvþ hvq :

1. GKgwnj Kvbv e  emnq
 2. Askx  wi e  emnq
 3. th  _ gj abx e  emnq ev tKu  w  b msMvb
 4. mgevq miqw  Z
 5. i v  lq e  emnq

GKgwj Kv bv e "emtqj avi Yv (Concept of Sole Proprietorship Business)

mvavi Yfite GKRb e^{W3}i gwj Kvbiq c^ZnoZ, cwi Pwj Z I mbq^WSZ e^{emq}K GKgwj Kvbi e^{emq} etj | GKK gwj Kvbiq c^WextZ me^Wg e^{emq} Kv^Wg i i "ntqoj | G Rb^W Gw^WtK met^WPtq c^WPxbZg e^{emq} msMvb ejv nq | eZgb tc^WlctU ejv hvq, gbdv AR^Wbi j^W mb^W hLb tKv^Wbv e^{W3} mbR `wq^WZj gj ab thMvo Kti tKv^Wbv e^{emv}MVb I cwi Pwj bv Kti Ges D³ e^{emv}A^WRZ mKj jvf mb^WR tfm Kti ev ^WWZ ntj mb^WRB Zv enb Kti , ZLb Zv^WK GKgwj Kvbi e^{emq} etj | GKgwj Kvbi e^{emq} MVb AZ^W-mnR | th tKv^Wbv e^{W3} mb^WRi D^W v^WM ^í A_@mb^W G RvZxq Kvi evi i i "Ki^WZ c^Wib | mvavi YZ G RvZxq e^{emv}qi AvqZb tQvU nq | Zte c^Wq^WR^Wb gwj K GKwaK KgPvix mb^WqM Ki^WZ c^Wib Ges AwaK A_@ mb^WqM Ki^WZ c^Wib | AvB^Wbi tPvtL GKgwj Kvbi e^{emv}qi tZgb tKv^Wbv eva^WevaKZv tbB | M^Wg-M^WÄ, nvU-evRvi ev iv^WÍvi c^Wik ^WKsev mbR emo^WZ th tKD tQvU-Lv^WUv e^{emv} i i "Ki^WZ c^Wti | Zte knti ev tc^Wimfv Gj vKvq D^W v^WW^WK tuW j vBtm^W msM^W Kti e^{emv} Avi ^WKi^WZ nq | Avgit^W i t^Wtki AwaKsk e^{emq} msMvb GKgwj Kvbi w^WE^WZ M^WZ | i ay ZvB bq BD^Wivc | Avgwi Kvi c^Wq 80% e^{emq} GK gwj Kvbw^WE^WK | Avgit^W i t^Wtki mvavi Y gy^W t^WvKv^Wb, Pv^Wqi t^WvKv^Wb, AwaKsk L^Wiv t^WvKv^Wb GKK gwj Kvbi w^WE^WZ c^WZnoZ |

GKgwj Kibv eẽmvtqi ^ewkó (Characteristics of Sole Proprietorship Business)

GKgwi Kbvv eemwq ntjv Ggb GK ai tbi eemwq hvi Df v3v, gwj K, cwi Pvj K | At_P thMvb`vZv GKB
eW3 Ges wZlb wbRB GKKfvt eemwqi mKj SJK, `vq, jvf | tjvKmwb enb Ktib| wbgtGKgwi Kbvv
eemwqi `eniko_ tjjv wPvZ Kiv ntjv-

- GKgwj Kv bv e emv‡qi gwj K me mqq GKRb e w³ whib wbR D‡`‡M c‡Ri ms-`vb K‡ib, e emvq cwi Pj bv K‡ib | S‡K enb K‡ib |
 - G RvZxq e emv‡qi MVb tek mnR | AvBbMZ S‡gj v bv _vKvq th tKD B"Qv Ki‡j | D‡`‡M wb‡j G e emvq i i"Ki‡Z c‡ib |

- ^í gjab wbtq G RvZxq eemvq Mvb Kiv hvq | gwj K wbtRB G gjab thwM b t b | mvavi YZ wbtR ^ mAkq I cjqRt b eÜyevÜe, AvZq-Rb Ges eisK t_k Fy wbtq eemvq cwi Pvj bv Kti b |
- AwKsk t¶†B GKgwj Kvbi eemvq ¶j Avkii i ntq _vtK | gjatbi I Zv I GKRb eW3i gwj Kvbi Rb Gi AvqZb mvavi YZ tQvU ntq _vtK |
- GKgwj Kvbi eemvqi mKj S_K gwj KtK GKKfvte enb Kitz nq |
- AvBtbi tPvtL GKgwj Kvbi eemvqi c_K tKtbi mEv tbB | gwj K I eemvq Awfbø
- G RvZxq eemvqi mWY vq-wqZi gwj tKi | dtj Zvi vq Amg | cjqRt b eW3MZ mWME neaq Kti eemvqi vq cwi tkva Kitz nq |
- cti v eemvqi GKK gwj Kvbi Rb jtfi mev gwj K Gkv tfM Ktib | Avevi tj vKmvbi mWx nti gwj KtKB GKKfvM Zv enb Kitz nq |
- GKgwj Kvbi eemvqi -wqZi gwj tKi B"Qv Dci wfpkxj | Kvi Y eemvq Pvj y iLv ev eÜ Kiv gwj tKi Awoni Dci wfp Kti |

KgE-1 : GKgwj Kvbi eemvqi ^elkó tji wetkH Kti G eemvqi myav Amjeav, tji wPwýZ Ki	
GKgwj Kvbi eemvqi myavmgn	GKgwj Kvbi eemvqi Amjeavmgn
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GKgwj Kvbi eemvqi Dchj3 t¶†mgm (Suitable Areas for Sole-proprietorship Business)

GKgwj Kvbi eemvq cPxbZg eemvq wntmte wetkli AbpZ, Dbpkxj I Dbz mKj t_kB ^xKZ | cPxbZg eemvq ntj I eZgb ep vqZb eemvqi mw_ cZthwMzv Kti GLbI metPpq Rbwcø eemvq wntmte wtk AvtQ | GKgwj Kvbi eemvq Ggb wKQz ^elkó | myav AvtQ th Kvi Y G RvZxq eemvq mKtj i wKU Rbwicø | GKgwj Kvbi eemvqi Dchj3 t¶†mgm eYDv Kiv ntj :

1. AtbtK AvtQb hif i ntZ chfB A_@bB A_P eemvq ii "Kitz Awon | AvZKgms-vtB Df_wM Ggb nvRvi nvRvi tji tki Rb GKgwj Kvbi eemvq metPpq Dchj3 | thgb- Pvtpi t vKvB, tQvU Lvevii t vKvB, Kui wkti i t vKvB, gr wkti i t vKvB |
2. Ggb wKQz eemvq AvtQ th tji Rb teik At_P cjqRb cto bv | tm RvZxq eemvqi Rb GKgwj Kvbi eemvqB metPpq teik DcthwMx wetewPZ nq | thgb- ctpi t vKvB, mevRi t vKvB |

3. th mKj ēemv̄q SJK ḠKēt̄iB Kg t̄m, t̄j vi Rb̄ GKḡw̄j Kv̄b̄ ēemv̄q tēlk Dch̄b̄ | t̄Kbb̄ Kg Av̄t̄qi ēm̄v̄i v̄m̄avi YZ SJK Ḡl̄ōt̄q Pj t̄Z Pv̄b̄, dt̄j Zvī Ggb̄ ēemv̄qB tēlk cō` K̄t̄i b̄ | thgb- Pv̄t̄j i t̄v̄Kb̄, JI t̄ai t̄v̄Kb̄ |

4. w̄KQz̄w̄KQz̄ēemv̄q Av̄t̄Q th, t̄j vi cō̄ Ē cȲ ev̄ t̄mevi P̄w̄n̄` v̄w̄et̄kI w̄et̄kI Gj v̄Kv̄ ev̄ w̄b̄w̄ S̄ t̄k̄ȳi M̄n̄K̄t̄ i w̄b̄KU m̄x̄ḡv̄ex̄ | tm̄ me cȲ ev̄ t̄mevi t̄P̄t̄t̄ GKḡw̄j Kv̄b̄ ēemv̄q tēlk Dch̄b̄ | thgb- - <t̄j i m̄ḡt̄b̄ eB̄ Lv̄Zvī t̄v̄Kb̄, t̄Kv̄t̄b̄ w̄k̄i Kv̄i Lv̄b̄i m̄ḡt̄b̄ tī ÷j̄ī Ū |

5. c̄Pb̄k̄x̄j R̄v̄Zx̄q cȲ thgb̄ dj-ḡj̄, kv̄K-m̄ēR̄, ḡl̄Q-ḡs̄m BZ̄w̄` i ēemv̄q v̄m̄avi YZ GKḡw̄j Kv̄b̄ w̄f̄w̄Ēt̄z̄ c̄Z̄w̄Z n̄t̄q _v̄t̄K̄ |

6. W̄v̄³wī, c̄K̄S̄k̄j I Av̄Bb̄ ēemv̄t̄qī ḡt̄Zv̄ P̄l̄z̄ Av̄Kv̄t̄i i t̄ck̄w̄f̄w̄ĒK ēemv̄q Ges c̄Z̄P̄ t̄mev̄aḡr̄ ēemv̄q thgb̄ j̄w̄Ū, t̄mj̄b̄, w̄Dw̄Ū c̄ȳf̄ BZ̄w̄` v̄m̄avi YZ GKḡw̄j Kv̄b̄ w̄f̄w̄Ēt̄Z c̄Z̄w̄Z n̄t̄q _v̄t̄K̄ |

7. Āt̄b̄K cȲ Av̄t̄Q th, t̄j vi P̄w̄n̄` v̄t̄μZv̄t̄` i c̄w̄i eZ̄b̄k̄x̄j īP̄, Av̄M̄ō I d̄v̄k̄t̄bī Dcī w̄f̄P̄k̄x̄j | tm̄ mKj c̄t̄Ȳ i ēemv̄t̄qī t̄P̄t̄t̄ GKḡw̄j Kv̄b̄ ēemv̄q tēlk Dch̄b̄ | thgb- - īR̄ī t̄v̄Kb̄ |

8. th me ēemv̄q cō̄ Ē cȲ-`ē̄` I t̄mevi m̄t̄_ ēm̄³i ev̄ gw̄j t̄Kī ^bc̄Ȳ, w̄k̄i Kḡōl̄ m̄j̄ōḡ R̄w̄ōZ _v̄t̄K̄ tm̄, t̄j vi Rb̄ GKḡw̄j Kv̄b̄ ēemv̄q tēlk Dch̄b̄ | thgb- w̄P̄t̄ K̄t̄ḡP̄ t̄v̄Kb̄, Q̄w̄ē t̄Zv̄j vī t̄v̄Kb̄, -^ȲR̄t̄ī i t̄v̄Kb̄, d̄w̄b̄P̄t̄ī i t̄v̄Kb̄, w̄ḡw̄ī ō i t̄v̄Kb̄ |

9. K̄w̄l̄ R̄v̄Z cȲ I m̄n̄v̄qK c̄t̄Ȳ i ēemv̄i Rb̄` I GKḡw̄j Kv̄b̄ ēemv̄q tēlk Dch̄b̄ | thgb- av̄b̄ ēemv̄q, Av̄j y ēemv̄q I KūP̄ḡv̄t̄j i ēemv̄q |

10. -`v̄b̄x̄q ev̄ R̄v̄Zx̄q ch̄t̄qī eB̄, Lv̄Zv̄-c̄t̄, c̄w̄ī Kv̄ BZ̄w̄` c̄K̄v̄b̄ ēemv̄t̄qī Rb̄ GK̄K ḡw̄j Kv̄b̄w̄f̄w̄ĒK ēemv̄q tēlk Dch̄b̄ |

Dctiv³ w^tKH t^tK tevSv hv^tQ th, e^w³MZ D^t^wM, ^yaxb^tPZv g^tbvfve, ^y^tc^tR I ^y^tk^t newtqwm
K^ti GKg^{wj}Kv^tv e^temvq th t^tKv^tbv mgq th t^tKv^tbv ^v^tb i^t"Kiv hvq| G e^temvq AvBw^tb R^wUj Zvgy³ Ges
G^tZ S^tKI Kg| Ab^w t^tK GKg^{wj}Kv^tv e^temvq t^wf³t^t i AZ^wS^wbK^tU t^tK Z^t^w i cQ^t I i^wP Abjh^wq^tx cY^t
ev tmev c^wvb K^ti^t C^ti | d^tj c^wPx^tb e^temvq msMv^tb n^t qv m^tE^tj GKg^{wj}Kv^tv e^temv^tqi Dch^w t^wT^t thgb
e^wvcK, t^wZ^wb m^tK^tj i^wbKU G e^temv^tqi R^wb^wZv^t tewk| evsj^wt^tki A^w%^wZK, mvgwRK, i^wR%^wZK,
mvs^wZK Ae^wv w^tePbvq GKg^{wj}Kv^tv e^temvq metPt^tq tewk Dc^thMx| hvi Kvi t^tY evsj^wt^tki eZ^wjb tgwU
e^temvq msMv^tbi kZKiv Awk fv^tMi I tewk GKg^{wj}Kv^tv wf^wE^wt^tZ c^wZ^wOZ| Zte t^ttk weivRg^tb teKvi Zi
`^tz^tKi^tY Kg^ws^wt^tbi bZ^tp t^wT^t ^Zwi i j^wt^t h^wemgvR^tK GKg^{wj}Kv^tv e^temv^tq D^wjk K^tZ FY cvl qv mnR
Kivmn Av^wiv mi Kvi mn^wh^wMZv c^wq^tRb|

KgE†-2 : GKgwyj Kvby eemwqi ^ewkó , myear I DchjB t¶Tmgn wetkH Kti Gi
RbwctZvi Kvi Y, tj v LjR tei Ki

GKgwyj Kvby eemwqi RbwctZvi Kvi Y	
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Askr`wi eemwqi avi Yv (Concept of Partnership Business)

eemwq RM‡Z GKgwyj Kvby metP‡q cPxb I RbwctZvi n‡j I GKK gwyj‡Ki gjatbi ^íZv, Amxg `vq, eemwqi ¶i AYl Zv BZw` mxgve×Zvi Rb eemwqi ciwa Autiv ejx I SIK Kwgtq Askr`wi ‡Zj wfwE‡Z eemwq Kvi c¶qyRbxqZv t`Lv t`q| dtj GKwaK ew³ wgtj wb‡Rt` i cJr I mwg_ GKwZ Kti th bZj ai‡bi eemwq msMVb Mto D‡V Zv‡KB Askr`wi eemwq etj AwfwnZ Kiv nq| gj Z GKgwyj Kvby eemwqi Ampear, tj v Kvi c¶qyRtB Askr`wi eemwqi D™e nq| Zte Askr`wi eemwqi wKQz wKQymgmvI t`Lv t`q| wetkl Kti gþvdu eEb, wmxvS-MbY, `wqZj I Kg¶efvRb, m`m‡` i cwi ^úvi K m¤úK¶baY BZw` wetq m`m‡` i gta“ ØØ I Av`vi msKU t`Lv w‡Z cti | dtj Askr`wi Pw³c† I Askr`wi AvBb c¶qyq KifZ nq| evsj v‡`ki Askr`wi eemwq 01932 mtj i Askr`wi AvBbØ Øiv cwi Pwj Z nq| maviYZ `B ev Z‡ZwaK ew³ t`~Qvq wgyj Z n‡q Askr`wi Pw³i wfwE‡Z th eemwq MVb Kti Zv‡K Askr`wi eemwq etj | G‡Ki Awak ej‡Z 1932 mtj i Askr`wi AvBb Abjwqz mefogz Rb Ges mfeP 20 Rb Askr`vi ‡K eþvq| Zte Askr`wi eemwq hñ eemwq nq ZLb mfeP m`m msLv 10-Gi teuk n‡e bv| evsj v‡`tk c¶qyZ 1932 mtj i Askr`wi AvBtbi 4 bs aviv gtZ Ømkj i Øiv A_ev mKj i ct¶ GKRtbi Øiv cwi Pwj ZØ eemwqi gþvdu wb‡Rt` i gta“ eEb‡bi D‡I ‡k“ ew³etM‡ ga“Kvi Pw³ex m¤úK‡K Askr`wi eemwq etj | hñiv Gi e m¤úK©m¤ó Kti Zv‡`i c¶Z K‡K ØAskr`vi ØGes m¤wqj Zfv‡e Zv‡`i eemwq‡K Askr`wi eemwq etj |

Askr`wi eemwqi MVb (Formation of Partnership Business)

Askr`wi eemwqi ^ewkó (Characteristics of Partnership Business)

eZgwb tc¶v‡U Askr`wi eemwq GKgwyj Kvby eemwqi gtZB cPxb eemwq msMVb| Zte GKgwyj Kvby eemwqi wKQz mxgve×Zv `i Kvi c¶qyRtB Askr`wi eemwqi D™e nq| GKgwyj Kvby eemwqi mtj G eemwqi wKQz wKQy wqj _Kj I Askr`wi eemwqi Ggb wKQz ^ewkó Av‡Q th, tj v G‡K GKgwyj Kvby I Abv‡b thS_ D‡`wmx eemwq t‡K Avjv`v Kti tQ| wb‡P Askr`wi eemwqi ^ewkó, tj v wetkH Kiv n‡j v-

1. AvBbMZ S̄t̄gj v bv _vKvq Askx` wi ēem̄t̄qi M̄bI tek mnR | P̄3 m̄úw̄ t̄bi Rb̄ th̄M̄ GK̄waK ēw̄3 tḡw̄LK ev w̄j w̄LZ P̄3 i ḡtāt̄g G ēem̄q i i "Ki t̄Z cv̄i | GK̄waK ēw̄3 ej t̄Z mēloḡ2 Rb Ges m̄tePP 20 Rbt̄K tevS̄q | ēem̄q U h̄w̄ ēvsw̄ks ms̄v̄š̄ n̄q ZLb m̄m̄ ms̄L̄v 10 R̄bi tev̄k n̄t̄Z cv̄i te bv̄ |
2. Askx` vi t̄ i ḡtāt̄g m̄úw̄ Z P̄3 Askx` wi ēem̄t̄qi w̄f̄w̄ E w̄nt̄m̄te K̄R K̄t̄i | P̄3 ex m̄út̄K̄P Āt̄j v̄KB G ēem̄q M̄w̄Z, cv̄i Pw̄j Z I w̄bq̄w̄š̄Z n̄q | Gi ē P̄3 n̄t̄Z cv̄i tḡw̄LK ev w̄j w̄LZ, w̄bēw̄ÜZ ev Ābēw̄ÜZ |
3. G ēem̄t̄qi Askx` vi MY P̄3 t̄Z ev̄YZ w̄bq̄w̄b̄h̄w̄q ḡab m̄ie v̄n K̄t̄i _v̄K̄ | ēem̄t̄qi j̄vf̄-t̄j v̄K̄mbI P̄3 Ab̄h̄w̄q x̄w̄E Z n̄q | P̄3 t̄Z w̄K̄Q̄z D̄t̄j L̄bv _v̄K̄t̄j mḡb n̄t̄i j̄vf̄-t̄j v̄K̄mb ev̄E Z n̄t̄e | Āevi P̄3 t̄Z D̄t̄j L̄ _v̄K̄t̄j t̄KD ḡab bv̄ w̄t̄q | Askx` vi n̄t̄Z cv̄i | Z̄te c̄Z̄K Askx` v̄t̄i i `v̄q ēw̄3MZ I m̄gv̄w̄óK̄v̄te Am̄g | Āt̄j t̄K̄t̄bv̄ t̄ bv̄ cv̄i t̄kv̄tai Rb̄ ēem̄q K̄ m̄ú h̄t̄_ó bv̄ n̄t̄j Askx` vi M̄t̄Yi ēw̄3MZ m̄ú t̄m̄Rb̄ `v̄qex _v̄t̄K̄ | t̄K̄t̄bv̄ Askx` vi t̄ D̄v̄ qv̄ n̄t̄j | Zvi `v̄q Āēw̄K̄ Askx` vi MYt̄K enb Ki t̄Z n̄q |
4. cv̄i t̄w̄i K Av̄'v I w̄ek̄t̄mi Dci w̄f̄w̄ E K̄t̄i G ēem̄q M̄t̄o D̄t̄V Ges G ēem̄t̄qi mdj Zv̄ Gi Dci w̄b̄f̄P̄k̄xj | Ab̄w̄ t̄K Askx` vi M̄t̄Yi ḡtāt̄g Av̄'vnx̄bZv̄, w̄ek̄t̄mi Āf̄v̄ I w̄t̄i v̄a t̄ Lv̄ w̄t̄j ēem̄t̄qi w̄et̄j v̄c N̄t̄U |
5. Askx` wi ēem̄t̄qi w̄bēÜb evāZv̄gj K b̄q | Z̄te th̄ m̄Kj Askx` wi ēem̄q w̄bēÜZ n̄q, t̄m̄t̄j v̄ Ābēw̄ÜZ ēem̄q t̄t̄K tek w̄K̄Ōtev̄k myeav̄ t̄f̄w̄ K̄t̄i _v̄K̄ | w̄bēÜZ n̄t̄j | G ēem̄t̄q t̄K̄t̄bv̄ AvBbMZ m̄Evi m̄j̄ó n̄q bv̄ d̄t̄j ēem̄q w̄b̄R̄^ b̄t̄g cv̄i Pw̄j Z n̄t̄Z cv̄i bv̄ ēem̄t̄qi m̄Kj t̄j b̄t̄` b̄l Askx` vi t̄ i m̄t̄_ ēw̄3MZ f̄v̄te n̄t̄q̄t̄Q et̄j aiv̄ n̄q | c̄_K AvBbMZ m̄Evi bv̄ _v̄Kv̄q G ēem̄t̄qi `v̄w̄qZi Askx` vi t̄ i B̄'Q̄i-Āw̄'Q̄i Dci w̄b̄f̄P̄k̄xj |

Kḡt̄ - 3 : Askx` wi ēem̄t̄qi avi Yv̄ I ^ēw̄k̄ō t̄j v̄ w̄et̄k̄H̄ K̄t̄i D̄3 ēem̄t̄qi myeav̄ I Āmyeav̄ t̄j v̄ tei Ki	
Askx` wi ēem̄t̄qi myeav̄/ mej w̄ K	Askx` wi ēem̄t̄qi Āmyeav̄/ `ȳP̄ w̄ K
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Askx` wi ēem̄t̄qi P̄3c̄t̄ (Deed of Partnership Business)

‘B̄ ev Z̄t̄Zw̄aK ēw̄3 i ḡtāt̄g m̄úw̄ Z P̄3 i ḡtāt̄g Askx` wi ēem̄q M̄w̄Z n̄q | P̄3 tḡw̄LK n̄t̄Z cv̄i | Āevi P̄3 w̄j w̄LZ I w̄bēÜZ n̄t̄Z cv̄i | Z̄te tḡw̄LK, w̄j w̄LZ I w̄bēÜZ th̄f̄v̄teB t̄n̄K, Askx` wi ēem̄q i i “

Kivi Rb' P³ Kiv ev P³ _vKv eva Zvgj K| GRb'B P³‡K Askx` wi eemwqi gj wfwE ejv nq| 1932
 mwtj i Askx` wi AvBtb ejv ntqfQ 0Askx` wi m³úK³m³Ó nq P³ t‡K, ghr³v t‡K bq0| wjLZ P³‡K
 P³c¹ etj | Askx` wi P³c¹ ntjv Ggb GKUJ `wj hvtZ D³ eemwqi D³k, cwi Pyj bv c³Z,
 Askx` vi‡i c³Z‡Ki Ae³vb, `wqZ¹, KZ² I Awakvi Ges fwe³tZ metiva gxgusmv Kivi c³Z myúfvte
 Ztj aiv nq| P³c¹ mKj Askx` vi KZ³ ^v¹ Z ntZ nq| G K_v gtb ivLv c³qRb th, P³ Qov g³vdv
 AR³ I eE³ibi D³k eemwq cwi Pyj bv Ktj I Zv Askx` wi eemwq etj metewPZ nte bv| thgb- wCZv
 gZii ci m³tbiv hw` Zvi Askx` wi eemwqi D³iawakvi nb Ges wbtRv D³ eemwq cwi Pyj bv Ktj b I
 AwRZ g³vdv eEb Ktj tbb, Zntj I Gw Askx` wi eemwq etj MY nte bv hw` Zt`i gta³ tKtbv P³ bv
 _v¹K|

Askx` wi eemwqi P³c¹ i we³qe³ (Contents of Deed of Partnership Business)
 P³c¹ Askx` wi eemwqi w¹Kwbt²RK wntmte KvR Ktj | fwe³tZ Askx` vi‡i gta³ hvtZ tKtbv metf³ ev
 gZetiva m³Ó bv nq Ges eemwq cwi Pyj bvq tKtbv R³uj Zv bv NtU tmRb³ P³c¹ we³fba³ iZc³Y³we³
 D³j L³K| m³avi YZ P³c¹ wbtgr³ we³q,tjv D³j L³K :

1. Askx` wi eemwqi bvg I wKvbw
2. eemwqi c³K³Z, D³k³ I AvI Zv
3. eemwqi KvhRvj ev `wqZ¹
4. Askx` vi‡i bvg, wKvbw I tckv
5. eemwqi tgwU gj atbi cwi g³Y
6. c³Z³K Askx` vti i c³E gj atbi cwi g³Y I cwi tkva c³Z
7. eemwq cwi Pyj bvi w³bqgweij
8. th mKj Askx` vi c³P³f³e eemwq cwi Pyj bv Ktjeb Zt`i cwi P³Z
9. eemwq jvf-tj vKm³b eEb c³Z
10. Askx` vi‡i `wqZ¹, PgZv I Awakvi
11. th e³stK wnmve tLjv nte Zvi bvg, wKvbw I wnmvei aib|
12. e³stKi wnmve cwi Pyj bvKvi x e³M³Yi bvg
13. bZp Askx` vi M³Y I c³vZb Askx` vti i we³q,tjv w³bqgweij
14. Askx` vti i gZjtZ Zvi Ask wba³Y, ms³Y I cwi tkva c³Z
15. Askx` vi‡i AemiM³Y I em³<v¹ti i c³Z
16. fwe³tZ metiva t³Lv w³jtj Zvi gxgusmv c³Z
17. metjvc m³atbi c³Z

Askr` wi e  em tqi   be  b (Registration of Partnership Business)

Askr` wi e  em tqi   be  b ej  Z mi Kvi KZR   t  q  RZ   be  K A  d  m e  em tqi bvg Zwj Krf  Ki Y  tK te  S  q| e  sj   tki Askr` wi Av  t  b e  em tqi   be  b eva  Zigj K Kiv nq  b| Z  te   be  b eva  Zigj K b  n  j| A  b  e  UZ Askr` wi e  em q t  tK   b  e  UZ e  em q, t  v tek   KQz AwZwi³ myear t  f  M K  t|   b  e  UZ Askr` wi e  em tqi th t  Krf  b Askr` vi B Aci t  Krf  b Askr` v  i i weit  x P  r  3t  Z Duj  LZ AwAKvi Av  v  q i Rb   gvgj v Ki  tZ c  t i h   A  b  e  UZ e  em q c  t i b     b  e  UZ b  n  j P  r  3t  Z Duj  LZ AwAKvi Av  v  q i Rb   Aci t  Krf  b ZZxq c  t  i weit  x gvgj v Ki  tZ c  t i b   Ab  t  K ZZxq t  Krf  b c  t  i h   A  b  e  UZ Askr` wi c  t  O  b ev Askr` vi t  i weit  x gvgj v `v  q i K  t| i  y A  b  e  UZ nevi Kvi t  Y ev xct  t  i weit  x c  t  v c  v b   `we Ki  tZ c  t i b   ZvQov A  b  e  UZ Askr` wi c  t  O  b ZZxq t  Krf  b c  t  i weit  x 100 UvKvi te  k c  v b   Av  v  q i Rb   gvgj v Ki  tZ c  t i b   myZi s ej v h  q   b  e  UZ Askr` wi e  em q th  nZi A  b  e  UZ e  em q t  tK   KQz te  k myear t  f  M K  t| tm  nZz Askr` wi e  em tqi   be  b Ki  v  B te  k th  3K| Askr` wi e  em q   be  b Ki  v  B Rb   Av  t  bc  t i m  t_ th mKj weI q D  t  j LKt  Z nq tm  , t  j v n  j v-

- Askr` wi c  t  O  tbi bvg
- c  t  b Kvh  tqi   Kvbv
- kvLv Kvh  q _vKt  j tm  , t  j vi   Kvbv
- e  em tqi D  t  i k  
- e  em q i i Zwi L
- e  em q tgvU Kvh  Kj ev   w  qZi Kyj
- Askr` vi t  i bvg,   Kvbv I tckv
- Askr` vi   nt  mt e  em tq th  M` v  bi Zwi L

mKj Askr` v  i i   t  i mn Av  t  bc  t  U   be  b A  d  m Rgv w  t  j   be  K Zv cix  P  v-  bix  P  v Ki  t  b| Dctiv  3 weI t  q m  s  p n  j D  3 e  em q c  t  O  tbi bvg Zwj Krf  Ki  t  b Ges c  t   viv Zv Rwb  t  q w  t  b| c  t  b  i ga   w  t  q   be  b c  t  uq v tkI nq|

Kg  t - 4 : A  b  e  UZ Askr` wi e  em q th th Amjeavi m  t  x b nq tm  , t  j v   P  yZ Ki

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|----|
| 1. |
| 2. |
| 3. |
| 4. |

Askr`vii cKvitf` (Classification of Partners)

Askr`vi eemwq Askr`vi MY eemwqi wewfbœai tbi Ae`v, mthM-mjeav | `wqZjKZ@` wePbv Kti cQ` gZv Askr`vi ntZ ctitb | wewfbœKvi Askr`vii avi Yv | ^enkó` Dtz LKiv ntj v-

wewfbœKvi Askr`vi	avi Yv ^enkó`
mwavi Y Askr`vi (Ordinary Partner)	<ul style="list-style-type: none"> Askr`vi MY eemwq gjab wewbtqm Ges ^wqfvte eemwq cwi Pij bvi AskM@Y Kti Askr`vi t` i `vq Amig Pi³ Abjhqxi jvfi Ask cwi Pi³tZ Dtz LKj eemwq cwi Pij bvi Rb cwi kqK cwi
Nyši Askr`vi (Sleeping Partner)	<ul style="list-style-type: none"> Askr`vi MY eemwq gjab wewbtqm Kti Pi³ Abjhqxi jvfi Ask cwi AwaKvi _vK mtfEj ^wqfvte eemwq cwi Pij bvi AskM@Y Kti bvi Askr`vi t` i `vq mmig eemwqi tKvibv KvtRi Rb ZZxq ct¶i wbKU `vqe` e× bq
bvggvñ Askr`vi (Nominal Partner)	<ul style="list-style-type: none"> Askr`vi MY eemwq gjab wewbtqm Kti bvi eemwq cwi Pij bvi AskM@Y Kti bvi Pi³ Abjhqxi jvfi Ask ev wñ Aft_P wewbtqm wbRi mþvg eenwii AbjhZ t` q Askr`vi t` i `vq mwavi Y Askr`vi t` i gZv Amig bq Zte tKvibv ZZxq ct¶i hw` ZtK Askr`vi gtb Kti FY t` q Ges Zv cgy Kti Ztci Zntj tm Ftyi Rb mwavi Y Askr`vii b`vq `vqe×
AvcvZ`wotZ Askr`vi (Quasi Partner)	<ul style="list-style-type: none"> G RvZxq Askr`vi MY eemwq t_k Aemi M@Y Kivi ci I gjab Dtz bvi Kti Zv FY wñmte eemwqi Rgv ivL cKZct¶i G RvZxq e³MY eemwqi cwi bvi vi Zte tKvibv mwavi Y Askr`vi MYeÁwB bvi w`q eemwqi Gfvte t_k tMj eemwqi tKvibv KvtRi Rb ZZxq ct¶i wbKU `vqe nte
mxgZ Askr`vi (Limited Partner)	<ul style="list-style-type: none"> Pi³ Abjhqxi tKvibv Askr`vii `vq mxgve× ntj ev AvBb Abjhqxi mKj Askr`vii mñZtZ tKvibv bvej KtK mjeav cñvbi Rb Askr`vi Kiv ntj ZtK mxgZ Askr`vi ejv nq Askr`vi t` i `vq eemwqi wbqRZ gjatbi cwi gyY Øvi v mxgve× eemwq cwi Pij bvi AskM@Y Kti bvi Pi³ Abjhqxi tKvibv mvej K e³I Gi c Askr`vi ntZ ctit
AvPi`Y AbjhZ Askr`vi (Partner by holding out)	<ul style="list-style-type: none"> tKvibv e³hw` eemwqi Askr`vi bvi ntqI tgšLK K_vetZ@ tJLv ev Ab` tKvibv AvPi`Y Øvi v wbRtK eemwqi Askr`vi wñmte cwi Pq t` b, Zte AvPi`Y AbjhZ Askr`vi ejv nq hw` tKD Zvi AvPi`Y cfweZ ntq FY t` q ev Pi³ Kti Zntj tm Askr`vi `vqx _vKte

Askr` wi eemvq wetj vcmvab (Dissolution of Partnership Business)

Askr` wi eemvq wbow` mgfqi Rb` ev wbow` KvR maw` fbi jf` cZwZ nq | 1932 mifj i Askr` wi AvBtbi 39 aviv ejv ntqfQ, mKj Askr` vi f` i ga` Kvi Askr` wi maw` Kf` wetj vc mvabB ntQ Askr` wi eemvq wetj vcmvab | Askr` wi AvBtbi wearb Abjmti wefbacluqiq Askr` wi eemvq wejyB ntZ crf` :

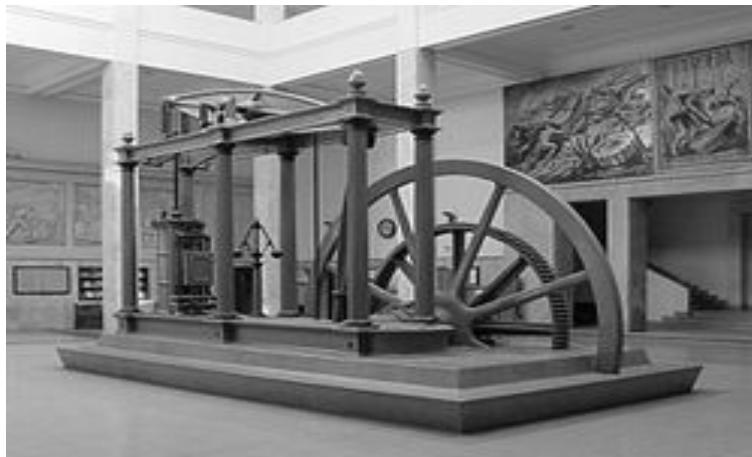
1. mKfj GKgZ ntq wetj vcmvab : Askr` wi AvBtbi 40 bs aviv Abjmti mKj Askr` vi i maw` Zpf` G eemvq wetj vcmvab ntZ crf` |
 2. eva` Zrgj K wetj vcmvab : Askr` wi AvBtbi 41 aviv Abjmti wbtgr` yU Kvi fY eva` Zrgj Kf` te wetj vc mvab ntZ crf` -
 - K. GKRb e` ZxZ mKj Askr` vi A_ev mKj Askr` vi e` ZxZ GKRb f` Dij qv etj wetewPZ ntj ;
mKsev
 - L. tKutbv Kvh` vi eemvq wbow` AvBb wejy` ev A%ea ntq cofj |
 3. wetkI NUbvmfct` wetj vcmvab : Askr` wi AvBtbi 42 aviv ejv ntqfQ th, Askr` wi Pw` Z Dij wZ wbtgr` th tKutbv Kvi fY wetj vc mvab ntZ crf` :
 - K. eemvq wbow` mgq tkI ntq fMfj ;
 - L. eemvq wbow` KvR tkI ntq fMfj ;
 - M. tKutbv Askr` vi i gZi ntj ;
 - N. Av` yj Z KZK tKutbv Askr` vi f` Dij qv tNwl Z ntj |
 4. we` Am` bi Øiv wetj vcmvab : Askr` wi AvBtbi 43 aviv ejv ntqfQ th, Hw` QK Askr` wi eemvq f` tKutbv Askr` vi wj wZ we` Am` bi Øiv Ab` Askr` vi i KfQ eemvq wetj vfc` B`Qv cKvK Ki f` G ai fbi eemvq wejyB nq |
 6. Av` yj fZi wbt` fK wetj vcmvab : Askr` wi AvBtbi 44 aviv ejv ntqfQ th, wbtgr` th tKutbv Kvi fY Av` yj Z Askr` wi eemvq wejyB NUfZ crf` -
 - K. tKutbv Askr` vi i gw` f` wKw` NUfj ;
 - L. tKutbv Askr` vi ` wqZi cij tb wPi Zf` Amg` nfj ;
 - M. tKutbv Askr` vi i Am` wPi fYi Rb` Askr` vi f` i gta` Av` v I wekjm Pw` ZM0 - ntj ;
 - N. tKutbv Askr` vi Zvi cfc` Ask ZZxq cPfK n` f` v` Kvi gva` tg Pw` f` Kf` ;
 - O. eemvq pgw` MZ tj vKm` ntZ _Kf` Ges tj vKm` e` ZxZ eemvq cwi Pvj bv Am` e ntj ;
- Dij wZ Kvi Y Qovl Ab` th tKutbv h` m1/2 Z Kvi fY Av` yj Z Askr` wi eemvq wejyB wbt` R` f` Z crf` b |

th`_ gj abx eemvq avi Yv (Concept of Joint Stock Companies)

GKg` Kvbv eemvq gva` tg wetkji ejK eemvq th Avb` wK h` l` v` i` ntqfQj Kvj pf` Zv Avi GKg` Kvbvi gta` mxgve x _fKvb | GKg` Kvbv eemvq tek wKQz mxgve x Zv wetkI Kf` gj atbi l` zv I GKK cwi Pvj bv I Pj` A` vqZf` bi Rb` Askr` wi eemvq Drc` E nq | wK` Askr` wi eemvq gj atbi

mxgve×Zv, AvBbMZ mxgve×Zv, -'wqZpxbZv I Amxg `v‡qi fvi t‡K g‡B n‡Z cv‡iwb| GK mgq gwbtli Pwñ`v, c‡qyRbxqZv I eemv‡qi AvI Zv AvI I ejx tctZ _v‡K| dj k‡Z‡Z AvBtbi wfwE‡Z m‡Ó nq AwAK gjab I en`vqZ‡bi th‡_ gjabx eemvq hv tKv‡úwb msMVb bvtgI cwi wPZ| gjZ wkí necei Kvi tY Drcv`b e'e-`vq th evcK cwi eZ‡B m‡aZ nq Zvi mv‡_ mv‡_ eemvq msMV‡bi c‡KwZ I AvI Zvq evcK cwi eZ‡B Av‡m| Drcv`b, e‡B e'e-`v cwi ewi K M‡E t‡K tewi ‡q G‡m Kvi LvbtZ -'vb tbq| dtj Rb‡nq AwAK gjab, mxgZ `vq, th‡_ e'e-`vcbv Ges AvBbMZ m‡v I c‡K Aw-ÍZj wewkó th‡_ gjabx eemvq msMV‡bi | Dtj E, Aóv`k I Ebwesk KZváxi gvSigmS (1750-1850) mg‡q BD‡i‡ci Kw‡tZ, wkí Kvi Lvbtq, Kajv DtEjy tb I cwi enb e'e-`vq th c‡wMZ cwi eZ‡B m‡aZ nq Zv‡K wkí nece- (Industrial Revolution) bvtg AvfwnZ Kiv nq|

th‡_ gjabx eemvq AvBtbi gva‡g m‡j | cwi Pwj Z nq| me‡g tKv‡úwb AvBb cim nq we‡U‡b 1844 mv‡j hv ‘The Joint stock Company Act 1844’ bvtg cwi wPZ wqj | we‡uk kw‡mZ fvi Zxq Dcgn‡‡k c‡g tKv‡úwb AvBb cim nq 1850 mv‡j | 1913 mv‡j fvi Zxq tKv‡úwb AvBb Avevi bZp K‡i cim nq| -`vaxb eisj ‡‡k A‡bK eQi hveZ 1913 mv‡j i tKv‡úwb Pvj ywQj | tKv‡úwb AvBtbi evcK ms-vi K‡i 1994 mv‡j eisj ‡‡k bZp tKv‡úwb AvBb c‡Z‡B Kiv nq| eZ@‡b eisj ‡‡k i mKj tKv‡úwb eemvq 1994 mv‡j i AvBb Abh‡q cwi Pwj Z nt"Q| 1994 mv‡j i tKv‡úwb AvBtbi tKv‡úwb ej‡Z 0A† AvBtbi Aax‡b M‡Z I wbewÜZ tKv‡b tKv‡úwb A_ev we-`gib tKv‡b tKv‡úwb‡K eSvqØ| gjZ tKv‡úwb msMVb ntjv AvBb Øviv m‡j, c‡K Aw-ÍZm‡úb‡K wv‡g e‡w3 m‡v Ges mxgZ `v‡qi Ggb GK ai‡bi c‡Z‡b thL‡b K‡Zc‡q e‡w3 g‡v‡d AV‡bi Dt‡i ‡k th‡_ f‡te gjab we‡b‡qM K‡i |



tRgm I qv‡Ui ev®úq Bw‡Ab : wkí necei -`v‡i K

th‡_ gjabx eemv‡qi ^e‡kó” (Features of Joint Stock Company)

eZ@‡b en`vqZb eemvq RM‡Z G RvZxq eemv‡qi ,iZj AwAK| G RvZxq eemv‡qi Ggb wKQz ^e‡kó” Av‡Q hv Zv‡K Ab‡v‡b eemvq msMVb t‡K Avj v`v ghv‡v w‡q‡Q| wb‡P tKv‡úwb msMV‡bi ^e‡kó”‡jv we‡kH Kiv ntjv-

1. th̄ ſ̄ abx tKv̄úmb GKU AvBbm̄ ēemvq msMvb | †̄ ki c̄p̄ij Z tKv̄úmb AvBtbi AvZiq G ēemvq M̄Z nq | AvBb c̄p̄qvi Aaxt̄b nq etj Gi M̄vb tek R̄Uj | Avb̄w̄bKZicȲ AvBb Ab̄h̄qxi Gi m̄ m̄ msL̄v wbañi Z | c̄B̄t̄fU w̄j w̄gtUW tKv̄úmbi t̄p̄t̄m̄ meloḡe2 Rb Ges m̄teP̄ 50 Rb Ges c̄v̄i K w̄j w̄gtUW tKv̄úmbi t̄p̄t̄m̄ meloḡem̄ 7 Rb Ges m̄teP̄ msL̄v tk̄vi msL̄v Øvi v mxgve× |
2. tKv̄úmb ēemvq GKU t̄~Qvgj K c̄Z̄ob | tKv̄úmb ēemvq Ki‡Z AvM̄x w̄KQz msL̄K ēw̄3 t̄~Qvg msNe× n̄q tKv̄úmb M̄vb K̄i | Z̄e m̄ m̄t̄ i tKD B̄Qv Ki‡j tk̄vi n̄Ív̄ſ̄i i gvātg mn̄tRB ēemvq t̄‡K wēvq w̄b̄t̄Z c̄v̄i | Averi tKD B̄Qv Ki‡j tk̄vi µ̄qi gvātg Gi m̄ m̄ c̄ I j̄f Ki‡Z c̄v̄i |
3. AvBtbi Øvi v m̄o etj G ēemvq U Kv̄g ēw̄3 m̄Evi Awakvix | Kv̄g ēw̄3 m̄Evi ej‡Z tevSvq, ēw̄3 bv n̄q | ēw̄3 i b̄vq AvBbMZ ghP̄v | Awakvix ARB Kiv | tKv̄úmb th tKt̄bv t̄v̄ab ēw̄3 i ḡZv w̄bR bv̄g Atb̄i m̄t̄ P̄w̄3 | t̄j bt̄b Ki‡Z c̄v̄i Ges c̄q̄R̄t̄b ḡgjv | Ki‡Z c̄v̄i | Averi Ab̄ tKt̄bv c̄P̄ tKv̄úmbi wēt̄x ḡgjv Ki‡Z c̄v̄i |
4. tKv̄úmb ēemvq th̄nZzAvBtbi gvātg m̄o ZvB Gi w̄ej, NUtZ PvBtj Zv Ki‡Z n̄te AvBtbi Avb̄w̄bK c̄p̄qvi | Gfv̄t̄e tm̄ Pišb Aw̄t̄Zj ghP̄v j̄f K̄i | tKt̄bv tk̄vi t̄v̄i v̄i i gZi, t̄D̄j q̄Zj ev tk̄vi n̄Ív̄ſ̄i i gvātg tKv̄úmbi w̄et̄jvc w̄vab nq bv̄ |
5. Kv̄g ēw̄3 n̄l̄vi Kvi‡Y tKv̄úmb‡K GKU w̄mj ēenvi Ki‡Z nq | tKv̄úmbi m̄Kj K̄t̄R | K̄MRc‡̄ G w̄t̄j i ēenvi evāZvgj K |
6. AvBbMZfv̄t̄eB tKv̄úmbi gj̄ab‡K KZK, t̄j v mḡb A‡½i P̄i‡GK‡K f̄M Kiv nq | Gi ēc̄Z̄KU GKK‡K GKU K̄i tk̄vi etj | tk̄vi w̄v̄i gvātg tKv̄úmb gj̄ab msM̄b K̄i | GRb̄ G, t̄j v̄t̄K tk̄vi gj̄ab etj | 18 ēot̄i i Etāv̄h tKt̄bv ēw̄3 Ges th tKt̄bv c̄Z̄ob tk̄vi w̄k̄b Gi m̄ m̄c̄ j̄f Ki‡Z c̄v̄i | m̄ m̄ msL̄v teik n̄l̄vi Kvi‡Y Ges tk̄vi w̄v̄i K̄i gj̄ab msM̄b Kivi m̄thM _v̄Kvi Kvi‡Y tKv̄úmb ēemv̄q Awak gj̄at̄bi mḡt̄ek N̄t̄U |
7. tKv̄úmb ēemv̄q t̄p̄t̄m̄ tKv̄úmbi gw̄j Kv̄v t̄‡K ēēv̄cbv m̄v̄uȲAvj v̄v | GKgw̄j Kv̄v ev Askx̄ wi ēemv̄q i ḡZv gw̄j tKiv m̄v̄wi ēēv̄cbvq AskM̄bY K̄i bv̄ | ēēv̄cbv i w̄qZj _v̄t̄K teZbfj̄3 Ab̄ GKU c̄P̄i Dci | c̄wi Pv̄j K ev gw̄j KMY b̄w̄Z w̄bañi Y K̄t̄R AskM̄bY K̄i _v̄t̄Kb |
8. tKv̄úmb ēemv̄q m̄ m̄M̄t̄Yi `vq mxḡZ | GKgw̄j Kv̄v ev Askx̄ wi ēemv̄q i ḡZv Amxg bq̄ | m̄ m̄M̄t̄Yi `vq mv̄vi YZ tk̄vi gj̄ | c̄Z̄k̄Z Øvi v mxgve× | tk̄vi gj̄ Øvi v mxgve× ej‡Z tevSvq GKRb tk̄vi gw̄j K th gj̄gv̄t̄bi tk̄vi tKt̄b w̄Z̄b i aytm̄ c̄wi ḡv̄Y A‡_P̄ Rb̄ `vq | A_ P̄ hw̄ tKt̄bv tk̄vi gw̄j K tKt̄bv tKv̄úmbi 100 UvKvi ḡt̄j i 100 UvKvi tk̄vi µ̄q K̄t̄b Z̄nt̄j Zvi `vq i ay 10,000 UvKvi ḡt̄ā mxgve× _v̄Kt̄e | Ab̄w̄ t̄K c̄Z̄k̄Z Øvi v mxgve× tKv̄úmb‡Z GKRb tk̄vi gw̄j K th c̄wi ḡv̄Y tk̄vi µ̄qi Rb̄ c̄Z̄k̄Z t̄b tm̄ c̄wi ḡv̄Y A‡_P̄ Rb̄ `vqex _v̄Kt̄eb |
9. tKv̄úmb ēemv̄q c̄wi Pv̄j bv̄ | ēēv̄cbvq MYZw̄šK i w̄Z-b̄w̄Z | gj̄t̄eva Ab̄m̄i Y Kiv nq | tk̄vi gw̄j KMY c̄Z̄P̄f̄t̄e t̄f̄v̄U w̄t̄q c̄wi Pv̄j bv̄ c̄wi I` w̄b̄t̄qM K̄t̄b Ges c̄wi Pv̄j bv̄ c̄wi I‡i w̄m̄v̄š- t̄gv̄Z̄t̄eK ēemv̄q c̄wi Pv̄j Z nq |

Kg©†-1 : thš_ gj abx eemvq ev tKv¤úwb msMVtbi ^eikó „‡j v wekH K‡i Gi mjeav I Amjeav ‡j v wPwYz Ki	
tKv¤úwb msMVtbi mjeav	tKv¤úwb msMVtbi Amjeav
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thš_ gj abx eemvq ev tKv¤úwb msMVtbi cKvi †f (Classification of Join Stock Company)

wek! mgvR e-e-’vi Av©mgwRK w‡Ki eüea cwi eZØ I Dba‡bi tQiqv eemvq RMr‡K úk©K‡i | hvi Kvi ‡Y GKgwj Kvbi I Askx`wi eemv‡qi mxgve×Z‡K KmJ‡q en`vqZb eemvq wntmte thš_ gj abx eemv‡qi DrctE nq| thš_ gwj Kvbxab hZ iK‡gi eemvq msMvb Av‡Q Zvi gta tKv¤úwb msMvb meP‡q teuk cwiPZ | evsj ‡tki tKv¤úwb msMvb ‡j ‡K c‡ubZ †yf‡M f‡M Kiv n‡h‡Q K. cB‡fU wj wgtUW tKv¤úwb I L. cweij K wj wgtUW tKv¤úwb |

K. cB‡fU wj wgtUW tKv¤úwb (Private Limited Company)

th tKv¤úwb m`m msLv meB‡g‡Rb Ges m‡eP 50 R‡b mxgve× Ges hvi tkqui Aev‡a n-Ív‡‡hM b‡q Z‡K cB‡fU wj wgtUW tKv¤úwb etj | evsj ‡tk cPwj Z 1994 m‡j i tKv¤úwb AvB‡b ej v n‡q‡Q, ÆcB‡fU wj wgtUW tKv¤úwb ej ‡Z Ggb tKv¤úwb‡K tevSvq hvi m`m msLv 50 R‡b mxgve×, m`m ‡i tkqui n-Ív‡‡ AiaKvi mxgZ Ges tkqui I FYc† µ‡qi Rb‡ RbM‡Yi w‡KU AvgšY Rvbu‡bv w‡wl ×Ø A_‡P tKv¤úwb m`m MY i ayw‡RivB tkqui µq Ki‡Z c‡ib | m`m msLv I gj a‡bi cwi gyY mxgZ n‡l qui Kvi ‡Y G RvZ‡q tKv¤úwb AvqZb Zj bvgj Kfv‡e ¶‡i ‡n‡q _‡K | AvBb Abjhvqx G tKv¤úwb cwi Pvj ‡Ki msLv b‡bZg 2 Rb n‡Z n‡e | evsj ‡tk cB‡fU wj wgtUW tKv¤úwb msLv w`b w`b ejx c‡”Q |

L. cweij K wj wgtUW tKv¤úwb (Public Limited Company)

th tKv¤úwb m`m msLv meB‡g‡Rb I m‡eP m`m msLv tKv¤úwb †‡i Kvj w‡Z D‡j w‡Z tkqui msLv Øv‡v mxgve× Ges tkqui I FYc† RbM‡Yi w‡KU wew‡ Kiv hvq Ges tkqui Aev‡a n-Ív‡‡hM Z‡K cweij K wj wgtUW tKv¤úwb etj | cweij K wj wgtUW tKv¤úwb c‡qR‡b †‡i Kvj w‡Z m‡kvabx G‡b tkqui msLv ewo‡q m`m msLv ejx Ki‡Z c‡i | AvBb Abjhvqx G tKv¤úwb b‡bZg 3 Rb cwi Pvj K _‡K‡Z n‡e |

KgĒT - 2 : cB̄fU I cvej K wj wgtUW tKwúmbi gta" 5U cv_R tei Ki	
cB̄fU wj wgtUW tKwúmb	cvej K wj wgtUW tKwúmb
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thS_ gj abx eemvqi , iZj (Importance of Joint Stock Company)

eZgb eemvq RMtZ GKgwj Kvbi eemvqi gZv thS_ gwj Kvbi wfĒtZ cZnōZ tKwúmb eemvqI t̄ tk t̄ tk Lp Rbwic̄ | ZvQov en` vqZtbi eemvq cZōvi gva"tg wecj msL^K gwbjl i Kgns" v̄bi mjhM myoi Rb" tKwúmb msMVb metP̄q teik DcthwMx | Kgns" v̄bi mv̄_ mv̄_ i ayteKvi ZB ` i nq bv, Rxebhvi vi gtbil Db̄Z nq Ges gv_wcQz Avq erfo | Awei GKgwj Kvbi I Askx` wi eemvq S̄K Ges ` vq Amxg nl qvi Kvi tY eo AvKvii S̄KcyC̄ewb̄tqM m̄e nq bv hv m̄e nq tKwúmb msMVb | ZvQov Db̄Z chy³ mgx wkí Kvi Lvbi M̄o Zj tZ tKwúmb msMVbB teik Dchj³ | Kvi Y G aitbi eemvq msMVb I wkí Kvi Lvbi cZōvi Rb" th wekjy cwi gyY gj ab I At_P c̄qRb nq Zv tkvi weui gva"tg cvej K wj wgtUW tKwúmb t̄ jv RbM̄tYi wbKU t̄ tk msM̄b Ki tZ c̄ti | d̄tj t̄ tk i wkí Db̄qb weKv̄k m̄u³Zv ejx c̄q | tKwúmb msMVb cZōvi gva"tg AvšRwZK A½t b eemvqi c̄hi ejx c̄q I wefbet̄ t̄ ki gta" cvi t̄ ui K m̄uK³ my p nq | eZgb t̄ k eūRwZK wefbet̄ Kwúmb wekjevcx Zv` i eemvq cwi Pvj bv Kt̄i | Avgut̄ i t̄ tkI ejUv my wgtUW, BDnbij fvi BZ` wi eūRwZK cZōvb KvR Ki tQ | Gfv̄t̄ GK t̄ tk i tKwúmb Ab" t̄ tk kvLv Lj̄j KvR Kvi gva"tg AvšRwZK m̄uK³ M̄o DfV | evsj v̄t̄ k weMZ ` B ` KK hweZ AfbK, t̄ jv cvej K wj wgtUW tKwúmb cZnōZ ntq̄t̄ th, t̄ jv t̄ tk i A_ %wZK Db̄qb I Kgns" v̄b ejx Z Ae` v̄b i vL̄t̄Q |

KgĒT - 3

evsj v̄t̄ tk KgpZ eūRwZK cZōvb, t̄ jv Zwj Kv ^Zwi Ki	evsj v̄t̄ tk i Av_ @migwRK Db̄qtb thS_ gj abx eemvqi , iZj wiyZ Ki
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†Kv‡úmbi MVb c‡uqv (Process of Formation of a Company)

ersj vt` tk c‡w Z 1994 mtj i †Kv‡úmb AvBb Abymti KZK, tj v avivewnK c‡uqv AbymY Kti †Kv‡úmb MVb KitZ nq| †Kv‡úmb MVb c‡uqvU myavi YZ Pvi U avivewnK ch‡q ms‡ibonq| tm, tj v ntj v-

K. D‡` wM MÖY ch‡q

G ch‡q †Kv‡úmb MVtb AwMbx e‡w³MY wb‡Riv GKwZ ntq †Kv‡úmbi ms‡e bvg, †Kv‡úmbi aib, gjatbi ciwgy, gjab msMöni Dcvg, †Kv‡úmbi wKvbv BZw` we‡tq wmxvš-MÖY Kti b| D‡` w³MY eemvq msMVtb bi ms‡e bvg w` i Kti wbetki Awdm t‡K tm bvg Qvoc† msMö Kivi †Pov Kti b |

L. `wj jc† c‡q b ch‡q

G ch‡q †Kv‡úmbi ciw Pvj KMY †Kv‡úmb eemvqi `wj , iZcY© wj c‡q b Kti b| GKwZ ntj v ‐ši Kvj wc Ges AbwU ntj v ciw tgj wbqgvej | ‐ši Kvj wctK †Kv‡úmbi gj `wj, mb ev msweavb ej v nq| G‡Z †Kv‡úmbi , iZcY© we‡tq thgb †Kv‡úmbi bvg, wbetÜZ Kvhy‡tqi wKvbv, D‡` k, gjatbi ciwgy, tkvq gwy K‡ i `wj-wqZj, b-bZg Pv` v BZw` we‡tq wj wce x Kiv nq| Abw` ‡K ciw tgj wbqgvej ‡Z †Kv‡úmbi AfštXy ciw Pvj bv msµvš-c‡q Rbxq mKj we‡tq wj wce x Kiv nq|

M. wbetÜbc† msMö ch‡q

G ch‡q †Kv‡úmb wbetÜtbi Rb` wbetÜtKi Awdm t‡K wd w‡tq Awte` bc† msMö KitZ nq| Awte` bc† h_w_h_fvte ciY Kti wbañi Z wd I c‡q Rbxq `wj jc† wbetÜtKi wbKU Rgv w‡Z nq| wbetÜK wbani Z Awte` bc†, mKj `wj jc† I wd cvl qui ci h_w mKj we‡tq mšp nb Zte wbetÜb eB‡Z †Kv‡úmbi bvg Zwj Kvfy³ Kti b Ges wbetÜbc† c‡v Kti b| G c† cvl qui ci c‡B‡fU wj wgtUW †Kv‡úmb KvR ii“ KitZ cv‡i Zte cvewj K wj wgtUW †Kv‡úmbtK KvR ii“ Kivi Rb` wbetÜtKi wbKU t‡K Kvhy‡tq AbgwZc† msMö KitZ nq|

N. Kvhy‡tq ch‡q

cvewj K wj wgtUW †Kv‡úmbtK Kvhy‡tq AbgwZc† cvl qui Rb` b-bZg Pv` v (Minimum Subscription) msMöni tNwI Yvc† Ges Rbmwavi ‡Yi wbKU tkvq we‡tqi tNwI Yvc† mn wKQz , iZcY© wj jc† mn Awte` b KitZ nq| me KmRc† wK _wK‡j Ges mšp ntj wbetÜK cvewj K wj wgtUW †Kv‡úmbtK Kvhy‡tq AbgwZc† c‡v Kti b| G c† cvl qui ctib cvewj K wj wgtUW †Kv‡úmb eemvq ii“ KitZ cv‡i |

mgevq mwgwZi avi Yv (Concept of Cooperative Society)

mgevqi kwāK A_ñtj v mwšij Z D‡` wM ev c‡Povq KvR Kiv| mwšij Z c‡Povq GwM‡q hv‡l qui Ab‡c‡Yv I wPšt‡tKB mgevqi Dr‡wE| wki wece- I c‡w³wb‡P en` wqZb eemvq msMVtb bi weKv‡ki d‡j c‡Rev x mgvR e‡e` vi wfZ hZ gRey‡ ntZ _vtK, Gi c‡vte mgv‡ri A_ñbñZK ^elg“ I ‐^i weE| ga‡weE tkwYi tckvRxex I eemvqiv Aw_Rfvte` ‐‡e` vi m‡§xb ntZ _vtK| c‡Rev x mgv‡ri m¤ G RvZxq A_ñbñZK ^elg“ I ‐‡e` vi t‡K gw³i c‡w³m we‡tkj we‡fbet` tk mgevq msMVb Mto D‡V| me‡g mgevq Aw‡v‡j tbi mPbv nq c‡w³g BD‡vc, D‡i Aw‡gwi Kv I Rvc‡b| Zte mgevq mwgwZ c‡Zôvi ct‡ AM‡w_K msMVb ntQ 1844 mtj D‡i Bsj vtÜi i P‡Wj bvgK ‐vtb c‡ZwôZ i P‡Wj mgevq mwgwZ (Rochdale Equitable Pioneers Society)| 28 Rb ZwZ k‡g‡ki 28 ÷ wj S cvD‡ c‡R wb‡q c‡ZwôZ G mgevq mwgwZ‡K we‡tkj me‡g mgevq eemvq wntmte MY Kiv nq| G mwgwZi m`m‡` i Aw_R Ae` vi fv‡j v wQj

bv| Zvi v Zt` i ~`i teZb w tq D`Pgj`i Lv`-mvgMx`i wbZ`c@qyRbxq `e`w` muq Kt`Z m`lq wqj bv|
mgevq mvgwZi gva`tg Zvi v Zt` i wbZ`c@qyRbxq gq`v, wPwb RvZxq Lv`-mvgMx`i msM`i Kt`i Kg `v`g
wb`Rt` i gta` muq-wetqi e e`v Kt`ib|



metkj meeg mgeq mgwZ i PfWj mgwZ The Rochdale Pioneers Equitable Society' cÖZöZ nq 1844 mtj
Bsj 'vfEi i PfWj bvgK - 'vfb |

ብቻRቻ i gታ” MYZወሻ K gবুলKZv, cvi ቴዎi K Av-’v I ክኩቻera Ges mZZቻK Zviv G eጀemvq cwi Pyj bvi
bxwZ ወንተመ ሙሬY Ktib| GfvቻeB mgevq mግንZi hvሮv i “nq|

Avgv^t i G Dcgn^t tk me^og 1904 m^tj mi Kwi fv^te mgev^tqi Dt^t M M^tY Kiv nq| 1918 m^tj Kj KvZvq te^{1/2}j tKv-Ac^ti Uf tdW^tikb c^tZ^tov nq| 1959 m^tj c^tL^tvZ mwrf^t KgRZP^tW. Av³vi n^twg Lv^tbi tbZ^tZ^tKu^tg^t cj^tD^tbqb GK^tW^tg (BARD) c^tZ^tovi gva^tg mgev^t m^tg^tZ Av^t vj b e^tck Rbw^tZv jvf K^ti | ^vaxb evsj v^ttk 1972 m^tj RvZxq mgev^t e^tsk vj^tg^tUW Kv^tpg ii" K^ti | cieZK^tutj evsj v^ttk mwrf^tbc^tK^tvi mgev^t m^tg^tZ M^to DtV^tQ| evsj v^ttki GK^tU D^tj L^thM^t mgev^t m^tg^tZ nt^t"Q`» Drcr^t bKv^tx^t i mgev^t msM^tb Øevsj v^tk `» Drcr^t bKv^tx mgev^t BD^tbqb vj t^t hv Øngé wfU^t0 bvt^t cwi^tPZ| GQ^tov RvZxq ch^tq evsj v^tk grm^tR^tex mgev^t m^tg^tZ vj t, evsj v^tk A^tUwi · vP^tj K mgev^t tdW^tikb vj t, Ku^tg^th^tkí mgev^t m^tg^tZ vj t, evsj v^tk RvZxq gvnj v mgev^t m^tg^tZ vj^tg^tUWmn At^tbK mgev^t m^tg^tZ KvR Ki^tQ| 2009 m^tj i m^tmve gt^tZ, evsj v^ttk 1,63,408^tU c^tl^tgK mgev^t m^tg^tZ i^tq^tQ hvi tg^tU m^tm^t msL^tv nt^t"Q 85,05,038 Rb| eZg^ttb evsj v^ttki mKj mgev^t m^tg^tZ 2001 m^tj i mgev^t AvBb Ges 2004 m^tj i mgev^t mwragyj v Ab^th^tq^t cwi P^twj Z nt^tQ| evsj v^tk mn D^tbqbkxj | D^tbZ mwrf^tbet^t k mgev^t GK^tU Rbw^tc^t e^tem^tq msM^tb m^tmte ^KwZ jvf K^ti Q|



ewj vt tk mgevq kZetI P -‡i K Lij

mgevq msMVtbi ^eukó (Characteristics of Cooperative Organization)

mwavi Yfvte KiZcq wbgel ga^etEi mggbv e^w^3 wb‡Rt` i Aw_R D‡i k ARtbi Rb t^-^Ovq wgy Z ntq GKU mgevq mwgZ MVb Kti | Zvi mgZvi wfWE‡Z gjab wwb‡qM Kti , MYZwSKfvte D^3 msMVbU cwi Pyj bv Kti Ges b^vqm½Zfvte D^3 msMVtbi SiK | m‡hM-mjeav fM Kti wb‡Z m‡Z nq| mgevq mwgZi tek wKOz^eukó i‡q‡Q| wb‡g‡m, tjv we‡kH Kiv ntjv-

1. mwavi YZ wb‡g‡E I we‡nxb mggbv I tckvi e^w^3 em^‡^-^Ovqj Kfvte G RvZxq msMVb M‡o tZv‡j | mwgZi D‡i k ntQ ^ea Dc‡q mwgZi m` m‡t` i Av_©mgwRK Ae^-`vi Db‡q b‡ab| eemvq c‡ab D‡i k ntQ AvZwbfPKxj Zv ARB, g‡v‡v ARB bq|
2. 2001 mgevq AvB‡b wZb ai‡bi mgevq mwgZi D‡j L-AvtQ| tm, tjv ntjv-
 - (K) c‡wgK mgevq mwgZ, hvi m` m` msLv nt‡e bjbZg 20 Rb GKK e^w^3 Ges h‡v‡i D‡i k nt‡e ^ea Dc‡q mwgZi m` m‡t` i Av_©mgwRK Ae^-`vi Db‡q b‡ab| me‡ak m` ‡m‡i msLv wbo` S Kti ejv nq‡b|
 - (L) tK` xq mgevq mwgZ, hvi m` m` nt‡e AŠZ 10wU c‡wgK mgevq mwgZ Ges D‡i k nt‡e D^3 m` m` mwgZ, tjv vi KvR-Kg©mpfvte cwi Pyj bvq mnvqZv c‡vb Ges mgš^q b‡ab|
 - (M) RvZxq mgevq mwgZ, hvi m` m` nt‡e 10wU tK` xq mgevq mwgZ, Ges D‡i k nt‡e t` ke^v‡ D^3 m` m` mwgZ, tjv vi KvR-Kg©mpfvte cwi Pyj bvq mnvqZv c‡vb Ges mgš^q b‡ab|
3. mgevq mwgZ mgevq AvB‡b MwZ GKU K‡g I ^ZSj m‡wukó msMVb hvi ^vq avivewinKZv _vK‡e, D‡i k ct‡Y th tKv‡bv ai‡bi m‡c` ARB, avi Y, n^v‡t Kivi Ges Pw^3 Kivi Awakvi _vK‡e| mwgZi GKU mwavi Y wmj‡gvni _vK‡e Ges wb‡g gvgj v `‡q K‡Z cv‡‡e Ges mwgZi wb‡gl Ab tKD gvgj v `‡q K‡Z cv‡‡e|
4. mgevq mwgZi gjab mggtj`i KZK, tjv tkq‡i wf^3 _‡K| mgevq mwgZi c‡Z`K m` m` AŠZ GKU tkq‡i µq Kti mwgZi m` m` nt‡Z cv‡‡eb Z‡e tKv‡bv m` m` mwgZi tg‡U tkq‡i gj‡‡bi GK-c‡Ag‡‡ki Awak tkq‡i µq K‡Z cv‡‡i bv| m` m` M‡Yi `vq mwavi YZ mwgZ I tkq‡i gj` 0viv mwg‡ex|

5. eְּeְּ'vcv I cְּwi Pyj bvi mKj -fְּti mgevq mwgwZtK mְּuYMYZwšz K iְּwZ-bwZ Abym Y Kfְּi eְּemq cְּwi Pyj bv Ki fְּZ nq mKj tkMyi mgevq mwgwZi cְּZ'K m`m mwgwZi tKvfbv wmxvS-MfְּYi tPfְּt GwU gwU tfvU cְּqfMi Awakvix| D³ tfvU eְּw³MZfite Dcw'Z nq cְּqM Ki fְּZ nq, cְּZbwai gva tg tKvfbv tfvU t` l qv hvq bv|
6. mgevq AvBb 2001 Abjhvqx mgevq mwgwZ wntmte wbeÜZ ev Abtgw Z bv ntj tKvfbv eְּw³msN, msMvb ev mwgwZ Zvi bvfgi Ask wntmte mgevq ev Cooperative kāwU eְּenvi Ki fְּZ cwi te bv| A_F wbeÜb eְּZxZ 0mgevq kā eְּenvi wbowl x|

Ab'vb" Kvi evti i mt_ mgevqi tek wj _Kfְּj I wK0zAvj v`v ^enkō"l i tqfQ |

mgevq mwgwZi cְּKvi fְּ (Classification of Cooperative Society)

mgevq gjZ ^i weE, wbgneE I weEnxb tjvkf i msMvb| hw I eZgvtb mgvtRi wewfbetkY I tckvi gwby wbtRf i Df`vM I mi Kwi cōtcvl KZvq Aw_R I mwgwRKfite ^wbfPZv Avbqfbi jtfP wewfbeari tbi mgevq mwgwZ Mvb Ki f0| mgevq wewagvij 2004-G tckwfwEK wbtgr³ mgevq mwgwZmgfni bvq Dfj E-Kiv ntqtQ-

1. Kwl ev K.I.K mgevq mwgwZ
2. grm"Rxev ev grm"Pvl x mgevq mwgwZ
3. kgRxev mgevq mwgwZ
4. grwki x mgevq mwgwZ
5. ZwZ mgevq mwgwZ
7. fwgnxb mgevq mwgwZ (m`m'MfYi mfePP Rngi cwi gY nte 40 kZK)
7. weEnxb mgevq mwgwZ
8. gwij v mgevq mwgwZ
9. AtUwi · v, AtUfUfxcv, Uw Kve, gUi, UIK, Uv1/4-j wi Pyj K mgevq mwgwZ
10. nKvm mgevq mwgwZ
11. cwi enb gwij K ev klgK mgevq mwgwZ
12. KgPvi x mgevq mwgwZ
13. `y mgevq mwgwZ
14. gw³thwxi mgevq mwgwZ
15. he mgevq mwgwZ (18 ntZ 35 eQi eqmx he I he-gwijv f i Rb")
18. Mnvqb (nDwRs) mgevq mwgwZ
19. d"U ev GcUfPgU gwij K mgevq mwgwZ
20. t`vKvb gwij K ev eְּemqev ev gwfK0 mgevq mwgwZ

mKj aithbi mgevq m^guZi g^l D^ti k[”]n^tj v m` m^MYi Av^omgwRK Ae⁻vi Db^b| Z^te ^i^{ne}E I
m^gueE^t i Rb[”] mgevqi D^me n^tj l eZ^otb newfbaek^Y tckvi weEkyj x e^i³ mgevq m^guZ MVb Kiv i
m^th^M c^vQ d^tj Avk^v Kiv h^v th, ^Kg^ms⁻v^tbi gva[”]tg ^vej x nevi B[”]QK t^tki j[¶] j[¶] j[¶] i[¶]
Aa^k Z h^vK mgevq m^guZ MVt^b D^ox n^te Ges t^tki A^oZK Db^b| iZc^YAe^vb iL^tZ m^Pg
n^te|

mgevq m^guZi MVb c^luqv (Formation Process of Cooperative Society)

AvB^tbi gva[”]tg M^MZ etj AvBbMZ w^bqg c^v t^tbi ga[”] w^tq m^guZ MVb | c^v Pi^v b^v Ki^tZ nq| evsj v^t t^tk
2001 m^tj i mgevq AvB^tb mgevq msMVb MVb Ki^tZ Pi^tb^v ch^q mgevq m^guZi MVb c^luqv m^ube
nq|

K. D^t“M M^hY ch^q : c^lu^gK mgevq m^guZ MVb Ki^tZ Pi^tb^v mg^tk^Y, mg^tckv | mggh^P vi c^ll³
eq⁻ < b^vbZg 20 Rb g^vb^v t^t“Qvq GK^h Z n^tq D^t“M M^hY Ki^tZ nq| G mKj D^t“v³v w^tR^t i ga[”]
t^tK 6 Rb^tK w^tq GK^hU e^e ‘vcbv K^hU MVb K^ti | D³ K^hU w^beÜbmⁿ mgevq m^guZ MVt^bi Rb[”]
GK^hU Dc^vewa ^Zwi K^ti | Dc^vewa^tZ mgevq m^guZi bvg, w^VK^vb^v, D^ti k[”], gj^tbi c^YweeiY, tkq^tii i
gj^vb^v | msL^v, tkq^v we^vq c^vWZ, D^t“v³v^t i bvg, w^VK^vb^v | c^vwe Ges m^guZ c^v Pi^v b^v w^bqg D^tj L^t
_v^tK^t| m^guZi Rb[”] GK^hU w^bj tg^vn^t | ^Zwi Ki^tZ nq| m^guZ mmxg `vqweik^o n^tj b^vgi tk^tl^v t^tK^t
K_wU w^vL^tZ nq|

L. w^beÜb ch^q : G ch^q w^beÜt^tbi D^t“M M^hY Ki^tZ nq| m^guZU th Gj^vK^v Ae⁻Z tm Gj^vK^v
mi Kvi KZ^o g^tbvbZ w^beÜt^tki Awdm t^tK^t w^beÜt^tbi Av^te`b dig-1 msM^h K^ti, h^vh^tf^vt^te c^tY
K^ti w^ba^t Z w^bdmn c^l“weZ Dc AvB^tbi 3 (WZ) K^vc^vn w^beÜt^tki w^bKU Rgv w^tZ nq| mi Kvi
Kg^mPi Av^vZvq weEnxb, f^gnx^vb Ges AvK^hnb^t i ^wi[”] w^tgvP^tbi j^t¶ M^MZ c^lu^gK mgevq m^guZ
w^beÜt^tbi Rb[”] 50 (c^hAv) UvKvi tURwi P^vvb, Ab^vb^v c^lu^gK mgevq m^guZ w^beÜt^tbi Rb[”] 300 (WZ
kZ) UvKvi tURwi P^vvb, tK^v^q mgevq m^guZ w^beÜt^tbi Rb[”] 1,000 (GK nvRvi) UvKvi tURwi P^vvb
Ges RvZq mgevq m^guZi w^beÜt^tbi Rb[”] 5,000 (c^hP nvRvi) UvKvi tURwi P^vvb Av^te`bc^t i m^wnZ
Rgv w^tZ nq| w^beÜt^tbi Rb[”] newfbaemgevq m^guZi tkq^v gj^tbi c^vgiY w^vg^t K^v Av^tQ^t | ^wi[”]
w^tgvP^tbi j^t¶ tm^vQvq ev mi Kvi Kg^mPi Av^vZvq M^MZ c^lu^gK mgevq m^guZ w^beÜt^tbi Rb[”] Kgc^t¶
3,000 (WZ nvRvi) UvKvi tmuWU tKv-Acv^tiUf tmv^vB^vU e^vZxZ Ab^vb^v c^lu^gK m^guZ w^beÜt^tbi Rb[”]
Kgc^t¶ 20,000 (wek nvRvi) UvKvi tmuWU tKv-Acv^tiUf tmv^vB^vU w^beÜt^tbi Rb[”] Kgc^t¶
1,00,00,000 (GK tKuU) UvKvi Ges tK^v^q m^guZ i RvZq m^guZ w^beÜt^tbi Rb[”] Kgc^t¶ 1,00,000
(GK j[¶]) UvKvi c^vtkw^vZ tkq^v gj^tab _v^tK^tZ n^te| Av^te`bc^t i cix^tv-w^tix^t K^ti K^tM^tRc^t i
w^bqgweij mn mKj we^vq m^VK^vt^te cv^t q^tM^tj w^beÜK mgevq m^guZi bvg Zvi w^beÜb eB^tZ Zwj K^vf^v
K^ti b Ges m^guZt^tK w^vj h^v `B^vK^vc Dc^vewa | w^beÜb b^v^i c^vvb K^ti b| Gf^te w^beÜt^tbi c^lu^q m^ube
nq|

M. K^vh^t c^lch^q : w^beÜbc^t cv^t q^ti ci mgevq m^guZ AvBbMZf^vt^te Aw^tZi j^vf K^ti | w^beÜZ b^v n^tj
tKv^tb^v msMVb mgevq K_wU e^eenvi Ki^tZ c^vt^ti b^v| w^beÜb c^lBi ci D³ m^guZi D^t“v³MY newfba
c^lK^ti i A^oZK | m^guRK K^vh^vg c^v Pi^v b^v i i Ki^tZ c^vt^ti |

Kg@I - 5 : GKgwj Kvbw, Askx` wi I thS_gj abx eemtqi mft_mgevq mwgwZi wqj I Awgj ,tj v wPwY Z Ki	
wqj	Awgj
•	•
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•	•
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•	•

mgevq mwgwZi gj bwZ (Basic Principles of Cooperative Society)

Abib eemq msMVb t_#K wfbaeAv` k°l Df' K wftq mgevq msMVb Mto DfV | mwavi YZ mgfkY I mgfckrfj wftq E, ga wE I weEnxb mgfRi gftj i c_#gZ wftRt` i Av_#mgwRK Kj wYi Df' tk tek KtqKwU gj bwZi Dci wfE Kti G ai tbi msMVb Mto tZtj | wftP mgevqj bwZ, tj v wftkH Ki v ntv-

1. mgevqj c_#b bwZB nftQ mggbw, mgfckv I A_#bZK w K t_#K mgfkYi tj v Kt` i GKZv| gj Z GKZB ej (Unity is strength) bwZi wfE Z G eemtqi DrciE ntqfQ|
2. mgevqj AvtikwU ,i ZcY bwZ ntv v mgv ev mKtj i mgvb Ae`vb I AskM°Y| Gi m`m°MY A_#bZK-mgwRK-i R%bZK I agfvt thgbB tnvK bv tKb mevB mgvb ghP vi Awakvi x|
3. mgevqj AvtikwU bwZ I gj teva ntj v mKtj i Ztj mKtj Avgiv c_#Z tK Avgiv ctii Ztj A_F cvi uwK mnthwMZv| m`m°t` i cvi uwK mnthwMZvi gftvfe | mnvbfwZ mgevqj Dbqtb ,i ZcY Ae`vb ivL| cvi uwK mnthwMZv, mnvgwZv I mgevqj mvdj i PweKwV|
4. m`m°t` i cvi uwK Av`v I wekjm mgevqj mvdj i AvtikwU ,i ZcY bwZ ntmtw wftewPZ nq| m`m°t` i cvi uwK Av`v I wekjm Ztj i tK D`gx, Awthx I AvZtewkjm Kti tZtj |
5. mgevqj AvtikwU tgwK Av`kntj v Gi MYZwSK gj teva I tPzbv| mgevq mwgwZtZ mKtj i tfwU c_#qtm Mi Awakvi AvtQ Ges c_#Z tK GKwU tfwU _vtK| tkqui gj atbi cwi gyv m`m°t` i gta` Kg-tek _vKtj I tfwUwakvi c_#qM I gZigZ c_#KtK mKtj i mgvb mthwM AvtQ|

eisj vt` tk mgevq eemtqi mgm`v I mwtebv (Problems and Prospects of Cooperative Society in Bangladesh)

eisj vt` tk A_#bZK-mgwRK Ae`v wetePbv Ki t j t Lv hvq, GLbI G t`tki kZKiv Awk fM gwby Kwl I MgfwEK wewfbatkq thgb- KIK, kkgK, ZwZ, grm Pwl , Kvgvi , Kgvvi , tRtj I wewfbœai tbi Pj`i Kwi lkí thgb- ek I teZ lkí, grlkí, wSbK lkí, nÍ lkí Ges wewfbœai tbi GKgwj Kvbw eemq thgb- gy` t`vKb, `i wKb, JIa wewui t`vKb, mevR wewui t`vKb, tmjp, Pv wewui t`vKb BZw` i Dci wfP Kti RweKv wew KtQ| A_P Ztj` i teek i fwMB ^y I wbgœAvtqi | dtj Zv v wewfbœA_#bZK I mgwRK mthwM-myeav thgb- lkPv, wPwKmv BZw` t_#K ewAZ| lkšyZt` i GKvi ctP wftRt` i DbnZ Kiv mæ bø| Abw` tK c_#Pxb Pv vev` cxiZ, gj atbi ^y Zv, DboZ mvi , exR I KxUbirkKi Afve, LÉ LÉ Kwl Rwg BZw` Kvi tY G t`tki A_#bZi c_#Y KIK I Kwl Ztj` i h_vh_ Ae`vb ivLz cvitQ bv| Awewi

mbR‡` i g‡a GKZv, mn‡hMZv | Av-`v bv _vKvi Kvi †Y mewfbœ`vj vj tk‡Yi tj vK‡` i 0viv bv bv ai tbi eAbvi wKvi n‡Q| G mKj ^i I mbg‡Ei K‡Rix, K‡Rix | ¶i ^eemvq‡` i Av_©mvgwRK Db‡tbi Rb metP‡q Dchj^3 t¶† n‡Q mgevq msMvb| mggbv I mg‡k‡Yi H mKj tMôx mbR‡` i g‡a mgevq mvgwZ Mvb K‡i mbR‡` i Av_©mvgwRK Db‡tbi m‡_ m‡_ t‡ki Db‡tbi Ae`v b ivL‡Z c‡ti | ^yaxbZvi ci t‡K t‡k AtbK mgevq msMvb c‡Zov n‡q‡Q hiv mbR‡` i fM Db‡tbi cikicwK RvZxq Db‡tbi Ae`v b ivL‡Q| wKšy t‡ki Ges mg‡tRi Zj bvq Zv ht_ó bq| mi Kvi c‡tci KZv, Dchj^3 c‡k¶Y, MYgra‡g evcK c‡vYv BZw` i gva‡g mKj †K metkl K‡i h‡mgvR‡K mgev‡qi w‡K DrmwnZ Ki‡Z n‡el|

Kg@T -6

tZg‡t` i Gj vKvi K‡K‡` i †K mgevq msMvb Kvi	cov`v tkl K‡i Z‡g Kxf‡te mbR‡K mgevq msMvb
Rb tZg‡v Kxf‡te DrmwnZ Ki‡Z cvi?	Ki‡Z DrmwnZ Ki‡te?

ivóiq eemv‡qi avi Yv (Concept of the State enterprise)

mvavi Y A‡_mi Kvi KZK MvZ, cwi Pwj Z I mbq‡Z eemv‡K ivóiq eemvq ej | Gi eemvq ivóKZK c‡ZwôZ n‡Z c‡ti | Averi e^w^3gwj Kvbaarb th tK‡bvi eemv‡K ivóiq c‡qR‡bi RvZxqK‡Yi gva‡g ivóiq eemv‡q i evš‡i Z Ki‡Z c‡ti | mvavi YZ t‡k AwaK wkiqb, AwaK Kg‡s^v b m‡ó, gj‡i I eiswks eemvq mbq‡Y, c‡K‡ZK m‡ú mn mKj m‡ú‡` i m‡g eEb | eemv‡i D‡i‡k‡ Ges metkl wK‡i RbKj wYgj K t¶† i vóiqf‡te eemvq c‡ZwôZ n‡q _v‡K| ZvQov t‡ki ¶v I wivcEvi Rb A‡_‡ wbg‡Y wK‡i Dci mbq‡Y ivLvi D‡i‡k‡ i vóiq eemvq c‡Zov | cwi Pwj Z n‡q _v‡K| eZ‡v‡b metkl c‡q me t‡k‡b ivóiq cwi Pwj bvq tek wK‡i eemvq cwi Pwj Z n‡q _v‡K|

ivóiq eemv‡qi ^enkó (Characteristics of the State Enterprise)

Abv‡` eemv‡qi tP‡q ivóiq eemv‡qi tekiKQy ^Z‡i ^enkó i‡q‡Q| mb‡g‡m, t‡j v metkl Kiv n‡jv|

- ivóiq eemvq mvavi YZ ivó‡c‡tbi Aa‡‡` k ev RvZxq msmt` wej c‡tmi gva‡g MvZ n‡q| ZvQov mi Kvi Aa‡‡` tki gva‡g tK‡bvi c‡Zovb‡K RvZxqK‡bi gva‡g| Gi eemvq Mvb Kiv hvq|
- ivóiq eemv‡qi gwj Kvbi m‡úY‡te ivóiq Dci b‡_‡ _v‡K | mKj gj‡ab mi Kvi B mieivn K‡i _v‡K| Z‡e mi Kvi tK‡bvi tK‡bvi Ae-`vq RbM‡Yi wKU AvisukK tkqvi weju K‡Z c‡ti | G‡¶† gj‡ab thwM‡b` vZv mi Kvi | RbMY|

- **metkl** AvBb Øvi v MñZ nq eťj G RvZxq e"emvq Kñg | -^Zši e"v3mEvi AmaKvi x| -^Zši e"v3mEvi AmaKvi x nI qui Kvi tY i vólkq e"emvq wPi Šb Aw-ťZj AmaKvi x|
 - Ab "ib" e"emvq gťZv gþvdr ARð ev eyx i vólkq e"emvq gj Dťř k" bq| Rbtmev ev RbKj "YB G RvZxq e"emvq c"ib Dťř k" |
 - G RvZxq e"emvq jvf ntj Zv mi Kwi Znmetj Rgv nq Ges RbKj "tY e"q nq| Avevi tj vKmwb ntj Zv mi Kvi tKB enb Ki tZ nq|
 - G RvZxq e"emvq mvdj" | e" _Zvi Rb" mi Kvi tK RvZxq msmf` i wOKU Review` wKtZ nq|

Kg⁶ - 7 : avi Yv I ^eukó^ metkH Kti i vóq e^emufqi c^aqRbxqZv wuyZ Ki

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evsj v̄` t̄ki i v̄lq ēemvq (State Enterprises of Bangladesh)

1971 mđj i 16B wñtñmñ^i -vaxbZv jñfí ci bZb mi Kvi RbKj wYgjLx, mđg I bñqñfñEK i vóçñZövi
jñP AñbK, tñv eñwñgwy Kvbvaxb wñkí Kvi Lvñv, ewñYñRñK, AwñR I wegv cñZövbñK RvZxqKiY Kñi | mñt-
mñt_ i vóñq gwy KibvqI tekñKQz cñZövb Mñto tZvñj | cieZñPZ AñbK cñZövb eñwñgwy Kibvq tQñto wñtj I
GLbI AñbK, tñv i vóñq eñemvq cñZövb i tñtQ| wñtgnñvñj ñtñki tekñKQz i vóñq eñemvñqi bvg, aib I
tm, tñvi wñbqñvñaxY gñvñj tñqí bvg GKñU Zvñj Kvq t` I qv ntñj v-



eɪs̯j ʌt̯`k e̯ʊs̯K

i v̄lq ēem̄q̄i b̄g	ēem̄q̄i aib	lbq̄šyKv̄ix ḡšyj t̄qi b̄g
• ēv̄j vt̄` k i v̄m̄q̄bK w̄k̄i ms̄-'v	w̄k̄i	w̄k̄i
• ēv̄j vt̄` k c̄UKj w̄k̄i ms̄-'v	w̄k̄i	w̄k̄i
• ēv̄j vt̄` k wēyr Db̄qb tēW©	t̄mev w̄k̄i	Rj w̄b I L̄bR
• ēv̄j vt̄` k ēv̄sK	ēv̄sKs	A_©
• ēv̄j vt̄` k moK c̄wi enb ms̄-'v	c̄wi enb	th̄M̄t̄h̄M
• ēv̄j vt̄` k t̄ij l̄t̄q	c̄wi enb	th̄M̄t̄h̄M
• ēv̄j vt̄` k ch̄b ms̄-'v	t̄mev	w̄eḡb I ch̄b
• ēv̄j vt̄` k w̄eḡb	c̄wi enb	w̄eḡb I ch̄b
• ēv̄j vt̄` k Af̄š̄ixY Rj c̄wi enY ms̄-'v	c̄wi enb	th̄M̄t̄h̄M
• ēv̄j vt̄` k ē-z̄Kj ms̄-'v	w̄k̄i	w̄k̄i
• ēv̄j vt̄` k t̄Uj t̄d̄vb w̄k̄i ms̄-'v	t̄mev	t̄Uj t̄h̄M̄t̄h̄M
• ēv̄j vt̄` k tḡkb Uj m d̄v̄w̄i , M̄R̄x̄c̄j	w̄k̄i	ēv̄j vt̄` k t̄mb̄v̄ew̄nb̄x
• ēv̄j vt̄` k t̄Uj w̄f̄kb	t̄mev	Z_-
• ēv̄j vt̄` k tēZvi	t̄mev	Z_-
• w̄Z̄v̄m M̄v̄m ŪȲḡkb ḠU w̄w̄÷neDkb t̄K̄p̄úwb̄ w̄j :	t̄mev	Rj w̄b I L̄bR ḡš̄z̄Ȳj q
• Rx̄b w̄eḡv K̄c̄p̄i kb	Rx̄b w̄eḡv	A_©



w̄Z̄v̄m M̄v̄m ŪȲḡkb ḠU w̄w̄÷neDkb t̄K̄p̄úwb̄ w̄j t

Abkxj bx

eūibepwb cikæ

1| metP tq cipxb | Rbiicq msMVb tKbU?

K. Askx` wi

L. GKgwi Kvbw

M. mgevq

N. thš_ gj abx

2| Askx` wi e"emvq KLb Av"v msKU t^ Lv t^ q?

K. wmxvš-Mb‡Y wej x^ ntj

L. Pw3 wj wZ bv ntj

M. gþvðv Kg ntj

N. cvi ^úwi K wekymthwM Zv nvi ntj |

wb‡Pi D† xcKU cto 3 | 4 bs cikæ DËi `vI :

i my cij M‡gi `wi `^Mpeaiv wb‡Rt` i fvtM wb‡tbi Rb" GKU mgwZ MVb K‡ib | ^vbxq GbwRI t‡K wKoI
 FY wb‡q wevfboen ^wki ^Zvi K‡i kn‡i weq K‡ib | GKw b Zt` iB GKRb m` m` kn‡i cY" wb‡q hvl qvi
 mgq `N@bvq co‡j m¤úY©cY" ¶wZMö- nq| d‡j Zviv weiu ¶wZi m¤ub ntj | cieZ@Z mK‡j
 GKwbôfvte KvR K‡i Zt` i Dbq‡bi aviv eRvq ivLb |

3| D† xc‡K Dwj wZ mgwZU tKb mgwZi AŠfP?

K. weEñkb

L. fwgñkb

M. e"emvqx

N. KU

4| Dwj wZ mgwZU mdj nI qvi KvY-

i. cvi ^úwi K Av"v

ii. mnthwM ZvcY©gtbvfe

iii. MYZwšK gtbvfe

wb‡Pi tKbU mVK?

K. i I ii

L. i I iii

M. ii I iii

N. i, ii I iii

mRbkxj cikæ

1| wb‡neE ciwei i eo mšib Aw ei hLb GmGmw cim K‡i tm mg‡q nVr Zvi evr gvi hvq | d‡j
 msmti i ^wqZi Zvi Dci Gtm cto | G‡Z Zvi tj Lvcori mgwB N‡U | dj k‡Z‡Z Aw ei wKoI UvKv avr
 K‡i Kvj xMÄ evm ÷ v‡Ei Kv‡Q tQU GKU Pv‡qi t^vKb L‡j KgRxeb i i"K‡ib |

K. ivólk e"emvqi cib D‡i K" Ki?

L. GKgwi Kvbw | Askx` wi e"emvqi 1wU cv_R" e"vL"v Ki |

M. Aweti i e"emvqi ^wqZi tKgb n‡e? e"vL"v Ki |

N. msMVbK aib wePbvq Aweti i e"emvqi 0Kg S_KcYPA_P Amxg `vqm¤ub
 D† xc‡Ki Av‡j vK tZvgvi gZvgZ `vI |

- 2| bwdR | Zvi Pvi eÜzPw3i wfwE‡Z GKwU Lv " cüqyRiZKiY Kvi Lv b ~'vcb K‡i b | Drcw` Z c‡Y i
 , YMZ gvb fv‡j v nI qvq w` b w` b Pwn` v ejx c‡"Q | wKšyAw_R mxgje×Zvi Kvi †Y eemvq m¤úñvi Y I
 AvaybKvqtb mgm"v nt"Q | ZvB Zvi v msMVtbi aib cwi eZB K‡i 1994 mvtj i AvBvbjvqk 0bwdR GÜ
 tdÜmÜ tKis vj t bv‡g cüZôvbuJ wbeÜb K‡i epr cwi mti KvR ii"K‡i b | 2 eQ‡i i g‡a" Zvi v `BwU
 wfwMxq kn‡i Zv‡i kvLv L‡j eemvq m¤úñvi Y K‡i b |
 K. eemvq msMVb KZ cüKvi ?
 L. GKgwj Kvbi eemvq 0gwj †Ki `vq AmxgØ K_wU e"vL"v Ki |
 M. bwdR | Zvi eÜ‡i 1g ch‡qi eemvq msMVbuJ Kx wQj ? e"vL"v Ki |
 N. msMVbuK aib cwi eZB Kivq bwdR‡i cüZôvbuJ t‡ki A_BwZ‡Z Avi | teik fügKv ivL‡e-
 weI qvU gj "vqb Ki |

cÂg Aa''vq e''emv‡qi AvBbMZ w` K Legal Aspects of Business

RxeKv ARD I gþvdi ARðbi Dfí †k th tKvþv e''emvq Kivi Awakvi mKtj i i‡q‡Q| Zte mKj e''emvq † †ki cþwZ AvBb 0iv v †KZ I ^ea n‡Z nq| G Aa''vq e''emv‡qi newfbœAvBbMZ w` K thgb jvB‡mÝ, tuW grK®, dþvbmwBR BZ w` m¤ú‡K®Rvb‡Z cvie|



Department of Patents, Designs and Trademarks (DPDT)

G Aa''vq †k‡l Avgiv

- e''emv‡qi AvBbMZ w` †Ki avi Yv e''vL v Ki‡Z cvie|
- jvB‡m‡Ýi avi Yv I GuU cvl qvi Dc‡q eYðv Ki‡Z cvie|
- dþvbmwB‡Ri avi Yv I GuU cvl qvi Dc‡q eYðv Ki‡Z cvie|
- tctU‡Ui avi Yv, wbeÜbKiY I myeavevij eYðv Ki‡Z cvie|
- tuW gr‡K® avi Yv I aib e''vL v Ki‡Z cvie|
- tuW gr‡K®beÜb Kivi c×wZ avivewnKf‡te eYðv Ki‡Z cvie|
- Kuci‡B‡Ui avi Yv I wbeÜb c‡q e''vL v Ki‡Z cvie|
- Kuci‡BU wbeÜb Kivi myeav eYðv Ki‡Z cvie|
- Kuci‡BU f½ Kivi cvi YwZ we‡kH Ki‡Z cvie|
- wegv avi Yv I c‡q RbxqZv e''vL v Ki‡Z cvie|
- wegv c‡Kvi †f` I wegv Kivi c‡q e''vL v Ki‡Z cvie|

eemv‡qi AvBbMZ w` K (**Legal Aspects of Business**)

DctiWD³ MíWU cW Kti tZigiv Kx eSbj?

tj LK hw' KicivBU msuké KZptpi KvQ eBwji KicivBU wbeÜb Kti ivLtzB Zntj wZb tKtvb Pi Zi
moxLxb ntZb bv' e'emvq Df` v3vt' i KQeyxeEK moxu_ vK thgb KicivBU, tcUbu, tUWgvK BZ'w' |
G, tji e'emvq Df` vMi MteiYi dmj Ges e'emvq AiwZgj evb moxu_ | Gme moxu_ msi PtiYi Rb' me
t' tKb AvBbMZ weva weavb i tqfQ| G, tji moxuK e'emvq Df` v3vt' i cÖngK Ávb vKv Alek'K| AvBb
Kvbb moxuK aviyi e'emvq AvBbMZ mgm'v t' tK i Ptv tcUZ mnvh' Kti |

1. j vBtmY (License)

th tKv̄bv ēemv̄ īy Kvi Av̄M ms̄k̄s̄ KZ̄t̄p̄i Kv̄ t̄t̄K Ab̄tḡv̄ b̄ w̄b̄t̄Z nq ev̄ w̄beÜb Kīt̄Z nq | Ab̄tḡv̄ b̄ ev̄ w̄beÜb Kvi c̄w̄Z w̄ewfbāi K̄gi | GKK gw̄j Kv̄bv ēemv̄t̄qi t̄p̄t̄i h̄w̄ Gi Aē'vb̄ t̄c̄s̄i Gj̄v̄Kvi w̄F̄t̄i nq Z̄nt̄j t̄c̄s̄i KZ̄t̄p̄i Ges t̄c̄s̄i Gj̄v̄Kvi ev̄B̄t̄i nt̄j ms̄k̄s̄ t̄Rj̄v̄ c̄k̄m̄t̄bi Kv̄ t̄t̄K t̄UD j̄v̄B̄t̄m̄Y ms̄M̄h̄ Kīt̄Z n̄t̄e | ev̄j̄v̄t̄ k̄ Ask̄r̄ wi ēemv̄ w̄beÜb ev̄āZ̄ḡj̄K bq̄ | Z̄t̄e Ask̄r̄ vi MY B̄'Qv̄ Kīt̄j̄ Ask̄r̄ wi Av̄B̄t̄b Dij̄w̄Z̄ w̄bqḡv̄b̄j̄n̄t̄i w̄beÜb dig c̄t̄Y K̄ti w̄beÜt̄bi R̄t̄b̄ -'vb̄q̄ w̄beÜt̄Ki Kv̄t̄0 Āt̄ē b̄ Kīt̄Z c̄t̄i | Av̄t̄ē b̄ dīt̄gi m̄t̄_ w̄b̄r̄ ó n̄t̄i w̄beÜb w̄d Rgv̄ w̄t̄Z nq |

thſ_ gj abx tKvꝝúmb wbeÜb

†Kvúwb AvBb Abmvt i evsj v‡` †k th§_ gj abx e„emv‡qi wbeÜb era“Zigj K| G †¶‡† †Kvúwb i wbeÜ‡Ki fügKv cyj b K‡ib t‡R‡i Ae R‡qU ÷ K †Kvúwb| c‡ZRMY †Kvúwb AvBb Abmvt i c‡qVRbxq `wj mn d c‡vb K‡i wbeÜ‡Ki wKU Ar‡e` b K‡ib| `wj jw` I c‡qYc† ci x¶v-wbix¶v K‡i mšp ntj wbeÜK wbeÜbc† Bmj K‡ib| wbeÜbc† cvl qui mv‡_ mv‡_ †Kvúwb Rb‡ jvf K‡i| c‡B‡fU wj ug‡UW †Kvúwb i †¶‡† b‡Bzg `BRb c‡ZR‡K Ges cvevj K †Kvúwb i tejq qv mvZRb c‡ZR‡K wbeÜ‡bi Rb“ Ar‡e` b Ki‡Z nq| c‡B‡fU wj ug‡UW †Kvúwb wbeÜbc† cvl qui mv‡_ mv‡_ e„emvq i iyKi‡Z cv‡i, wKšycvevj K wj ug‡UW †Kvúwb‡K e„emv i iyKvi Rb“ Kvh‡‡‡ Abg‡Zc† msM‡ Ki‡Z nq|

1. džbmvBwRs (Franchising)



eZ@t b džbmvBwRs c×Z‡Z e"emq -"vcb I cwi Pvj b Rbwcö n‡q D‡V‡Q | tKv‡bv L"vZbvgy tKv‡úmbi bvq e"envi Ges Gi cY" ^Zvi , wewp ev weZi Y Kvi Awakvi tK džbmvBwRs ej | Gai‡bi e"emvi D`vnY n‡jv e"vU eKlñ tKv‡úmb, wC¾vnvU, tKGdwm BZ"w | džbmvBwRs e"emq `yU c¶ _v‡K, džbmvBRi I džbmvBwR | D`vnY-i e ejv hvq, Av‡gwi Kvi tKGdwm n‡Q džbmvBRi Ges eisj‡`‡ki ÷ÝKg wjt n‡Q džbmvBwR | džbmvBwRs e"em‡qi c¶vb ^enkó" n‡jv :

- 1) džbmvBRi I džbmvBwR-Gi gta" Pw³c† |
- 2) e"v‡UW cY" ev tmev
- 3) cY" ev tmev -"xKZ gvb I c¶uqv Abjvqx n‡Q wKbv Zv hPvB‡qi Rb" džbmvBRvi KZK gwbwsi

džbmvBR Pw³

džbmvBwRs e"em‡qi c¶vb ^enkó" n‡jv džbmvBwRs Pw³ hv džbmvBwR I džbmvBRv‡i i gta" -"v¶wi Z nq | c¶Ri cwi gyY, c¶k¶‡Yi e"e"v, e"e"vcbvq mnvh", džbmvBR GjvKv BZ"w` tf‡` Pw³i avi v,tjv wewfbcé i Kg n‡Z c‡i | Zte mKj džbmvBwRs Pw³i gta" wbgjwLZ welq,tjv AšfP _v‡K :

K. džbmvBwR c‡tg wbi" S A‡½i wd Ges c‡i we‡qi Dci wbi" S n‡i gwMK wd c¶vb K‡i | c¶Z"‡bi wntm‡te džbmvBwR džbmvBRv‡i i cY" ev tmev we‡qi Awakvi c‡i |

L. džbmvBwR Aek" B c¶qvRbxq cwi gyY we‡qM Ki‡Z i wR _vK‡eb |

M. Dfq c‡¶i c¶vb D‡i k" _vK‡e e"emv t‡K A_©DciR®| AvqB n‡e e"emvi mwdj" wba‡Yi gycKwW | mdj n‡Z n‡j e"e"vcbv n‡Z n‡e ¶, cY" ev tmev n‡Z n‡e DËg |

N. wd c¶Bi w b t‡KB džbmvBRvi Avq Ki‡Z _vK‡e | tKv‡bv tKv‡bv mgq džbmvBRi Kv‡Awakvi t` l qv | Av‡MB džbmvBRvi wd `we Ki‡Z c‡i |

O. Pw³‡Z tKv‡bv tKv‡bv mgq džbmvBRvi wbtRB e"emv GjvKv wba‡Y, AeKw‡gv wbgY Ges Gm‡ei gwj Kvbv wbtRi Kv‡Q i wL‡Z c‡i |

P. e"emv hv` džbmvBRv‡i i gvb` È Abjvqx mdj bv nq Zvn‡j th tKv‡bv mgq Pw³c† ewZj K‡i w‡Z c‡i |

Q) džbmvBwR i ayH AvB‡Ugmgn we‡q Ki‡Z c‡i te hv džbmvBRi MôY‡hM" g‡b K‡i |

P  3c  t  i kZ  ej h   Df  qi K  Q M  Y  h   n   Zn  j P  3c  t  -      i Z n  te |

d  bm  Rs c  Z  v  bi AvBbMZ avi Y   Ab  v  q   evsj v  t  k ms  k   KZ  t  i w  b  q   Ab  v  q   w  be  b   K  ti e  em   i  i "Ki  t  Z c  ti | D  n  i Y  -  i   ej   h  q   h   c  Z  v  b  U c  B  f  U w  ng  UW tKv  u  b   n   Zn  j t  R  O  i Ae R  q  U   K tKv  u  b  i K  Q t  t  K w  be  b   K  ti evsj v  t  k e  em   i  i "Ki  t  Z c  ti te |

d  bm  Rs ev j  B  t  mb  ms-Gi g  a  t  g e  em  q i  y Kivi A  b  K ,t  j v m  ear Av  Q | G ,t  j vi g  ta   e  t  Ui c  Y   evRvI RvZK i Y m  ear, Kg  P  i c  k  t  Yi e  e  -  v, d  bm  Rt  i i K  Q t  t  K e  em  q ms  p  s   c  vgk  t  b  l q   Ges th tKv  b   mgq A  q  t  bi e  e  -  v Ab  Zg | Am  ear ,t  j vi g  ta   Kov g  b  Uw  s, P  3c  t  i D  j w  Z K  Z   f  t  z  i Rb   P  3 ewZt  j i m  leb  v   Ges te  k c  w  g  v   w  b  t  q  M Ab  Zg | Gm  E  j d  bm  Rs e  e  -  v bZb bZ  p   e  em  q c  Z  v   Kivi t  t  t   mn  qZv K  t  Q | w  t  k G RvZq   e  em  q Rbw  c  Zv jvf Ki  t  j I evsj v  t  k GLb   tZgb Rbw  c  Zv | c  w  P  Z jvf Kt  i  b   | eo eo kn  ti i c  k  v  w  k tRj v kni ,t  j v Z G ,t  j vi k  L  v e  p  x Ki  t  j ax  ti ax  ti Gi c  h  vi evote |

1. tgavm  u   (Intellectual Property)

g  b  b   I tgav   v  i v m  o K  RB tgavm  u   | e  em  q, w  k  t  i ev ewY  t  R   c  q  M Dc  th  Mx Aw  e  <vi , m  m  Z   I w  k  i Kg  b  Kv  , c  Z  xK  , b  g BZ  w   tgavm  u  t   i A  sf  p   | w  k  i ev e  em  q D  t  -  v  3vi tgavm  u   ej t  Z Hme gj  evb m  u  t  K te  Sv   h  t  m   xN  p  b c  P  v   P  w  j t  q D  m  eb K  t  Q | me D  m  eb I m  Rbk  j Kg  Rv  t  E  i g  j i t  q  t  Q tgavm  u  t  K K  t  R j w  M  t  q g  v  b   Rq K  t  i t  Q m  o  i A  b  K AR  b  v i nm   | m  o   K  t  i Z  j t  Q A  b  K Am  e  t  K | Gme m  u  t  i g  ta   tct  U  U, tUWgvK  Ges K  c  ivBU Ab  Zg | m  v  i w  t  k  i g  Zv evsj v  t  k 1 26 Gw  c  j wek  tgavm  u   w  em c  w  j Z n  q |

2. tct  U  U (Patents)

tct  U  U n  j v GK ai  t  bi tgavm  u   | tct  U  U i g  a  t  g Gi  c Aw  e  <vi K  t  K Zvi -  Kw  Z-  i  c Gk  U w  b  r   o  mg  t  qi Rb   Gk  t  P  Uq   g  w  j Kv  b c  v  b Kivi n  q | G  t  t  i c  Y   ev tmevi D  m  eb ev Aw  e  <vi K I mi K  t  i i g  ta   P  3 n  q | Aw  e  <vi K  t  K tct  U  U c  v  t  bi A  -  n  j v GB w  b  r   o  mg  t  q Ab   tKD G  U ^Zvi , e  en  i Ges w  u  q K  t  Z c  ti te b   | A  b  K mgq tK  b Am  v  e  em  q   ev c  Z  th  Mx w  u  j .Nb K  ti bKj c  Y   evRv  i w  u  q K  ti D  m  ebKv  t  K Aw  _Rf  t  e P  w  ZM  - K  ti | tct  U  U Kivi c  v  b D  t  i k   n  j v w  k  t  i v  -  v  3vi ci  k  j a  D  m  eb bKj ev Ab   tK  t  b   Dc  t  q ^Zvi ev w  u  q K  ti h  t  Z Aw  _R m  ear AR  b  v K  t  Z c  ti Zvi e  e  -  v Kivi e  em  q RM  t  Z c  Z D  m  ebK Gf  t  e P  w  ZM  - n  t  q  t  Q et  j tct  U  U avi Yvi Drc  E n  t  q  t  Q | e  -  Z G w  t  q w  k  t  i v  -  v  3v m  t  PZbZvi Af  v   ev A  t  nj vi Kvi t  Y A  b  K mgq c  Zvi Z n  t  q  t  Q | evsj v  t  k 1911 m  t  j i tct  U  U | w  RvBb AvBb P  j yAv  Q |

3. c  Y   c  Z  xK/tUWgvK  (Trademark)

e  em  i t  t  i t  Kv  b  v c  Y  t  K A  b  i Ab  j  c ev Aw  fb  cY   n  Z -  Z  S  i Kivi j  t  p   e  e  u  Z c  Z  xK  t  K tUWgvK   et  j | w  K GKB D  t  i t  k   tmevi t  t  i e  e  u  Z c  Z  xK  t  K m  w  f  n   g  K  c  ev c  Z  xK  i g  j w  l  q | w  f  vB   (device), e  U   (brand), w  k  t  i v  b  g (Heading), t  j t  ej (label), w  t  KU, b  g, -      i , k  a  ,

A¶i, cÖxK, msL"v hÿ³ Dcv"v b, i‡oi Gi mgS"q ev G, tji vi th tKt bv i e mgS"q cÖxK AŠf® nte | tgvoK cÖxK gta" AŠf® bq |



†UWgvK©i wR‡÷k‡bi cÖqyRbxqZv (Necessity of Trademark Registration)

tKt bv cÖxK ev gvtK® ti wR‡÷kb H cY" ev tmevi t¶‡† cÖxKU e"envi i weI tq ti wR÷W©gwj K‡K GK"Q† ^Ej ev AwaKvi cÖvb K‡i | ti wR÷W©gwj ‡Ki AbgWZ Qrov tKt bv e"w³ ev cÖzöb H cÖxKU e"envi Ki‡Z cvi te bv | ti wR÷W©gwjK® mçwiPZ ntj Ab"vb" cY" ev tmevi t¶‡† I gwj ‡Ki G AwaKvi cÖzöZ nte | AvBb Øiv G AwaKvi m¤¶Z | G AwaKvi j¤NZ ntj Av`yj‡Z gvgj v K‡i cÖzKvi cvl qv hvte |

†UW gvK©i wR‡÷k‡bi mgqmkgv (Time-limit of Trademark Registration)

ti wR÷W©UW gvK® gwj K gvK® e"envi i GK"Q† AwaKvi msi ¶Y K‡i b | ti wR‡÷kb t` lqv nq 7 eQti i Rb" | tgav` DExY©hI qvi Av‡M Av‡e`b Ki‡j 10 eQti i Rb" bevqb Kiv hvq | Aibw` ©KvJ chS-cpt cpt bevqb Kiv th‡Z cvi | bevqb bv Ki‡j, kZ©j¤NZ ntj ev tKt bv AvfthM cÖwYZ ntj ti wR‡÷kb ewZj Kiv nq | Dcgn‡ tk 1940 ntj tUWgvK® AvBb cÖqb Kiv nq | eZgvtb evsj v‡ tk tUWgvK® AvBb 2009 PujAv‡Q |

1. KicivBU (Copyright)

KicivBU GKU , iZpY©eyxewEK m¤ú` hv i¶v Kivi e"e"v bv Ki‡j Gi ^ZmaKvix ev gwj K ¶wZMö– nq | KicivB‡Ui gva"tg m¤nZ", wki Kg©I Ab"vb" wki Kj v m¤óKvi x‡K Zvi m¤ tgavm¤ú` e"envi i GK"Q† AwaKvi cÖvb Kiv nq | Mí, bvUK, cÖÜ, KweZv RvZxq m¤nZ"Kg, wP†Kg, wP†, m½xZ, hŠ, ms½xZ, fv" <h© ^'vcZ"Kj v KicivBU Øiv msi ¶Z nq | eZgvtb KivDvI mdUI qvi I KicivBU Øiv msi ¶Z nq | D`vniY" ^ie ejv hvq hLb tKt bv cÖ‡K‡Ki tj LK Ges cÖK‡K‡Ki gta" ebwU gy Y I evRvi RvZKi‡Yi Rb" wbw` © mg‡qi Pw³ nq G‡KB KicivBU Pw³c† ejv nq | Pw³c† mgq, i‡qj wli cwi gyY cÖFZ D‡j L_v‡K | Pw³c† ti wRwóKiv _vK‡j Pw³ f‡½i Rb" tj LK tKt U©cÖZKvi PvB‡Z cvi | e‡v‡Ui cY", tLj v, Zvi Kv‡ i bvg cÖFZ KicivBU Pw³i gva"tg wecYb Kiv hvq | cÖZ c‡¶ KicivBU Pw³ cY" evRvi RvZKi‡Yi GKU Rbwc‡ Dcvq | Dcgn‡ tk 1912 ntj cÖg KicivBU AvBb cÖxZ nq | evsj v‡ tk KicivBU AvBb 2000 cÖyZ Av‡Q hv me‡kl 2005 ntj m¤kvab Kiv nq | tgwU K_v tgavm¤ú` msi ¶‡Yi Dcvq, tj v h_vh_fvte e"envi Ki‡j e"emvq D‡`v³v AtbKv‡k ¶wZMö– nI qv t‡K i¶v cv‡e | KicivBU AvBb 2005 Abhvq x tj LK ev wki xi RxebKv‡b I gZji ci 60 eQi chS-KicivBU msi ¶Z _v‡K |

2. ēsq̄ v̄t̄ k̄ ÷ w̄UW̄ ḠU t̄Uw̄s Bbw̄w̄UDkb (Bangladesh Standards and Testing Institution-BSTI)

t̄K̄t̄bv̄ wētkl̄ cȲ Drc̄v̄ b̄ I wec̄Yb̄ Kīt̄Z P̄B̄t̄j̄ ev̄ tm̄B̄ wētkl̄ cȲ w̄Uf̄K̄ ev̄R̄t̄ī c̄P̄ij̄ Z̄ Abj̄c̄ Ab̄v̄b̄ cȲ t̄_t̄K̄ Av̄j̄ v̄ w̄nt̄m̄tē c̄Z̄w̄ōZ̄ Kīt̄Z P̄B̄t̄j̄ c̄q̄R̄b̄t̄ētā tm̄B̄ c̄t̄Ȳī c̄Z̄x̄K̄ t̄īw̄R̄t̄_k̄ ev̄ w̄bēÜKīȲ Kīt̄Z nq̄ | Gī Rb̄` w̄q̄Z̄p̄B̄ c̄Z̄ȫv̄b̄ n̄t̄Q̄ ēsq̄ v̄t̄ k̄ ÷ w̄UW̄ ḠU t̄Uw̄s Bbw̄w̄UDkb ev̄ weḠm̄UAv̄B̄ | GīŪw̄k̄ ḡš̄ȳj̄ t̄qī Aax̄b̄ GK̄Ū ms̄`v̄ w̄bān̄īZ̄ d̄īt̄ḡ Awt̄ēb̄ K̄t̄ī Ges̄ c̄q̄R̄b̄x̄q̄ w̄d̄ Rgv̄ w̄t̄q̄ cȲ c̄Z̄x̄K̄ ev̄ t̄Uw̄ ḡīK̄w̄bēÜKīȲ Kīv̄ th̄t̄Z̄ c̄t̄ī | Z̄ȳw̄ī Kw̄Z̄c̄q̄ w̄bān̄īZ̄ c̄t̄Ȳī ḡb̄ w̄b̄w̄ȫZ̄ Kīv̄ j̄t̄P̄ w̄bān̄īZ̄ ḡb̄ Ab̄h̄v̄q̄x̄ tm̄B̄ m̄K̄j̄ cȲ Drc̄v̄ b̄ K̄t̄ī weḠm̄UAv̄B̄ t̄_t̄K̄ ev̄āZ̄v̄j̄ K̄f̄t̄ē m̄w̄Ūd̄t̄K̄t̄ūī Av̄l̄ Z̄v̄āb̄ c̄t̄Ȳī Z̄w̄j̄ Kv̄ m̄s̄P̄Ȳ K̄t̄ī | w̄bān̄īZ̄ ḡb̄ Ab̄h̄v̄q̄x̄ cȲ Drc̄v̄ b̄ bv̄ Kīt̄j̄ m̄s̄w̄k̄é̄ c̄Z̄ȫv̄b̄ī weḠm̄UAv̄B̄ KZ̄R̄ c̄t̄É̄ m̄w̄Ūd̄t̄K̄b̄ ev̄ j̄v̄B̄t̄m̄Ȳ ēw̄Z̄j̄ n̄t̄q̄ h̄t̄ē | t̄K̄b̄ t̄K̄b̄ cȲ weḠm̄UAv̄B̄ Gī ev̄āZ̄v̄j̄ K̄ m̄w̄Ūd̄t̄K̄b̄ ḡīK̄Ḡī Av̄l̄ Z̄v̄āb̄ Ges̄ tm̄B̄ m̄K̄j̄ c̄t̄Ȳī w̄bān̄īZ̄ ḡb̄ t̄K̄b̄ Z̄ weḠm̄UAv̄B̄ t̄_t̄K̄ R̄b̄v̄ h̄v̄q̄ | Drc̄v̄ Z̄ c̄t̄Ȳī ḡb̄ w̄b̄q̄s̄t̄Ȳī Rb̄` weḠm̄UAv̄B̄ c̄q̄R̄b̄x̄q̄ m̄n̄t̄h̄w̄M̄v̄ c̄t̄v̄b̄ K̄t̄ī _v̄K̄ |

3. wegv̄ (Insurance)

t̄K̄t̄bv̄ bv̄ t̄K̄t̄bv̄ Kīt̄Ȳ ēem̄q̄ P̄w̄Z̄ī m̄s̄eb̄t̄K̄ ēem̄q̄ S̄j̄K̄ ēt̄j̄ | S̄j̄K̄ Q̄v̄ōv̄ t̄K̄t̄bv̄ ēem̄q̄ nq̄ bv̄ | c̄K̄w̄Z̄K̄ I Ac̄ȪK̄w̄Z̄K̄ Kīt̄Ȳ ēem̄v̄ c̄Z̄ȫv̄b̄ S̄j̄K̄ī m̄s̄j̄x̄b̄ nq̄ | c̄K̄w̄Z̄K̄ Kīt̄Ȳ, t̄j̄vī ḡt̄ā Sō, eb̄v̄, m̄B̄t̄K̄b̄, Aw̄Z̄j̄ȫc̄v̄Z̄ Ab̄z̄ḡ | GQ̄v̄ōv̄ P̄w̄ī-w̄K̄w̄Z̄, Ac̄n̄īȲ, Aw̄m̄ē tb̄S̄, t̄j̄ I ḡūī `N̄b̄v̄ī Kīt̄Ȳ ēem̄v̄ c̄Z̄ȫv̄b̄ ēv̄c̄K̄ P̄q̄P̄w̄Z̄ī m̄s̄j̄x̄b̄ nq̄ | Gmē S̄j̄K̄ cīn̄v̄ī ev̄ K̄ḡt̄bv̄ī t̄P̄t̄t̄ wegv̄KīȲ GK̄Ū D̄Ēḡ D̄c̄v̄q̄ | wegv̄ GK̄Ū ēem̄q̄l̄ ēt̄Ū |

th̄ P̄w̄³ ī ḡv̄t̄ḡ t̄K̄t̄bv̄ c̄Z̄ȫv̄b̄ ev̄ t̄K̄t̄ūm̄b̄ KZ̄R̄ w̄b̄w̄`S̄ w̄c̄öḡq̄t̄gī w̄ēb̄ḡt̄q̄ t̄K̄t̄bv̄ w̄b̄w̄`S̄ ēw̄³ ev̄ w̄el̄q̄ m̄s̄ūw̄`Ē m̄s̄ūw̄`K̄Z̄ t̄K̄t̄bv̄ N̄Ub̄v̄w̄b̄Z̄ P̄w̄Z̄ī ev̄ N̄Ub̄v̄ī Rb̄` w̄b̄w̄`S̄ c̄w̄īḡv̄Ȳ Ā_c̄ȫv̄b̄ Kīv̄ nq̄ Z̄v̄t̄K̄ wegv̄P̄w̄³ ēt̄j̄ | D̄³ P̄w̄Z̄c̄t̄Ȳī Rb̄` ev̄ w̄b̄w̄`S̄ Ā_c̄ȫv̄b̄ī Rb̄` th̄ c̄P̄t̄`w̄K̄Z̄ nq̄ Z̄v̄t̄K̄ wegv̄K̄v̄ī Ges̄ h̄v̄ī P̄w̄Z̄c̄t̄Ȳī Rb̄` ev̄ h̄v̄t̄K̄ Ā_c̄ȫv̄b̄ī Rb̄` D̄³ P̄w̄³ m̄s̄ūw̄`Z̄ nq̄ Z̄v̄t̄K̄ wegv̄M̄ȫx̄Z̄v̄ ēt̄j̄ | P̄w̄³ Ab̄h̄v̄q̄ wegv̄M̄ȫx̄Z̄v̄ GKK̄j̄x̄b̄ ev̄ w̄b̄q̄ḡZ̄ w̄K̄w̄`t̄Z̄ th̄ w̄b̄w̄`S̄ c̄w̄īḡv̄Ȳ Ā_w̄ēḡv̄K̄v̄īt̄K̄ c̄ȫv̄b̄ K̄t̄ī Z̄v̄t̄K̄ w̄c̄öḡq̄ḡ ej̄v̄ nq̄ | wegv̄P̄w̄³ th̄ `w̄j̄j̄ Ø̄v̄ī m̄s̄ūw̄`Z̄ nq̄ Z̄v̄t̄K̄ wegv̄c̄t̄ ej̄v̄ nq̄ | wegv̄c̄t̄ wegv̄ī h̄v̄Z̄x̄q̄ k̄Z̄c̄j̄w̄L̄Z̄ _v̄K̄ | wegv̄t̄K̄ P̄w̄Z̄c̄t̄Ȳī P̄w̄³ ej̄v̄ nq̄ | Z̄t̄ē R̄x̄b̄ wegv̄ī t̄P̄t̄t̄ Z̄v̄ c̄t̄h̄v̄R̄` b̄q̄ |

w̄et̄k̄j̄ w̄et̄f̄b̄ēt̄ t̄kī ḡt̄Z̄v̄ ēsq̄ v̄t̄ k̄ wegv̄ ēē-`v̄ P̄v̄ȳ Āv̄t̄Q̄ | 1938 m̄t̄j̄ D̄c̄gn̄t̄`t̄k̄ c̄ë̄Z̄Z̄ wegv̄ Av̄B̄b̄ GZ̄w̄b̄ ēsq̄ v̄t̄ t̄k̄ P̄v̄ȳw̄Q̄ | D̄³ Av̄B̄t̄b̄ī c̄w̄īēZ̄Ø̄, c̄w̄īḡv̄R̄Ø̄ I m̄s̄t̄kv̄ab̄ K̄t̄ī 2010 m̄t̄j̄ b̄Z̄b̄ Av̄B̄b̄ c̄t̄q̄b̄ Kīv̄ n̄t̄q̄t̄0 h̄v̄ wegv̄ Av̄B̄b̄ 2010 b̄t̄ḡ c̄w̄īP̄Z̄ |

ēem̄t̄q̄ wegv̄ c̄q̄R̄b̄x̄q̄Z̄v̄ (Necessity of Insurance in Business)

GKRb̄ ēem̄q̄xī Rb̄` īZ̄c̄ȲK̄R̄ n̄t̄Q̄ S̄j̄K̄ w̄bīc̄Ȳ | cȲ Drc̄v̄ b̄ I wēt̄q̄ ēūeā S̄j̄K̄ w̄`ḡb̄ | th̄gb̄ t̄K̄t̄bv̄ w̄R̄b̄t̄mī t̄f̄s̄w̄Z̄ P̄w̄Z̄, P̄w̄ī, K̄ḡP̄v̄īt̄`ī c̄x̄ov̄, Av̄K̄w̄`S̄ `N̄b̄v̄, Av̄, b̄, R̄v̄v̄R̄ W̄jē B̄Z̄w̄`w̄ N̄Ub̄v̄ Kīt̄Ȳ ēem̄q̄K̄ c̄Z̄ȫv̄b̄ th̄ t̄K̄t̄bv̄ ḡn̄t̄Z̄c̄P̄w̄Z̄ī m̄s̄j̄x̄b̄ n̄t̄Z̄ c̄t̄ī | wegv̄K̄v̄ī c̄Z̄ȫv̄b̄ wegv̄K̄Z̄ ēw̄³ ev̄ ēem̄q̄ c̄Z̄ȫv̄b̄ī m̄t̄½ P̄w̄³t̄Z̄ D̄j̄w̄Z̄ c̄t̄É̄ w̄c̄öḡq̄t̄gī w̄ēb̄ḡt̄q̄ GB̄ R̄v̄Z̄x̄q̄ P̄w̄Z̄ī Rb̄` P̄w̄Z̄c̄t̄Ȳ w̄t̄q̄ _v̄K̄ | ēem̄ī Rb̄` Z̄v̄B̄ wegv̄ AZ̄`S̄-m̄n̄q̄K̄ | wegv̄ wegv̄K̄v̄īx̄ c̄Z̄ȫv̄b̄ bv̄ _v̄K̄t̄j̄ S̄j̄K̄ Av̄k̄v̄q̄ Āt̄b̄K̄ ēem̄q̄t̄KB̄

cõgK chqB Zt` i e"emv eÜ Kti w tZ n‡Zv| ZvB e"em‡qi SiKMZ cõzeÜKzv | weivRgvb AibÓqZv `j Kti e"emq‡K wbi ewQbfte cwi Pvj bvi Rb" negvi cõqvRbxqZv Lye teik|

negvi cõKvi tf` (Classification of Insurance)

eZ@v‡b newfbœcKvi negvi cPj b n‡q‡Q| Gi gta" Pvi cõKvi negvi meñAK cPj Z| 1. Rxeb negv, 2. tb§ negv, 3. AñMnegv Ges 4. `Nøbv negv| eZ@v‡bKv‡j gvb‡ ugkB negvi myeav Dcjw‡ Kivq Dctiv³ Pvi cKvi negvi Quovl Av‡iv KtqK tk‡Yi negvi cPj b n‡q‡Q, thgb tPsh‡negv, wek‡ÍZv negv, `v‡v negv, `v‡v negv, tg‡Ui Mmo negv, km" negv BZ" w| wbtP KtqKw negvi Dci Av‡jvKciZ Kiv n‡j v-

Rxeb negv (Life Insurance)

negv e"em‡q metP‡q Rbwç‡q n‡"Q Rxeb negv| th negv Pw³ i gva"tg negvKvi x negv Kiv" + weibgtq negv MøYKvi x e"v³‡K ev Zvi wbePZ e"v³ ev DËiwaKvi x‡K GKw metkl mg‡qi c‡i ev negMøxZvi gZi‡Z negvKZ A_ç‡v‡b Kti _v‡K tmB negv Pw³‡KB Rxeb negv etj| G negvi weiqe" n‡"Q gvb‡l i Rxeb| th‡nZi gvb‡l i Rxetbi ¶wZc‡Yi wÓqZv tKD w tZ c‡i bv, ZvB Rxeb negv‡K ¶wZc‡Yi Pw³ ejv nq bv|



AñMnegv (Fire Insurance)

th negv Pw³ i gva"tg negv MøxZv e"v³‡K AñMRwbZ ¶wZi Rb" ¶wZc‡Y `v‡ Kiv nq Zt‡K AñMnegv etj| mvariyZ cY", Niewo, `v‡, Kvi Lvbi, hšcwZ BZ" w` Av‡b c‡o h‡l qv t‡K mj ¶wZi Rb" AñMnegv Kiv nq|



tb  megv (Marine Insurance)

th megvq b  x I mgv   K hv  v t  tK m  S  Ki Rb     Zc  Y t  qui c  Zk  Z t  I qv nq Zv  K tb  megv ej v nq |
mviv c  xi e  emvq-ewy  R  i A  aKsk c  B tb  ct_ c  i emnZ nq | ZvB tb  ct_ weivRg  b So-S  v, tXD,
m  wg, `mjZv, h  -w  mn mKj c  Kvi S  K Gov  Z tb  megv Kiv nq |



  Nb  megv (Accident Insurance):

e  w  i Rxeb ev m  u  E webi  ki S  K   Nb  megvi Avl Zif   | G RvZxq megvi kZfbjnv  i wb  S w  l  ggv  gi
c  i e  tZ  Avk  Z   Nb  RwZ   Z msN  UZ nt  j megvKvi x megvM  xZv  K   Zc  Y c  vb K  i |



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Dc  iv  3 e  emv msju  -AvBbMZ Kv  pg Qvov Avi I tek w  KQyAvBb i t  q  Q hv GKRb e  emvq D  v  i Rv  b
_yK  j e  emv c  i Pvj bv mnRZi nq | we  kI K  i kigK w  tq  msju  -AvBb, Kvi Lv  v AvBb, e  emvq S  K
tgvKvtej v AvBb Ges e  vsvKs AvBb m  u  tK  Avb e  emv c  i Pvj bv Rb   AbKj |

Abkjxj bx

ēmbeP̄b c̄k̄e

- | | |
|--|---|
| 1 d̄bm̄B̄Rs ēem̄q̄i c̄b̄ ^em̄k̄ō K̄? | |
| K. Drc̄` b | L. evRvi R̄ZK̄i Y |
| M. ḡv̄d̄ AR̄ | N. P̄b̄ |
| 2 ēem̄q̄ c̄Ȳ ī t̄WḡK̄ī R̄t̄̄kb̄ K̄ī n̄q̄ t̄K̄? | |
| K. ḡw̄t̄Kī Āw̄K̄ī c̄Z̄ōv̄ī R̄b̄ | L. c̄Ȳī evRvī m̄ūh̄v̄ī t̄Ȳī D̄̄t̄̄ t̄k̄ |
| M. S̄K̄ Gōt̄b̄ī R̄b̄ | N. c̄Z̄t̄h̄M̄Z̄v̄ t̄ḡK̄t̄ēj̄v̄ K̄ī D̄̄t̄̄ t̄k̄ |

mb̄Pī D̄̄xc̄K̄U c̄t̄ō 3 | 4 bs c̄k̄ē D̄̄Ēī `v̄l̄ :

X̄v̄K̄ī k̄b̄ī Av̄L̄v̄ī ēm̄v̄ī R̄b̄v̄ n̄v̄ē ḠK̄U B̄t̄j̄ K̄Ūb̄. c̄Ȳm̄ḡM̄ Drc̄` b̄K̄v̄ī c̄Z̄ōv̄b̄ī ḡw̄j̄ K̄| ḠQ̄v̄
m̄Z̄b̄ w̄t̄ k̄ t̄K̄ ḠK̄U m̄īēv̄n̄K̄v̄ī c̄Z̄ōv̄b̄ī ḡv̄t̄ḡ b̄b̄v̄ īK̄ḡ B̄t̄j̄ K̄Ūb̄. c̄Ȳm̄ḡM̄ Avḡ` w̄b̄ K̄t̄īb̄|
m̄īēv̄n̄K̄v̄ī c̄Z̄ōv̄b̄ D̄̄c̄Ȳ ēv̄s̄j̄t̄` t̄k̄ī m̄ḡȳ` ē` ī P̄ĒM̄ ch̄s̄-t̄c̄s̄t̄Q̄ t̄b̄| ḡv̄j̄ Av̄b̄q̄b̄ī S̄K̄ Gōt̄b̄ī
R̄b̄ ḠK̄U w̄ḡv̄ K̄ī n̄q̄|

- | | |
|--|---------------------|
| 1. D̄̄xc̄t̄K̄ t̄K̄ w̄ḡv̄M̄Z̄v̄ n̄t̄eb̄? | |
| K. Drc̄` b̄K̄v̄īx | L. m̄īēv̄n̄K̄v̄ī |
| M. Avḡ` w̄b̄K̄v̄ī K̄ | N. ē` ī K̄Z̄ēP̄ |
| 4. D̄̄xc̄t̄K̄ ēem̄q̄U w̄ḡv̄ K̄ī d̄̄t̄j̄ N̄ | |
| i. w̄b̄` S̄K̄ ` t̄n̄t̄ē | |
| ii. m̄ḡȳ` K̄ ` N̄b̄v̄ n̄m̄ c̄t̄ē | |
| iii. P̄Z̄c̄t̄Ȳ c̄v̄ēī w̄b̄D̄̄q̄Z̄v̄ _v̄K̄t̄ē | |

mb̄Pī t̄K̄b̄U m̄v̄K̄

- | | |
|-------------|----------------|
| K. i ii | L. i iii. |
| M. ii iii | N. i, ii iii |

m̄Rbk̄j̄ c̄k̄e

- | | |
|--|--|
| 1 ēw̄l̄R̄ c̄ix̄P̄v̄ī cī B̄m̄ḡḡ n̄w̄Z̄q̄ t̄t̄K̄ X̄v̄K̄q̄ teōt̄Z̄ Ḡt̄j̄v̄ K̄t̄j̄ R̄ cōq̄ ḡv̄ḡv̄Z̄ f̄v̄B̄t̄q̄ī m̄t̄_
w̄P̄w̄ōq̄L̄v̄b̄, b̄t̄f̄w̄_t̄q̄Ūv̄ī, R̄v̄Z̄x̄q̄ R̄v̄N̄īmn̄ w̄ēw̄f̄b̄` k̄D̄x̄q̄ Ḡj̄v̄K̄ N̄j̄ī teōj̄ B̄m̄ḡḡ j̄P̄ K̄ī Z̄v̄ī
f̄v̄B̄ t̄h̄L̄t̄b̄ h̄q̄, t̄m̄L̄t̄b̄ ḠK̄Ū t̄ī ÷ t̄ī Ū L̄v̄ q̄-` v̄l̄ q̄v̄ K̄t̄ī K̄v̄Ȳ w̄R̄Āv̄m̄v̄ K̄t̄ī t̄m̄ R̄b̄t̄Z̄
c̄v̄īj̄ ḠŪ ḠK̄Ū w̄t̄` w̄k̄ t̄ī ÷ t̄ī Ū ēv̄s̄j̄t̄` t̄k̄ī eō kn̄ī t̄j̄v̄t̄Z̄ ḠŪī k̄v̄L̄v̄ Av̄t̄Q̄ Z̄t̄ē Ḡ R̄v̄Z̄x̄q̄
ēem̄q̄ GLb̄Ī ēv̄s̄j̄t̄` t̄k̄ R̄b̄w̄c̄t̄Z̄v̄ j̄v̄f̄ K̄t̄īb̄ | |
| K. K̄Z̄ m̄t̄j̄ ī t̄ŪWḡv̄K̄ī Av̄B̄b̄ ēZ̄ḡt̄b̄ ēv̄s̄j̄t̄` t̄k̄ P̄v̄ȳAv̄t̄Q̄? | |
| L. K̄c̄īv̄B̄Ū ēj̄t̄Z̄ K̄t̄ēv̄S̄v̄? ēv̄L̄v̄ K̄ī | |
| M. D̄̄xc̄t̄K̄ t̄ī ÷ t̄ī Ū ēem̄q̄Ū t̄K̄b̄ āt̄b̄ī? ēv̄L̄v̄ K̄ī | |
| N. Ḡ R̄v̄Z̄q̄ ēem̄q̄ī R̄b̄w̄c̄t̄Z̄v̄ ēv̄ōt̄Z̄ K̄ī Ȳq̄ m̄ūt̄K̄t̄Z̄v̄ḡv̄ī ḡZ̄v̄ḡZ̄ `v̄l̄ | |

- 2| Rbve meR GKRb D̄m̄eK | w̄Zwb `xN̄b M̄teIYv K̄ti Ggb GKw̄ t̄m̄ši k̄w̄³ Pw̄j Z cwb t̄m̄šiPi h̄š̄z
 Ame®_vi K̄ti b th̄U evRv̄i c̄P̄j Z Ab̄vb̄ tm̄P h̄š̄i t̄_t̄K Avj v̄v̄ | RvZxq weÁvb tgj v̄q AskM̄Y K̄ti
 GiU c̄l̄g -'vb AmaKvi K̄ti | w̄Zwb GiU ewYw̄R̄K w̄f̄ĒZ Drcv̄b K̄ti evRv̄i Q̄tob Ges ēvcK m̄ov̄
 cwb | w̄K̄w̄ t̄bi ḡtāB Ab̄ GKw̄ c̄ñZw̄oZ t̄K̄w̄úmb Zvi G h̄š̄ibKj K̄ti evRv̄i Rv̄Z K̄ti | w̄K̄š̄w̄Zwb H
 t̄K̄w̄úmbi weit̄x ḡgj v̄ K̄ti | AvBbMZ t̄K̄t̄bv̄ ēē-v̄w̄b̄t̄Z c̄t̄ibwb̄ |
- K. c̄B̄t̄fU w̄j w̄gt̄UW t̄K̄w̄úmbi b̄bZg c̄ñZK KZ Rb?
- L. j w̄B̄t̄m̄Y ej t̄Z Kx tevSvq? eYv̄ Ki |
- M. Rbve met̄Ri cwb tm̄P h̄š̄U t̄K̄b m̄s̄út̄ i Ašf̄P? ēvL̄v Ki |
- N. Rbve meR t̄K̄t̄bv̄ AvBwb mn̄vqZv bv cwl qvi Kvi Y weit̄kH Ki |

Iô Aa'vq e'emiq cwi Kí bv Business Plan

e'emiq cwi Df' K' gþvdl AR| cwi Kí bv Abjvqx e'emiq Kvhþg cwi Pvj bv Ki tñj mwdj mnRZi nq Ges e'_ñeri mætebv Ktg Avñm| AtbñK Drmvñni mñt_ e'emiq i i"Ki tñj I mþz e'emiq cwi Kí bvi Afñte AtbñK mgq mdj ntZ cvti bv| G Aa'vq Avgiv gjZ e'emiq cwi Kí bvi vñfbñ K vñbtq Avñj vPbv Kie|



G Aa'vq tkñl Avgiv

- e'emiq cwi Kí bvi avi Yv I ,iZj e'vLv Ki tñZ cvie|
- e'emiq cwi Kí bv cñqtbí cñq e'vLv Ki tñZ cvie|
- AvZñetkñYi avi Yv I cñqRbxqZv e'vLv Ki tñZ cvie|
- AvZñetkñH cñqZv avi vñKfvte eYv Ki tñZ cvie|
- cñKí cwi Kí bvi avi Yv I ,iZj e'vLv Ki tñZ cvie|
- cñKí cñqtbí avc, tñv eYv Ki tñZ cvie|
- cñKñi AmñR jvfRbKZv etkñH Ki tñZ cvie|
- e'emiq Df' MñtYi evQvB cñqZ cñqtbí gva'tg mñvK e'emiq vñbePb Ki tñZ cvie|
- cñKí cwi Kí bvi Kñtgv QK ^Zv Ki tñZ cvie|

e  em  q c  wi K  bvi avi Yv (Concept of Business Plan)

e  em  q c  wi K  bvi n  jv e  em  tqi f  nel  r K  h  tgi c  Z"Q  e| G  U G  K  U w  jw  Z `w  j h  i g  ta   e  em  tqi j  t, c  K  Z, e  e  'vc  bi avi, A  q  bi D  c  q, e  Z  ib Ae  'v I f  nel  Z D  b  tbi m  uY  P   Z  tj aiv n  q| t  kb e  em  q t  kb w  tK AM  hi n  te I K  xf  te e  em  tqi m  dj " AR  b K  v h  te Z  vi m  b  w  O w  K-w  t` R  b v e  em  q c  wi K  bvi cq  l q  v h  q| R  vnR ev D  toRvnRtRi t  t  t   i  w  i thgb P  j K  tK c  _ P  j vi w  t` R  b v w  tq M  st  e" tc  Q  tZ m  vh   K  ti, t  Zg  b e  em  q c  wi K  bvi t  Kt  b v e  em  qxtK Z  vi K  w  LZ j  t  t" tc  Q  tZ m  vh   K  ti | b  zb e  em  q ii" K  v A  ev e  Z  ib e  em  q m  u  hi Y D  fq t  t  t  B e  em  q c  wi K  bvi c  q  Rb n  q| e  em  q c  wi K  bvi t  K   gYKvixi R  b" tiW g  v Ges GKRb `w  j w  b w  g  Zvi bxj-bKvvi m  t_ Zj b  v K  v th  tZ c  ti |

e  em  q c  wi K  bvi , i  Zj (Importance of Business Plan)

e  em  q ii", m  p  f  te c  wi P  j b  v I Gi Af  x  O j  t" AR  b e  em  q c  wi K  bvi , i  Zj Ac  wi m  g| e  em  q c  wi K  bvi c  wb c  wb , i  Zj w  g  c  e-

1. e  em  q c  wi P  j b  v w  K-w  t` R  b v : e  em  q c  wi K  bvi e  em  tqi j  t" AR  bi R  b KLb, K  x KvR, K  xf  te Ges KZ mg  tqi g  ta   m  u  b  Kv n  te, tm w  l t  q w  K-w  t` R  b v _t  K | dtj G  U e  em  qk ev D  t` v  3vi Kt  tQ G  K  U w  K-w  t` R  K `w  j j w  ntm  te KvR K  ti |
- 2| gj  ab msM  b I w  lbtqM : t  Kt  b v e  em  tqi hLb A  aK gj  atbi c  q  Rb t  L v t  q Ges D  t` v  3vi ct  t" w  R-^ Zn  ej t  tK G gj  ab th  Mio K  v m  e n  q b  v, ZLb Zt  K e  sK FY ev Ab  v b   e  m  n"K Drm t  tK gj  ab msM  b Ki  tZ n  q| G t  t  t" FY vZv I w  lbtqMKvix gj  ab mieivn Kivi c  te  msuk  e e  em  q c  wi K  bvi w  tKHY K  ti w  mxvS-M  Y K  ti |
3. mi Kvi m  th  M-m  jeavi m  0  envi : T  y" I g  Swi e  em  qMjv mi Kv  ti i w  bKU t  tK A  tBk m  th  M-m  jeav t  tq _t  K | e  em  q c  wi K  bvi H mKj m  th  M-m  jeav t  tZ m  vh   K  ti |
4. w  mxvS-M  tY mnvqZv : e  em  tqi c  Zt  h  M m  u  tK  avi Yv K  v, A  Mg  x w  t b   e  em  tq t  kb w  tK m  ac  hi Y K  v D  PZ n  te Ges t  kb e  em  qU A  aKZi j  fRbK n  te Ges f  nel  tZ K  x c  Y D  t  eb K  v D  PZ BZ" w  t  t" t  t  t" w  mxvS-w  tZ e  em  q c  wi K  bvi mnvqZv K  ti |

Dcti v  3 w  l qMjv Qov e  em  tqi m  t_ R  oZ Ab  v b   c  t" c  q  Rt  b e  em  q c  wi K  bvi A  qb K  ti e  em  q c  Zt  v b   m  u  tK  avi Yv j  f K  ti c  ti |

e  em  q c  wi K  bvi c  q  tbi c  muq (Process of Business Plan)

e  em  tqi m  dj " A  tBkv  tK w  f  P K  ti m  vK c  K  i w  beP  tbi Dci | c  K  i n  t"Q t  Kt  b v G  K  U w  b  S mg  tqi g  ta  , w  b  S j  t" ev-  evq  t b   c  V  Z c  wi K  v Z I m  Pw  Z Kg  c  x  Z | c  K  i G  K  U w  b  S mg  tq ii"n  tq ce  w  ba  i Z mg  q Ab  h  qk c  wi mg  b n  q| G  K  U c  K  i n  tZ c  ti m  uY  bZb w  lbtqM w  mxvS-A  ev c  jvZb e  em  tqi m  u  hi Y| e  em  q c  K  i c  q  tbi t  t  t" c  l g c  t  c n  tjv avi Yv w  p  yZKiY Ges avi Yv, t  jv gj  q b K  ti G  K  U t  K w  beP  b K  v |

1. c^K_i avi Y_v P^uyZK_iY

GKRb m^{at}e^bgq D^t "v³vi c^K_i P^uyZK_iY c^uq_i m^tc_vZ nq Zvi c^K_i avi Y_v Ab^fe Kivi mgq t_tKB| w^zb Zvi c^wi c^wk^R Ae "v we^fePbv K_ti t^K_tbv c^Y ev t^mevi P^wn` v m^utK^oavi Y_v j^f K_tZ c^vt b| GB P^wn` vi Dci c^K_i b^eP^b b^fP^b K_ti | m^vavi YZ c^Y ev t^mev m^vgM^oi P^wn` v c^K_i avi Y_v R^b t^tq| c^fYⁱ avi Y_v t_tKB c^K_ti m^tc_vZ nq| c^K_i avi Y_v P^uyZ Kivi mgq D^t "v³vi b^ftRi kL ev A^M_t A^tQ Ggb c^Y, c^KZ P^wn` v A^tQ Ggb c^Y, we "g^b c^fYⁱ Am^fear, b^Zb c^h³ e["]en^ti i m^fh^wM BZ^w w^tK ` w^o i^Lv c^lq^rb| b^Zb c^K_i avi Y_v, t^jvi Drmmg^a n^tj v m^vavi YZ b^ftRi K_tby, we^fb^omi Kwi I temi Kwi c^K_kkv_i, A[%]_bWZK I w^ki R^wi c^lZ^te` b, M^te^fY^gj K c^lZ^te` b BZ^w |

2. avi Y_v g^j "qb | c^K_i b^eP^b

GKRb D^t "v³v we^fb^oDrm t_tK c^lB Z_ "w^tk^H K_ti K^tqK^U m^{at}" avi Y_v P^uyZ K_ti GK^U Z^wj Kv K_teb| G Z^wj Kv^x avi Y_v, t^jvi we^fb^oc^x w^Zi gva^tg g^j "qb K_ti e["]em^tq_i c^K_i b^eP^b K_teb| `B^u c^wZi gva^tg P^uyZ avi Y_v, t^jvi g^j "qb K_ti c^K_i b^eP^b K_tiv h^q| Gi GK^U n^tj v g["]f^uw["]E^ubs Ges Ab^wU n^tj v g["]f^uw["]E^ubs |

K. g["]f^uw["]E^ubs (Macro-Screening)

g["]f^uw["]E^ubs n^tj v Ggb GK^U c^xZ h^v KZ_k, t^jvi c^fveK ev Dc^r "t^bi w^fE^tZ e["]em^tq_i avi Y_v, t^jvi g^j "qb K_ti GK^U c^K_i avi Y_v b^eP^b K_teb| m^Kj e["]em^tq_i ev w^ki c^lZ^tbi K^th^fej D^t "v³vi b^fq^s/y elnf^Z Kw^Zcq Dc^r "b^b 0^vi Kg-tek c^fweZ nq| G c^fveK, t^jvi n^tj v RbmsL^v, A[%]_bWZK, i^R_bWZK, m^vg^wRK, m^vs["]_bWZK I AvBbMZ c^wi tek|

- RbmsL^v : GK^U e["]em^tq_i Aw["]Z_i, c^o_b^x I AM["]Z th Gj^vK^v e["]em^tq_iU Aew["]Z tm Gj^vK^v Rb^tM^oxi Dci b^fP^b K_ti | e["]em^tq_i KZ^R c^lZK^Z c^Y ev t^mev m^vgM^oi evR^t i i AvK^v, eZ^gv^b RbmsL^v, RbmsL^v e["]em^tq_i n^vi | Rb^tgZ^v 0^vi c^fweZ nq|
- A[%]_bWZK c^wi tek : c^Y ev t^mevi P^wn` v e["]em^tq_iU P^vi w^tK ememK^vi x t^fv³t["] i Avq, m^Aq, LⁱP Kivi c^oYZ^v, Rx^b h^vvi g^b BZ^w 0^vi c^fweZ| c^K_i evQ^bt^qi t^qt["] G, t^jvi c^fve h^vh^vf^te we^fePbv K_ti w^mx^sb^tZ nq|
- c^K_kWZK c^wi tek : m^WK e["]em^tq_i evQ^bt^qi t^qt["] c^K_kWZK c^wi tek we^fU f^wgK^v c^vj b K_ti | w^kt["]i R^b c^lq^rRb^q K^th^fej c^K_kWZK c^wi tek t_tK Av^tm| Z^te th me w^ki K^tiv L^bw c^wi tek^tK `t["] Y K_ti tm me e["]em^tq_i c^wi Z^wR|
- i^R_bWZK c^wi tek : i^R_bWZK w^wZk^v Z^v, c^ob c^ob i^R_bWZK `t^ji `k^d I i^Rb^wZ^we`t["] i AvPi Y e["]em^tq_i K^th^fej^tK c^fweZ K_ti |
- m^vs["]_bWZK c^wi tek : w^kt["]i n^vi , K^tiv M^vi w^kt["]i c^wi , m^vg^wRK g^j "teva I ag^t Ab^fU Z e["]em^tq_i c^K_i b^eP^b i^Zp^yc^fveK w^tm^te K^tR K_ti |
- AvBbMZ c^wi tek : t^tki c^P^ujZ AvBb, e["]em^tq_i I w^ki b^wZ e["]em^tq_i-ew^wR["] c^hnt^ti i^Zp^yc^fveK w^tm^te K^tR K_ti |

ḡv̄t̄p̄w̄ Ēw̄bs-Ḡi ḡv̄t̄ḡ c̄K̄i w̄b̄P̄b̄ ḠK̄Ū c̄l̄w̄ḡK̄ c̄t̄P̄c̄ | P̄v̄š̄v̄t̄ē c̄K̄i w̄b̄P̄t̄b̄ī R̄b̄ c̄K̄īw̄ī
h̄v̄z̄v̄ Āv̄t̄v̄ w̄b̄w̄ōf̄v̄t̄ē c̄īx̄P̄v̄-w̄b̄īx̄P̄v̄ K̄īv̄ R̄b̄ ḡv̄B̄t̄p̄w̄ Ēw̄bs-Ḡī m̄v̄n̄h̄ t̄b̄q̄ c̄l̄q̄R̄b̄ n̄q̄ |

L. gvB†μw⁻ Enbs (Micro-Screening)

giBtjuw-Œilbs ntjv evRvi Pwn`v, Kwi Mwi , ewYR^K I Aw_不肯 Ges RvZxq A_不肯 Z Ae`vb BZ>w` w` K
wetePbv Kti cKt i mœve"Zv hPvB Kivi we-Twi Z cœjuqv| mbtP giBtjuw-Œilbs-Gi Dcv`vb,tjv e"vL"v Kiv
ntjv|

- evRvi P_mn`v : evRvi R_wc I M_te_lY_i gwa^{tg} c_fY_i P_mn`v, t_pZ_t[†] i `wóf_½ I A_mM_t, evR_ti c_oZ_thM_t[†] i msL_v Ges cY_i ev t_mevi m_thM_mjeav h_v_P_vte h_vP_vB Kiv nq |
 - Kwi M_w w`K : c_Kk_ti i Kwi M_w w`K h_vP_vB Kiv nq c_b³MZ I h_wšK `wó_tK_vY t_tK| G ai_tbi K_vR_i g_ta^{..} i t_qtQ Drc_v`b c_uq_v, c_b³ wba_vY, h_sc_wZ wbeP_b, c_Kk_i ev_verq_tbi mnRm_va^{..}Zv BZ^{w`} |
 - ewY_wR_vK w`K : c_Kk_i evQ_vBtqi t_¶_t[†] D³ c_Kk_ti i ewY_wR_vK j_vfRbKZv wba_vY me_vaK , iZ_vf_vC_vK_vR| G t_¶_t[†] Drc_v`b Li_tP_i Dc_v_b, we_vq gj^{..}, Abg_wbK j_vf BZ^{w`} we_vq L_v mZK_vi mv_t_ wteP_bv K_tZ nq |
 - Aw_wR_wK : G t_¶_t[†] c_Kk_ti i e_vq wbi_vY, A_wqtbi Dc_vq, gj_vab we_vbtq_wM t_tK c_b³ m_vte^{..} j_vf BZ^{w`} wntme K_ti c_Kk_i evQ_vB K_tZ nq |
 - RvZ_vq A_wWZ_tZ Ae_vbt RvZ_vq A_wWZ_tZ c_Kk_iU Krf_vte Ae_vvb i vL_te ZvI ci_v¶_v Kiv ev_vA_vbq | A_wWZ_tZ Ae_vvb h_vP_vB Kivi gvcK_wW ntj_v Kg_vns⁻'tbi m_thM, RvZ_vq t_Kv M_ti Ki c_vvtbi c_wig_vY BZ^{w`} |

AvtjvP` wo:tKvY t_tK th cK1w metPtq ev-Íemwz | jvfRbK ZvB we:btqfMi Rb" wbaNY Kiv nq| GLvrb Dfj LKiv cQqRb th, ¶i:tmevgj K e"emwq, tKbv-tePv | Ab"v" Lpiv e"emwq cK1 we:Ptbi t¶it RvZxq A_owZtZ Ae"vb we:tePbv ZZUv iZcY©bq| Zte gvsSwi | enr e"emwq, thgb g"vbd"vKPwi s ev Drcv` bgLx e"emwqi cK1 we:Ptbi t¶it g"vbtuv | gvbuv Dfq cKvi w<ns Avek"K |

3. e'ẽm̥q cíkí cíz̥te'b cíy̥qb

e' emv cKí cVqtbí tkl ayc ntjv GKwU my` i cVzte` b ^Zwi Kiv| wbePZ cKíwUi mætebv hvPvBtqi
Z " .tvi Dci wFE KtIB cVzte` b ^Zwi Ki‡Z nq|

¶iz̄ ēemvq cwi Kí bvi MBWj vBb (Guideline for Small Business Plan)

GKwU e  m q cwi K   bv c  qb Kivi mgq hZkxj nI qv A  ek  K| w  t  v     v     b  tR A_  v Ab" tK  t bv
w  t k  tA   m  nvh     b  tq e  m q cwi K   bv c  ' Z Ki tZ c  ti | GKwU myg e  m q cwi K   bv c  q  bi mgq
w  tq  e  WZ M  BWj vBb t  v Abm iY Kivi thtZ c  ti |

- ēem̄q c̄wi Kí b̄ hZUKz̄m̄q̄ ms̄w̄P̄ß Ges kā-ēvúj̄ „ēvR̄ß n̄l q̄ evĀbxq̄|
 - cȲ I evR̄t̄i i t̄P̄t̄i ēem̄t̄q̄i j̄P̄ `yGKw̄ cȲ ev AĀt̄i c̄l̄Z̄ `w̄o w̄bēx̄ iV̄L̄ D̄w̄Z̄|
 - ēem̄t̄q̄i ēē-`vcbv̄ `t̄i Ac̄w̄P̄Z̄ ēw̄³t̄K̄ Ašf̄P̄ K̄iV̄ D̄w̄Z̄ bq̄|

- tKvibv cYtK Ggb tUKbKvij kā 0iv eYDv Kiv DIPZ bq hv tKej wetkI Áiv eS̄tZ c̄ti b
wKšyAb-` i c̄tP tevsv Kib nq |
 - ev̄ T̄em̄sZ Dr̄c̄ `tbi c̄w̄gvtYi Dci w̄f̄E Kt̄i weptqj c̄w̄gvtY w̄m̄ve Kit̄Z n̄te | AZ̄s-
m̄vealbZvi m̄t̄_ wepq w̄m̄ve ivLv DIPZ |
 - Āúo Zt̄_i Dci w̄f̄E Kt̄i ēem̄q c̄w̄ Kí bv c̄Yqb Kiv DIPZ bq |
 - ēem̄q ms̄v̄š-th tKvibv mgm̄v eZ̄qvb I f̄w̄el̄t̄Z D̄m̄e nt̄Z c̄ti , Ggb mgm̄vi Av̄t̄j vPbv
ēem̄q c̄w̄ Kí bvq _vKv Awek̄K |
 - ēem̄q c̄w̄ Kí bv c̄YqbKvij ē-vcbv w̄t̄gi m̄Kj m̄m̄t̄K R̄w̄Z Kiv Ges c̄t̄qRb̄tevta
wetkI Ái c̄w̄gk̄bI qv DIPZ |

¶l̄'e"emq cwi Kí bvi w̄l ge" (Contents of Small Business Plan)

e'ẽmvtqi AvKvi, cKwZ, ai b tft' e'ẽmvq cwi Kí bvi w̄elqe- w̄fbən̄tZ c̄ti | Z̄te GKwU e'ẽmvq cwi Kí bvi w̄bgui w̄LZ w̄elq̄tjv w̄tK |

ብትጋይKgwyj KibwifiiEK GKU gij t`vKib cKtī i AbiyZ cōwjj Z Aw_R weeiYx QK Dc-'vcb Kiv n̄jv-

1. cKtī i e^{em}q c^{wi} gij

-'vqx gj ab	UvKy
(G RvZq LiP e ^{em} q i i i mgf q GKevi B KitZ nq)	
t`vKib fiov AwMj	2,00,000
Kj Kāv I hšcwZ	1,00,000
Ameveč I mwRm ^{3/4} V	2,00,000
Abib	50,000
tgyU	5,50,000
Pj wZ gj ab	
(e ^{em} q Kihpg c ^{wi} Pij bvi Rb" mvi v eQtiB KitZ nq)	
newfbai Kg cY" mgMj μq	3,00,000
KgPvi xi teZb	48,000
we`jr LiP	12,000
t`vKib fiov	36,000
Abib	54,000
tgyU	4,50,000
cKtī i tgyU e ^{em} q	
-'vqx gj ab	5,50,000
Pj wZ gj ab	4,50,000
tgyU	-----
	10,00,000
cKtī i A_qb c×wZ	
ibR^-^Znjej	6,00,000
AvZq-^-Rb t_‡K FY	2,00,000
e ^{em} K t_‡K FY	2,00,000
tgyU cKtī e ^{em} q	10,00,000
cōwjj Z Avq-e ^{em} q weeiYx (evrmwi K)	
cōwjj Z Avq (weμq t_‡K ja)	5,00,000
cōwjj Z e ^{em} q	
KgPvi xi teZb	48,000
we`jr wej	12,000
t`vKib fiov	36,000
gwj tKi e ^{em} 3MZ LiP	1,20,000
Abib	4,000

tgyU	2,20,000
cōwjj Z jvf (evrmwi K)	2,80,000

cōj Z bM` vbcēn weei Yx (Estimated Cashflow Analysis)

mp̄fite e"emvq cwi Pvj bvi Rb" e"emvq Df` "v3vi bM` vbcēn weei Yx cōj b Kiv cōqRb | GB weei Yx ^ wK, mWnK I gwmK wfEz msi PY Kiv thZ cti | G weei Yx Z wB® mgfq Kx cwi giY bM` Avmtq Ges Kx cwi giY e"q n‡Q Zv msi PY Kiv nq| bM` vbcēn weei Yx ^ Zvi Kivi dtj Df` "v3v Zvi e"emvq bM` i cIKZ Ae"v RvbZ cti |

mg Avq-e"q wefkH (Break Even Analysis)

mg Avq-e"q wefkH e"emvq Ggb GKU Ae"tK teSvq hLb Avq-e"q mgvb nq| Ab" K_vq ejv hvq, GU e"emvq Ggb i Kg chq hLb jvfI nq bv, PwZI nq bv| Avfiv cwi®<vi fvte ej‡Z tM‡j , th cwi giY cY weuq Ki‡j tgiU weKqgj , tgiU e"tqi mgcwi giY nq ZtK mg Avq-e"q etj | th we‡Z cY weuq Ki‡j Avq-e"q mgvb nq ZtK mg Avq-e"q we`y (Break Even point) etj | mg Avq-e"q we`y Rvbv _vK‡j KwPZ gbdv AR‡bi Avkvq c‡Yi mWk gj" wbaY, weuq cwi giY ejx, gbdv cwi Kí bv cVqb I gbdv ejx i Kihpg MÖY Kiv hvq |

AvZwefkH cxiZi avi Yv I cñuqv (Concept and Process of Self-Analysis)

th tKvfbv e"v3i e"emvq ii"Kivi cte®Zvi e"emv Kivi mPqZv AvtQ wKbv hvPvB Kiv cōqRb | Gi cñub Kvi Y ntjv e"emvq mvdj" jvf ev AKZKih®l qvi SxK AvtQ| dtj e"emvq ii"Kivi cte®mPqZv hvPvB K‡i tbI qvB ejxgvtbi KvR| e"emvq mPqZv hvPvB GKU RvUj weIq |

wbfgie Kg®T wZ mZv m‡_ cY‡Ki‡j GKRB bZb Df` "v3v Abaveb Ki‡Z cvi te Zvi gta" Df` "v3v nI qvi , Yewj AvtQ wKbv |

juigK	cikæ	niv (1)	bv (0)
1	Zig Kx GKU e"emvq cwi Kí bv cVqb Ki‡Z cvi ?		
2	Zig Kx thKvfbv weI‡q mn‡R m×vS-wb‡Z cvi Ges cIKj cwi w-Z m‡Ej tm m×vS-w-K‡Z cvi ?		
3	Zig wK ` wqZ wb‡Z Ges tbZZi w‡Z AvMöv?		
4	Zig hv‡i m‡_ wK Zvi wK tZvgv‡K wekjm I m‡§b K‡i ?		
5	tZvgvi wK cwi cY‡kvi xi K my" Zv i‡q‡Q?		
6	Zig wK GKbM‡o ` xN¶Y KvR Ki‡Z cvi ` k‡?		
7	Zig wK Ab‡i m‡_ wqk‡Z I KvR Ki‡Z ^vO` " teva Ki?		
8	Zig wK KvhRi fite Ab‡i m‡_ thM‡hM Ki‡Z Ges tZvgvi j¶ c‡Y Zv‡i‡K cfweZ Ki‡Z cvi ?		
9	Ab"iv wK mn‡RB tZvgvi wP‡tPZbv I avi Yv ej‡Z cti ?		
10	th ai‡bi e"emv Zig ii"Ki‡Z PvI , tm e"emv m‡u‡K®tZvgvi wK e"vck avi Yv AvtQ?		
11	e"emv Avbj wZK e"vci thgb wnmve i¶Y, AvqKi BZ"v e"vci tZvgvi wK avi Yv i‡q‡Q?		

12	w�cYb I A_�q�b t�Zvgvi �K A�f�Zv Ges avi Yv i�q�Q?		
13	e��em�q i�i "Kivi Rb� ch�B A�_�P th�M�b �K t�Zvgvi i�q�Q?		
14	e��em�q i�i "Ki�Z th gyj vgjyj c�q�Rb tm e�vc�t�i �K t�Zvgvi avi Yv i�q�Q?		
15	Z�g �K me �KQj E�ta��_�K e��em�q i�i "Ki�Z P�l ?		

Dct i i c k t jvi D Ei t l qvi ci c Z K n v tevaK D E i i Rb  1 b x i Ges b  tevaK D E i i Rb  0 b x i  te| Gici tg U KZ b x i n jv Zv tei Ki te| t Zvgvi tg U c  B b x i h  nq:

12 ev Zvi te k Z n t j : D `v 3v n l qvi Rb  h _ O m teb  Av Q |

7-11 Z n t j : t Zvgvi m teb  GL t b  c i c Y b   K  P v K t j Z g c i te |

7 Gi  b t P, Z n t j : D `v 3v n l qvi e vc t i t Zvgvi B Q k v 3 t Zgb Z x b q |

A t b K e   3 D `v 3v n t Z P B t j I ev  e t  t i ch B th M Zv,   Zv I Z x e v mb  _ t K b ,  K  P v Av v i K v c ieZ Z G Ae v i c i e Zb n t ZI c t i | ZLb Z gI GKRb D `v 3v n t Z c i te |

Dct i i Av  et k H c  q U  teb v K t i GKRb b Zb D `v 3v Rb  Av  et k H Yi c  q Rb qZv, t j v  P w Y K  -

K�g��T - 1 : Av��et�k�H�Yi c��q�Rb�qZv
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-
-
-
-
-
-

Abkxj bx

ēm̄bePb c̄k̄e

- 1| t̄Kb̄U ēem̄qxt̄K K̄w̄P̄Z j̄P̄ AR̄b̄ mn̄qZv K̄t̄?
 K. gj̄ab L. c̄wi K̄i bv
 M. t̄f̄v̄3vi Avq N. ct̄Ȳi P̄w̄n̄`v
- 2| K̄xf̄t̄e c̄K̄t̄i i m̄P̄b̄ n̄q?
 K. ct̄Ȳi P̄w̄n̄`v t̄_t̄K L. D̄t̄`v̄3vi ĀM̄h̄ Øiv̄
 M. K̄wi M̄wi w̄k̄P̄v̄ Øiv̄ N. b̄Zb̄ c̄h̄ȳ3 ēen̄i K̄t̄
 w̄t̄Pi D̄t̄ xc̄K̄U c̄t̄o 3 | 4 bs c̄k̄ie D̄Ēi `v̄l :
 R̄b̄e k̄ḡxḡ `xN̄P̄ b̄ w̄t̄_t̄k̄ w̄Q̄t̄b̄ | m̄x̄ūZ̄ t̄_t̄k̄ w̄d̄t̄i Āw̄Z̄ ^̄i mḡt̄qi ḡt̄ā w̄b̄R̄ Ḡj̄v̄K̄q̄ Āv̄āj̄b̄
 m̄t̄R̄ m̄w̄3/4Z̄ ḠK̄U d̄v̄_d̄t̄W̄i t̄_v̄K̄b̄ t̄_b̄ | Ḡj̄v̄K̄U R̄b̄eūj̄ n̄t̄j̄ | Ā_w̄b̄w̄Z̄K̄f̄t̄e Āb̄M̄h̄i | d̄t̄j̄ Z̄v̄
 c̄Z̄w̄k̄Z̄ ḡv̄īv̄q̄ ḡb̄v̄d̄v̄ Āw̄R̄Z̄ n̄q̄b̄ |
- 3| R̄b̄e k̄ḡxḡ ēem̄q̄ i i j̄ c̄t̄ēq̄K̄b̄ w̄K̄U w̄t̄eP̄b̄ K̄i b̄w̄b̄?
 K. ev̄R̄t̄i i Āv̄K̄i L. ct̄Ȳi P̄w̄n̄`v̄
 M. w̄k̄P̄v̄ n̄v̄ N. ct̄Ȳi ḡv̄b̄
- 4| R̄b̄e k̄ḡxḡi ēem̄t̄q̄ c̄Z̄w̄k̄Z̄ m̄d̄j̄ Z̄v̄ b̄ Āv̄v̄i i K̄v̄ Y-
 i. t̄f̄v̄3vi Avq Kḡ
 ii. m̄w̄K̄ c̄Ȳ w̄b̄eP̄b̄ b̄v̄ K̄i v̄
 iii. ev̄R̄t̄i i Āv̄K̄i t̄Q̄Ū |
 w̄t̄Pi t̄K̄b̄U m̄w̄K̄?
 K. i | ii L. i | iii
 M. ii | iii N. i, ii | iii

m̄R̄b̄k̄xj c̄k̄e

- 1| ēZ̄ḡt̄b̄ Āv̄t̄`i t̄_t̄k̄ w̄b̄ḡȲ | n̄D̄w̄Rs̄ w̄k̄t̄i i ēv̄c̄K̄ P̄w̄n̄`v̄i K̄v̄ ḡv̄_v̄q̄ t̄_t̄L̄ ēt̄q̄Ū t̄_t̄K̄ m̄`m̄ c̄v̄m̄ K̄i v̄
 R̄b̄e Āw̄i d̄ Āv̄i l̄ K̄t̄q̄K̄R̄b̄t̄K̄ m̄t̄_ w̄b̄t̄q̄ ḠK̄Ū w̄m̄t̄ḡŪ d̄v̄_v̄w̄i ^̄v̄c̄t̄bi c̄K̄i M̄h̄Ȳ K̄t̄ib̄ | c̄K̄i M̄h̄t̄Ȳi c̄t̄ēZ̄v̄i v̄c̄t̄i v̄K̄ḡR̄t̄Ēi `xN̄ḡq̄w̄` ḠK̄Ū Q̄K̄ c̄v̄q̄b̄ K̄t̄ib̄ | c̄l̄w̄ḡK̄ ēq̄ w̄b̄ēn̄i R̄b̄ h̄t̄_ó ḡj̄ab̄ w̄b̄R̄t̄`i b̄v̄_v̄K̄q̄ ḡj̄ab̄ m̄s̄M̄h̄i w̄K̄i D̄r̄m̄l̄ w̄b̄āf̄Ȳ K̄t̄ib̄ |
 K. ct̄Ȳi ev̄R̄i P̄w̄n̄`v̄ R̄b̄v̄i D̄c̄q̄t̄K̄ K̄et̄j̄?
 L. ēem̄t̄q̄i h̄w̄š̄K̄ w̄K̄Ū ēȲØ̄v̄ K̄i |
 M. D̄t̄ xc̄t̄K̄ Āv̄t̄v̄K̄ R̄b̄e Āw̄i d̄t̄`i c̄K̄i ev̄_ēv̄q̄t̄b̄ t̄K̄b̄ aīt̄bi ḡj̄ab̄ c̄l̄q̄v̄R̄b̄? ēv̄L̄v̄ K̄i |
 N. R̄b̄e Āw̄i d̄ l̄ Z̄v̄ ēǕi v̄c̄K̄i c̄v̄q̄t̄b̄ h̄v̄_c̄_Āb̄m̄i Ȳ K̄t̄t̄Q̄b̄-Ḡ w̄ēt̄q̄ t̄Z̄ḡi ḡZ̄ḡZ̄ `v̄l̄ |

2| Rbve kvñn` Avb` KbđdKkbwi i gñj K| vñP Zvi t`vKvñbi eQi tkñl i Avq-e'fqí Z_'' QñK Dc-'vcb Ki vñj v-

e'q	UvKv	Avg	UvKv
t`vKvñb fvñi GKKvñxb Aññ	2,00,000.00	cY' vñq	5,16,000.00
Avmevecñ I mñRm ^{3/4} v	2,00,000.00		
t`vKvñb fvñor	60,000.00		
KgPvñxi teZb	36,000.00		
ñe`yr nej	12,000.00		
Abñbñ LiP	8,000.00		

- K. vñkñl i Kvñgvj tKvñb cwi tek t_ñK Avñm?
 L. Pj vñZ gjab ej ñZ Kx eñvq| eYñv Ki |
 M. Rbve kvñnt` i e''emvñq cñññj Z jñf tei Ki |
 N. eZññb Rbve kvñnt` i e''emvñqí Ae''vñK mñšñ RbK? tZñgví gZñgZ `vI |

mBg Aa"vq eisj v‡` ‡ki wki Industries of Bangladesh

bwmdtmi eo PvPv QvZK wmtgU Kvi Lvbi GKRb BwÄibqvi | -j i QvUtz bwmdm Zvi wczv-gvZv | fvBtevbi mw‡ PvPvi Kv‡Q teov‡Z tMj | PvPv Zv‡K Ges Zvi PvPvZ fvB-tevb‡ i‡K wmtgU Kxfv‡e ^Zvi nq t` Lv‡Z wb‡q tM‡b | bwmdm t`Lj tmLv‡b nvRvi nvRvi cv‡i i mgvtek| Zvi PvPv Rvbuj c‡Zv` b fvi Z mgv‡S-t‡K AMvYZ cv_i GLv‡b AvmtQ| G mKj cv_i B n‡Q wmtgU ^Zvi i KvPvgij | newfbecÖmuqvq G cv_i‡K wmtg‡U i evši Z Kiv nq| QvZK wmtgU Lv gvbmxub‡

bwmdtmi t` Lv QvZK wmtgU Kvi Lvbi eisj v‡` ‡ki GKvU ,iZcY‡wki | G Aa"vq eisj v‡` ‡ki newfbec‡Kv‡i i wki , Gi ,iZjGes G,tjvi mgm"v | m‡ebu wb‡q AvtjvPbv Kie|



G Aa"vqU tk‡l Avgiv

- KvUi wkt‡i avi Yv, ^ewkó" I ,iZje"vLv Ki‡Z cvie|
- eisj v‡` ‡ki KvUi wkt‡i Dch‡³ t¶† ,tjv wPvYz Ki‡Z cvie|
- eisj v‡` ‡ki tc‡v‡U KvUi wkt‡i Db‡tbi ct_ evav ,tjv kbv³ Ki‡Z cvie|
- KvUi wki weKv‡ki Rb" Ki Yxq wPvYz Ki‡Z cvie|
- ¶‡i " I gvSwi wkt‡i avi Yv, ^ewkó" I MjZje"vLv Ki‡Z cvie|
- ¶‡i " I gvSwi wkt‡i MvB c‡uqv e"vLv Ki‡Z cvie|
- t` ‡ki Ges wb‡R‡` i GjvKvi Av_©mvgwRK Ae"v wePbvq ¶‡i " I gvSwi wkt‡i Dch‡³ t¶† ,tjv wPvYz Ki‡Z cvie|
- eisj v‡` ‡ki tc‡v‡U ¶‡i " I gvSwi wkt‡i mgm"v ,tjv kbv³ Ki‡Z cvie|
- ehr wkt‡i avi Yv I ^ewkó" eYv Ki‡Z cvie|
- eisj v‡` ‡ki Av_©mvgwRK Ae"v wePbvq ehr wkt‡i ,iZjwetkH Ki‡Z cvie|
- newfbec¶‡i " I gvSwi wki Ges KvUi wki ^'vc‡b Abc‡Nz ne|

w̄k̄t̄ i c̄k̄v̄i t̄f̄ (Classification of Industry)

m̄avi YZ ēvcK gj̄ab m̄vgM̄ ēenvi K̄ti Kvi L̄b̄v̄t̄Z K̄P̄ḡyj ev c̄l̄igK̄ `ē̄t̄K̄ ḡvāngK̄ ev Pōš-`tē i ēv̄š̄t̄ Kvi c̄l̄uq̄t̄K̄ w̄k̄t̄ i ej̄ n̄q̄ | w̄k̄t̄ i Drc̄`b m̄avi YZ Kvi L̄b̄w̄f̄ĒK̄ n̄q̄ Ges w̄b̄w̄S̄ `tēi Kvi L̄b̄v̄m̄ḡn̄t̄K̄ GK̄t̄ w̄k̄t̄ i ej̄ n̄q̄ | thgb- c̄U w̄k̄t̄ , ēl̄w̄k̄t̄ | eisj v̄t̄ k̄ K̄l̄ c̄l̄b̄ n̄t̄j̄ | t̄t̄ki A_θ̄w̄Z̄t̄Z̄ w̄k̄t̄ i f̄ngK̄ Kḡ b̄q̄ | A_θ̄w̄Z̄t̄Z̄ w̄k̄t̄ i f̄ngK̄ μ̄t̄gB̄ ēp̄x c̄t̄Q̄ | Ḡ t̄P̄t̄ mi K̄wi | temi K̄wi c̄p̄t̄c̄v̄l K̄z̄ | I D̄t̄ `MI ēp̄x c̄t̄Q̄ | w̄k̄t̄ Kvi L̄b̄v̄ c̄l̄Z̄ōv̄ K̄ti tm̄, t̄j̄v̄t̄K̄ j̄v̄f̄RbK̄f̄t̄ē c̄w̄i P̄j̄b̄v̄ K̄ti A_θ̄w̄Z̄K̄ Db̄q̄b̄ ēp̄x B̄ c̄l̄b̄ D̄t̄i k̄ | R̄v̄Z̄q̄ w̄k̄t̄ b̄w̄Z̄-2010 Ab̄h̄w̄q̄ eisj v̄t̄ t̄ki w̄k̄t̄K̄ ēvcK̄ Āt̄ D̄rc̄`b̄ w̄k̄t̄ i t̄mēḡj K̄ w̄k̄t̄ Ḡ `B̄f̄v̄M̄ f̄M̄ K̄v̄ n̄t̄q̄t̄Q̄ |

K. Drc̄`b̄ḡl̄x̄ w̄k̄t̄ (Manufacturing Industry)

c̄Ȳ Drc̄`b̄, c̄l̄uq̄v̄R̄v̄Z̄K̄iȲ, m̄sth̄w̄Rb̄ Ges c̄ieZ̄t̄p̄Z̄ Drc̄`b̄ Z̄ c̄t̄Ȳ i c̄ȳtm̄ḡǞm̄K̄iȲ | c̄l̄uq̄v̄K̄iȲ w̄l̄q̄K̄ m̄K̄j̄ c̄k̄v̄i w̄k̄t̄ Drc̄`b̄ḡl̄x̄ w̄k̄t̄ i Āš̄M̄ | Drc̄`b̄ w̄k̄t̄ k̄j̄ | h̄t̄š̄j̄ ēen̄t̄i i ḡvātḡ K̄P̄ḡyj̄t̄K̄ c̄l̄uq̄v̄R̄Z̄ K̄ti c̄w̄i YZ c̄t̄Ȳ i ēv̄š̄t̄ K̄i n̄q̄ | ēl̄w̄k̄t̄ , w̄b̄w̄k̄t̄ , c̄U i c̄URv̄Z̄ w̄k̄t̄ , m̄vi w̄k̄t̄ , w̄m̄t̄ḡU w̄k̄t̄ , P̄gov̄ w̄k̄t̄ , R̄v̄n̄R̄ w̄b̄ḡP̄ w̄k̄t̄ Ges t̄ij̄ | B̄w̄Āb̄q̄w̄s̄ w̄k̄t̄ Drc̄`b̄ḡl̄x̄ w̄k̄t̄ i D̄`v̄n̄iȲ |



D̄`x̄q̄ḡv̄b̄ R̄v̄n̄R̄ w̄b̄ḡP̄ w̄k̄t̄

L. t̄mēv̄ w̄k̄t̄ (Service industry)

h̄š̄c̄w̄Z̄ w̄k̄sev̄ -'v̄q̄ m̄x̄ú̄` ev̄ tḡav̄ m̄x̄ú̄` i ēen̄t̄i i ḡvātḡ th̄ m̄K̄j̄ t̄mēḡj̄K̄ Kḡc̄m̄x̄ú̄w̄Z̄ n̄q̄ t̄m̄mē w̄k̄t̄ c̄l̄Z̄ōb̄ t̄mēḡj̄K̄ w̄k̄t̄ i Āš̄f̄P̄ | gr̄m̄ Av̄n̄iȲ, w̄b̄ḡP̄ w̄k̄t̄ i n̄D̄w̄Rs̄, Āt̄Ū tḡvēB̄j̄ m̄w̄f̄l̄ms̄, w̄t̄b̄v̄`b̄ w̄k̄t̄ , n̄ŪR̄v̄j̄ P̄v̄ , t̄d̄w̄i K̄v̄j̄ P̄v̄ , d̄j̄ P̄v̄ | d̄j̄ ev̄Rv̄i R̄v̄Z̄K̄iȲ, `ȳ | t̄c̄w̄ē Drc̄`b̄ Ges w̄c̄Ȳb̄, n̄m̄c̄iZ̄ȳ | w̄k̄b̄K̄, ch̄θ̄b̄ | t̄mēv̄, c̄w̄i en̄b̄ | th̄M̄t̄h̄M̄ B̄Z̄w̄ t̄mēv̄ w̄k̄t̄ i D̄`v̄n̄iȲ |



esj v` k tij l tq : mi Kwi cwi enb LvZi , i ZcY®gva" g

mebqtMi gycKwNtZ Drcv` bgJx wki | tmer wki tK Pvi fvM fM Kiv ntqQ| G, t j v ntj v KuUi wki , ¶i^a
wki , gwSwi wki , epr wki | wbtgoG, t j v m¤utK®e- wi Z Avtj vPbv Kiv ntj v|

KuUi wki (Cottage Industry)

KuUi wki ej tZ cwi evii m`m` i clavb meikó tmme wki cÖZövbtk eßvq thme cÖZövb Rng Ges
Kvi Lvby feb eWZti tK -'vqx m¤ut` i gj" cÖZ-vcb e"qmn 5 j ¶ UvKvi wbtP Ges cwi ewi K m`m` mgbjq
mtev® Rbej 10-Gi Awak bq| mwaveYZ -'vqx- , cJ-Kb"v, fvB-tevb | cwi evii Ab" m`m` i
mnqZiq KuUi wki cwi Pwj Z nq| Zviv cYRvj xb | LÉKvj xb mgq Drcv` b ev tmer KvR RwoZ _vK|



KuUi wkti i newfbomvgM

esj v` tki KuUi wkti i Dchv® t¶t

tQU RqMv, -'v ab, eW³MZ ^bcy" | mRbkj Zv, Kwi Mvi Ávb Ges cwi ewi K mnthwMZvi Dci wfE
Kti Mto Dtv KuUi wki | bvbi i Ktgi KuUi wki Avgv` i t` ktk Kti tQ mgx | newfbœAAtj i KuUi wki

GZ teik m̄þig ARð K̄ti t̄Q, hvi Kvi t̄Y t̄ t̄ki newfbæAÁj tm AÁt̄j i KuUi w̄k̄t̄i i b̄tg c̄w PwZ jv̄f K̄ti t̄Q| thgb- i v̄zḡwU KuUi w̄kí, ḡbcyj KuUi w̄kí, Kyj j̄ L̄i BZ w̄ | w̄t̄ḡeisj v̄t̄ki KuUi w̄k̄t̄i i Dch̄p̄ t̄P̄t̄i GKwU Zwj Kv t̄ qv nt̄j v̄N

KuUi w̄k̄t̄i aib	Drcw` Z `e w̄
cURiZ w̄kí	v̄j e w̄, w̄Kv, t̄ qv̄j gv̄j, cr̄Ui m̄t̄Uj, Kv̄cθ
eik I teZ w̄kí	teZi Siø, evj t̄kW, Pv̄qi t̄U, teZi tPqvi, t̄vj bv, c̄zj, Siø, dj `w̄b, Pv̄UB, Wjv, Kjv, Pv̄jp
gr w̄kí	newfbæai t̄bi Rxeršj dj, dj, ^ZRmc̄, tkwcm, c̄zj, dj `w̄b, d̄t̄j i Uc, nwo, Kjw̄m I Ab̄vb̄ mvgM̄
ZiZ I e^-i w̄kí	kwo, jv̄½, t̄Uej K̄, t̄m̄dvi K̄, Rvg`w̄b, tm̄t̄qUv, e w̄, gvdjv, myžvi Urc, I qv̄j ḡv̄U, Pv̄ i, MvgQv, KxZ e^-i t̄i w̄t̄gW M̄t̄gØ, t̄nw̄mqvix
L̄i^ I mn̄w̄qK w̄kí	Pv̄b̄Pi, R̄vḡt̄Rv̄j, gay ,o, im̄t̄Myj v̄w̄ḡw̄, `wa, w̄Pcm, tm̄gvB, Kb̄t̄dKkbw̄i
n̄-í w̄kí	nv̄t̄Zi w̄kí Kv̄cθ, mZi w̄A, bKw̄Ku_ v, Awdm t̄v̄ kbw̄i, I eK evBw̄ns, ḡQ aivi Rv̄j, gv̄j, w̄ḡw̄oi c̄v̄t̄KU
w̄Sb̄K w̄kí	w̄Sb̄Kv̄j v, Aj sKv̄i, tLj bv, tkwcm,
¶i^ B^-úZ I c̄Kskj w̄kí	v̄, t̄Kv̄j, L̄jš, KuP, mygv̄w̄b, t̄i w̄v̄ -t̄Uj w̄fkb I w̄dR t̄giw̄Z, I t̄q̄m̄ s I qv̄KRC, evj w̄Z-Uw̄½ ^Zw̄i, gUi m̄B̄Kj, w̄Rc, Uw̄K I eim t̄giw̄Z
t̄Kw̄gK^v̄j , d̄gv̄w̄nDw̄UK^v̄j m̄ w̄kí	e enwi K ^Zj, AvZi, t̄Mj vcRj, Aw̄Mi ew̄Z, tḡgew̄Z, I qw̄ks tm̄vc, w̄dbvBj

Kḡt̄ -1 : t̄Zv̄t̄ i Gj v̄Kv̄ th mKj KuUi w̄kí M̄to D̄t̄V̄t̄Q Zv̄i GKwU Zwj Kv c̄t̄' Z Ki
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¶i^ w̄kí (Small Industry)

Drcv` bḡt̄x w̄k̄t̄i t̄P̄t̄i 0¶i^ w̄kí ej t̄Z tm̄me w̄kí c̄Zôv̄b̄t̄K eSv̄q thme c̄Zôv̄b̄ R̄g Ges Kvi Lv̄v feb e w̄Zt̄i t̄K ^v̄q̄x m̄q̄t̄ i gj̄, c̄Z^v̄cb e qmn 50 j ¶i UvKv t̄t̄K 10 t̄KwU UvKv w̄Ksev thme w̄kí c̄Zôv̄b̄ 25-99 Rb k̄lgK KvR K̄ti |



¶i "wk‡í i Qne

tmevj K wk‡í i t¶‡† 0¶i "wkí ej ‡Z tmme wkí cÖzövb‡K e§v‡e thme cÖzövb‡b Rng Ges Kvi Lv‡v feb e"Z‡i ‡K "vqx m¤ú‡ i gj", cÖZ"vcb e"qmn 5 j ¶ UvKv †_‡K 1 tKmU UvKv wk‡í cÖzövb 10-25 Rb klgK KvR K‡i |

gvSwi wkí (Medium Industry)

Drcv` bgjx wk‡í i t¶‡† 0gvSwi wkí ej ‡Z tmme wkí cÖzövb‡K e§v‡e thme cÖzövb‡b Rng Ges Kvi Lv‡v feb e"Z‡i ‡K "vqx m¤ú‡ i gj", cÖZ"vcb e"qmn 10 tKmU UvKv AwAK Ges 30 tKmU UvKv g‡ä "Ksev thme wkí cÖzövb 100-250 Rb klgK wb‡qwRZ i‡q‡Q |

tmevj K wk‡í i t¶‡† 0gvSwi wkí ej ‡Z tmme wkí cÖzövb‡K e§v‡e thme cÖzövb‡b Rng Ges Kvi Lv‡v feb e"Z‡i ‡K "vqx m¤ú‡ i gj", cÖZ"vcb e"qmn 1 tKmU UvKv †_‡K 15 tKmU UvKv ch§-wk‡í cÖzövb 50-100 Rb klgK wb‡qwRZ i‡q‡Q |



GKmU gvSwi AwKv‡í i Mvtg¶Um wkí

¶z̄ I ḡSwi w̄k̄t̄i i Dch̄y³ t̄¶̄

¶z̄ I ḡSwi w̄k̄t̄i aib	Drcw̄ Z w̄kí
Lv̄" I Lv̄" Rv̄Z w̄kí	gq̄v, Av̄Uv, m̄R, tm̄gvB, teW I wē<U, j̄yj w̄Pb, gaytkvab, īKbv I w̄UbRv̄Z ḡQ, t̄Zt̄j ī w̄gj, P̄t̄Kv̄t̄j U, m̄Mv̄t̄i U I wēlo Kvi Lv̄v, P̄j, ḡj̄o, w̄Pov, ^L BZ̄w̄ c̄š̄ZK̄Y (^q̄s̄m̄q P̄j Kj mn)
ē_ī w̄kí	_vb Kv̄co, teWk̄U, Kv̄Ūc̄t̄Ui Kv̄co, k̄mo, MvgQv
c̄U I c̄URv̄Z w̄kí	m̄Zv, m̄Zj̄, c̄t̄Ui ēM, Kv̄co, Kv̄t̄c̄θ, c̄t̄Ui m̄v̄t̄Uj I m̄Kj c̄URv̄Z `ē"
eb w̄kí	Kv̄, euk I teZi ^Zwi w̄Rw̄bmc̄, Kv̄Z Kj, Kv̄t̄Vi t̄Lj bv I Dbāgt̄bi Av̄mevec̄, μxov mvgM̄ō
ḡj̄ Y I c̄Kv̄kbv̄ w̄kí	w̄w̄fb̄aīt̄bi Kv̄MR, c̄t̄KU, Kv̄Ū ^Zwi
Pigov I īveri w̄kí	Pigov I īvert̄ii ēM, R̄Zv Kv̄i Lv̄v
¶z̄ B̄úvZ I c̄Kš̄k̄j̄ w̄kí	n̄v̄-Pw̄j Z w̄UDel t̄qj, Kv̄l h̄š̄cw̄Z, w̄gj Kv̄i Lv̄vi h̄š̄cw̄Z, ĀUv tḡvevBj mvgM̄ō
t̄K̄gK̄yj , d̄ḡm̄D̄UK̄yj m̄ w̄kí	w̄w̄fb̄aīt̄bi is, tcB̄U, c̄w̄-K Kv̄i Lv̄v, J̄la ^Zwi ī Kv̄i Lv̄v, ^Re m̄vi, w̄gk̄m̄vi, w̄BD̄w̄i qv ^Zwi
M̄m̄ I w̄miwgK̄ w̄kí	w̄w̄fb̄aīt̄bi M̄m̄ I w̄miwgK̄ mvgM̄ō Pxv̄ gw̄Ui w̄Rw̄bmc̄
w̄ngM̄vi w̄kí	w̄w̄fb̄aīt̄bi w̄ngM̄vi

eisj v̄t̄ki A_Ðw̄Zt̄Z Kv̄ui , ¶z̄ I ḡSwi w̄k̄t̄i Aēvb

eisj v̄t̄ki ḡt̄Zv Dbābk̄xj t̄t̄ki AññZi t̄¶̄t̄i Kv̄ui , ¶z̄ I ḡSwi w̄kí AZ̄š̄, īZc̄Ȳf̄ngK̄v̄ cyj b K̄ti |
`wi`^ wēgv̄Pb ^Kḡms̄`v̄bi t̄¶̄t̄i Gi Aēvb D̄t̄j ĒhM̄ | t̄t̄ki 96 f̄M w̄kíB Kv̄ui , ¶z̄ I ḡSwi
w̄k̄t̄i Aññ Zv̄f̄y³ | Kḡms̄`v̄bi eo t̄¶̄t̄i nt̄Q G m̄Kj w̄kí | t̄t̄ki j̄¶̄t̄i j̄¶̄t̄i ḡvb̄j G w̄k̄t̄i m̄v̄t̄_ R̄w̄Z |
`^i ḡjab, `v̄bxq Kv̄pgv̄j, ēw̄MZ ^bc̄ȳ, m̄Rbk̄xj Zv, c̄w̄ēv̄t̄i ī m̄`m̄t̄ ī wēt̄kl K̄ti ḡn̄j̄v̄t̄ ī KḡR̄w̄³
ēen̄vi K̄ti G R̄v̄Zxq w̄kí t̄j̄v M̄t̄o D̄t̄V | dt̄j j̄v̄Lv ḡvb̄t̄i Kḡms̄`v̄b m̄v̄o nq | wēt̄kl K̄ti t̄t̄ki M̄ḡxY
ḡn̄j̄v̄t̄ ī Av̄ZKḡms̄`v̄b m̄v̄o I teKvi Zj̄`v̄xKt̄Y Kv̄ui | ¶z̄ w̄k̄t̄i wēt̄kl f̄ngK̄ īt̄q̄t̄Q | t̄t̄ki B̄w̄Zn̄v̄m,
H̄w̄Zn̄`j̄yj b I wēKv̄t̄k Ges m̄vi wēt̄k̄j̄ Zv Qw̄ot̄q w̄t̄ZI ¶z̄ I Kv̄ui w̄kí īZc̄ȲAēvb t̄i t̄L P̄t̄j t̄Q |

t̄t̄ki ¶z̄ I Kv̄ui w̄k̄t̄i c̄w̄msL̄v̄ : R̄þ 2011

t̄gv̄U ¶z̄ w̄k̄t̄i msL̄v̄	93,660
t̄gv̄U Kv̄ui w̄k̄t̄i msL̄v̄	6,36,577
¶z̄ I Kv̄ui w̄k̄t̄i ḡvāt̄g Kḡms̄`v̄b	33.37 j̄¶̄

KuUi , ¶i^I ḡSwi wktí i weKv̄k KiYxq

KuUi wktí c̄w̄bZ c̄wi evi w̄f̄E K | Zte ¶i^I ḡSwi wktí c̄wi evti i m̄ m̄ MY Qrov̄l evB̄ti i k̄ḡk̄w̄^3 i c̄q̄Rb nq | G RvZxq wktí i Df" v̄^3 MY wb̄tRi k̄ḡ I tgav LwŪtq Ges v̄bxq KuPvgij ēenvi Kti t̄ t̄ki A_ DmZtZ , i Zc̄Y^Ae` vb ti t̄L P̄tj t̄Q | Zte G wktí i weKv̄k Avi I c̄t̄P̄c M̄Y Riwi | tm̄ t̄jv n̄t̄jv-

1. KuPvgij i mnRj f̄Zv w̄b̄DZKiY : m̄awi YZ th RvZxq KuPvgij thL̄t̄b tewk tmL̄t̄bB G RvZxq wktí t̄jv tewk M̄to Df̄V | Zte At̄bK mgq c̄KwZK `thM̄, thM̄t̄hM̄ Aēe^-vmn Ab̄vb̄ Kv̄t̄Y KuPvgij c̄v̄l qv Avb̄w̄DZ nt̄q cot̄j wktí i weKv̄k evaM̄ - nq | G Rb̄ mi Kw̄i c̄p̄t̄c̄v̄l KZv̄ c̄q̄Rb |
2. evRv̄ti ^bKU^ : Drcw̄ Z c̄Y^ weμq I wecȲt̄bi Rb̄ c̄q̄Rb evRv̄ti i | Avevi KuPvgij μ̄t̄qi evRvi I Kv̄QvKwQ _vKv DmPZ | KuPvgij μq I Drcw̄ Z mv̄gM̄i evRvi w̄b̄DZ Kv̄v t̄M̄t̄j G RvZxq wktí i weKv̄k Zj̄ w̄S^Z n̄t̄e |
3. k̄ḡt̄Ki ch̄B̄ thM̄b : ¶i^I, ḡSwi I KuUi wktí gj̄Z k̄ḡNb wktí | Gt̄ i weKv̄k `¶̄ Rb̄k̄w̄^3 I ^v̄ gRȳt̄Z k̄ḡt̄Ki c̄c̄Zv̄ , i Zc̄Y^ KuUi wktí i P̄w̄n̄ v̄ b̄ b̄ ej̄x c̄v̄l qv̄ d̄t̄j w̄Rv̄Bb I `¶̄ Kv̄i M̄v̄ Ávb̄ Acw̄ v̄wh̄nt̄q c̄t̄o | ch̄B̄ c̄k̄¶̄t̄Yi ḡvāt̄g k̄ḡKt̄ i `¶̄ Kv̄i m̄t̄hM̄ _vKt̄Z n̄t̄e |
4. c̄wi en̄t̄bi m̄t̄hM̄-m̄eav̄ : c̄l̄ngK Aē^-vq ^v̄bxq KuPvgij I evRv̄ti i Dci w̄f̄P̄ Kti wktí c̄Z̄v̄i nt̄j | c̄t̄Y^i evRvi we^-ÍZ nt̄j Zv̄ weμq I wecȲt̄bi Rb̄ Ges KuPvgij h̄sc̄w̄Z m̄p̄f̄t̄e Avb̄-tbqvi Rb̄ thM̄t̄h̄t̄Mi m̄p̄e^-v Avek^K |
5. ^v̄bxq I ^ēt̄ w̄K P̄w̄n̄ vi Dci , i Z̄t̄i v̄c : th̄nZz ¶i^I KuUi wktí ^v̄bxq P̄w̄n̄ vi Dci w̄f̄E Kti M̄to Df̄V, Zv̄B ^v̄bxq P̄w̄n̄ v̄ c̄t̄Yi , i Z̄t̄i w̄t̄q wktí ^v̄c̄Z nq | Zte i agv̄ ^v̄bxq P̄w̄n̄ vi w̄t̄K j¶̄ i v̄L̄t̄j B nq bv̄ | ^ēt̄ w̄K K evRv̄ti i c̄v̄i I GKB m̄t̄½ P̄w̄n̄ v̄ c̄t̄Yi w̄t̄K , i Z̄t̄i w̄t̄Z nq |
6. c̄Ri mnRj f̄Zv : ¶i^I KuUi wktí i Rb̄ ^v̄i c̄Ri c̄q̄Rb nt̄j I mKj mgq Df̄ ^v̄^3vi c̄t̄¶̄ c̄Ri thM̄b t̄ l̄q̄ m̄p̄e nq bv̄ | Zv̄B ēv̄sKmn wēfb̄Drm t̄t̄K A_ F̄Y w̄t̄m̄t̄e c̄v̄l qv̄ m̄t̄hM̄ _vKt̄Z n̄t̄e |
7. mi Kw̄i m̄t̄hM̄-m̄eav̄ mnRj f̄Zv : KuUi wktí t̄ t̄ki H̄Zn̄ I t̄M̄ši t̄ei c̄Z̄xK | Zv̄B G weKv̄k I c̄Kv̄t̄ki Rb̄ mi Kw̄i mKj aīt̄bi mn̄t̄hM̄Zv̄ I c̄p̄t̄c̄v̄l KZv̄ c̄q̄Rb | Avkvi K_v̄ th, mi Kv̄i 0¶i^I KuUi wktí ms^-v̄ c̄Z̄v̄i ḡvāt̄g G wktí i weKv̄k wēfb̄eaīt̄bi c̄p̄t̄c̄v̄l KZv̄ Kti h̄t̄Q | mi Kv̄i ¶i^I, ḡSwi I KuUi wktí i weKv̄k mn̄v̄Zv̄vb̄, Zv̄kvi i ¶̄v̄, tebv̄i v̄m̄ I Rv̄g w̄b̄ c̄j̄t̄ ḡt̄Zv̄ t̄kg c̄j̄t̄ M̄to t̄Zv̄i v̄m̄n̄ Zv̄Z, Kgvi, Kgvi, gr̄w̄kvi, euk, teZ, Zv̄gv̄, Km̄v̄ I c̄w̄U wktí wēt̄kI c̄Yv̄ bv̄ t̄ l̄q̄i v̄m̄xv̄S-M̄Y Kti t̄Q |

epr wktí (Large Industry)

Drcw̄ bḡt̄x wktí i t̄¶̄t̄t̄ 0epr wktí ej̄t̄Z tmme wktí c̄Z̄v̄b̄t̄K ēS̄q thme c̄Z̄v̄b̄t̄B R̄g Ges Kv̄i Lv̄v feb ēv̄Z̄t̄i t̄K ^v̄q̄ m̄p̄ūt̄ i gj̄ ^c̄Z̄v̄cb̄ ēqmn 30 t̄KwU UvKvi Awak w̄Ksev thme wktí c̄Z̄v̄b̄ 250 R̄t̄bi Awak k̄ḡK w̄b̄q̄wRZ i t̄q̄t̄Q |

t̄mergj K wktí i t̄¶̄t̄t̄ 0epr wktí ej̄t̄Z tmme wktí c̄Z̄v̄b̄t̄K ēS̄q thme c̄Z̄v̄b̄t̄B R̄g Ges Kv̄i Lv̄v feb ēv̄Z̄t̄i t̄K ^v̄q̄ m̄p̄ūt̄ i gj̄ ^c̄Z̄v̄cb̄ ēqmn 15 t̄KwU UvKvi Awak w̄Ksev thme wktí c̄Z̄v̄b̄ 100 R̄t̄bi

AraK k̄l̄gK w̄b̄t̄q̄w̄RZ īt̄q̄t̄Q| eisj v̄t̄ t̄ki epr w̄kí ,t̄j̄vi ḡta" D̄t̄j̄ h̄M̄ n̄t̄j̄v m̄vi w̄kí , w̄m̄t̄ḡU w̄kí , K̄MR w̄kí , we`jr Drcv` b̄ w̄kí , M̄t̄ḡU w̄kí , B̄úZ w̄kí , c̄K̄šk̄j w̄kí , J̄la ^Z̄w̄i w̄kí , c̄U I c̄URv̄Z w̄kí | Pv̄ w̄kí |

eisj v̄t̄ t̄ki m̄tebgq epr w̄kí

- | | |
|--|---|
| <ul style="list-style-type: none"> • Lv̄ " c̄l̄q̄iRv̄ZK̄iY w̄kí • Rbk̄w̄³ īB̄w̄b • Rvn̄R w̄b̄ḡP̄ I c̄w̄i t̄ekm̄§Z Rvn̄R f̄v̄½v̄ w̄kí • beiqb th̄M̄ k̄w̄³ (tm̄j vi c̄v̄l q̄i , DB̄U w̄ḡj) • ch̄b̄ w̄kí • AIB̄m̄U c̄Y I AIB̄m̄U w̄f̄w̄ĒK t̄mev | <ul style="list-style-type: none"> • ^Z̄w̄i t̄c̄v̄k̄K̄ w̄kí • tf̄l̄R J̄la w̄kí • Pḡov I PḡovRv̄Z c̄Y • n̄mcv̄Z̄j I w̄K̄b̄K̄ • At̄Uv̄ḡev̄B̄j |
|--|---|



Xv̄K̄v B̄w̄c̄t̄RW, m̄v̄f̄vi

t̄ḡU Rv̄Zxq Drcv` tb (Rw̄w̄w̄c̄t̄Z) w̄kí L̄t̄Zi Ae` v̄b (k̄ZK̄i v̄n̄ %)

aib	Aw̄_R eQi 2005-06	Aw̄_R eQi 2006-07	Aw̄_R eQi 2007-08	Aw̄_R eQi 2008-09	Aw̄_R eQi 2009-10	Aw̄_R eQi 2010-11
w̄kí *	29.03	29.45	29.7	29.86	29.93	30.33
giSw̄i I epr w̄kí	12.14	12.47	12.63	12.71	12.68	13.12
T̄z̄"I K̄uJ̄i w̄kí	4.94	5.08	5.14	5.18	5.26	5.29
tḡU w̄kí (Drcv` bḡL̄x)	17.08	17.55	17.77	17.9	17.94	18.41
	100.0	100.0	100.0	100.0	100.0	100.0

(*w̄kí ej t̄Z L̄b̄R, Drcv` bḡL̄x, we`jr, M̄v̄m I c̄w̄b I w̄b̄ḡP̄ w̄kí t̄K̄ tev̄S̄q)

Db̄z I Ab̄p̄z w̄kí Gj v̄K̄v

eisj v̄t̄ k̄ w̄k̄t̄í AbM̄hi | K̄w̄Zcq mgm̄v I evavi K̄v̄i t̄Y w̄k̄t̄í w̄b̄q̄t̄bi M̄Z GLbI ḡši | c̄v̄bZ Ab̄p̄z Av̄_® mḡw̄RK AeK̄Wv̄t̄gv̄ thgb- Ab̄p̄z īv̄-v̄Nw̄, Ach̄B we`jr I M̄v̄m mieiv̄, Ab̄p̄z c̄w̄enb I th̄M̄t̄h̄M̄ ēē-v̄, K̄w̄i M̄v̄i Áv̄b I ^P̄ k̄öḡK̄ Afv̄e, gw̄j K̄-k̄öḡK̄ ØØ I k̄öḡK̄ Am̄t̄šH BZ̄w̄ K̄v̄i t̄Y w̄k̄t̄í w̄b̄q̄t̄bi M̄Zav̄i v̄ēn̄Z n̄t̄"Q| evavi t̄ t̄ki m̄K̄j Gj v̄K̄v̄ w̄k̄t̄í mḡv̄b̄f̄v̄t̄e Db̄z bq| dt̄j w̄k̄t̄í w̄b̄q̄t̄bi t̄P̄t̄í t̄ t̄ki

nefRj vtZ cv_R" cwi j wZ nq | 2010 m‡j i wki bwZtZ eisj vt` tk i wkti AMhi | AbMhi tRj mgtni GKU Zwj Kv c0vb Kti tq | D³ Zwj Kv wbgie :

nefM	Dbz tRj v	Abpz tRj v
XvKv nefM	XvKv, bvi vqYMÄ, bi wms` x MwRxcj	Rvgj cj , tk i cj , tb† tKvbv, wKtivi MÄ, gqgbuasn, UrV2vBj , i vRevox, tMvci j MÄ, kixqZcj , gv` vi xcj , dwi ` cj , gwibKMÄ gYxMÄ
PÆMög nefM	PÆMög, K· evRvi , eipYemoqv , Pw cj , Kigj ut tdbx , tbvqvlvj x j pxcj	LwMorQwo , i vV2vgwU ev` i evb
i vRkvnx nefM	e , ov	Rqcj nwU , bI Mw , PvctvBbeveMÄ , i vRkvnx , bvtUvi , wmi vRMÄ cvebv
iscj nefM		iscj , cAMo , VwKia Mw w` bvRcj , bxj dvqvi x , j vj guibinwU , KmoMig MwBevÜv
Lj bv nefM		PgyWV2v , tgtni cj , Kuoqv , wSbvB` n , gv , iv , bovBj , htkvi , mwZtjxi v , Lj bv evtMinwU
ewi kuj nefM		ewi kuj , Suj KwV , wctivRcj , cUqvlvj x , ei , bv tfvij v
mtj U nefM		mtj U , mbvgMÄ , tgj fxevRvi nwemÄ

Kg@T -2 : tZvgut` i wR tRj v bePb Ki Ges tm tRj v wkti i Rb" Dbz ev Abpz nevi Kv i Y , tj v
wPwZ Ki

wR tRj vi bv	wki Gj Kv wntmte Ae^-'vb	wkti Dbz nevi ev Abpz _vKv Kv i Y

Abkjxj bx

eūmbePw̄o c̄k̄e

- 1| mefk̄l RvZxq ūk̄i b̄w̄Zō t̄Nw̄l Z nq KZ m̄t̄j?
 K. 2009 L. 2010
 M. 2011 N. 2012
- 2| ¶iz w̄kí ej t̄Z w̄b̄ḡe t̄Kvb̄Uf̄K tevS̄q?
 K. th w̄kí c̄Zōv̄b 100 Rb k̄gK w̄b̄q̄w̄RZ
 L. 10 t̄Kw̄U UvKv tevk̄ w̄b̄t̄q̄MKZ c̄Zōv̄b
 M. -'vq̄x m̄xūn̄E c̄Z -'vcb eve` ēq̄ 5 j ¶ t̄_f̄K 1 t̄Kw̄U UvKv
 N. c̄wi ev̄ti i m̄ m̄f̄` i w̄b̄t̄q̄ M̄w̄Z w̄kí c̄Zōv̄b |
 w̄b̄Pi D̄i xCKw̄U c̄to 3 l 4 bs c̄k̄e D̄Ei `v̄l :
 Rb̄e mw̄` d Zvi c̄wi ev̄ti i m̄ m̄f̄` i w̄b̄t̄q̄ ḡw̄U w̄t̄q̄ w̄ef̄b̄eai t̄bi t̄kv-w̄cm ^Zvi K̄ti Zvi t̄vKv t̄b̄
 w̄m̄ K̄ti b̄ Ges tek jv̄feib̄ nb̄ | Rb̄e mw̄` t̄di c̄Z̄ekxiw̄l Drm̄w̄n̄Z n̄q G ai t̄bi w̄kí M̄to
 Zt̄j t̄Qb̄ |
- 3| Rb̄e mw̄` t̄di w̄kí w̄K̄U t̄Kib̄ ai t̄bi?
 K. ¶iz w̄kí L. K̄U i w̄kí
 M. ḡSw̄i w̄kí N. epr̄ w̄kí
- 4| Rb̄e mw̄` d Zvi K̄t̄Ri ḡv̄t̄ḡ t̄_f̄ki A_Øw̄Zf̄Z Ae`v̄b i v̄L̄teñ
 i. Kḡms`v̄b ^Zvi t̄Z
 ii. Rxeb h̄v̄i ḡv̄b Db̄q̄t̄b
 iii. t̄_kxq H̄w̄Zn̄` i ¶v̄q̄
 w̄b̄Pi t̄Kvb̄U mw̄K?
 K. i I ii L. i I iii
 M. ii I iii N. i, ii I iii
- m̄Rbk̄j c̄k̄e
- 1| i w̄kK 11 t̄Kw̄U UvKv ēt̄q̄ c̄UPv̄t̄l i Rb̄ w̄L̄v̄Z XvKv w̄f̄Mi ḡqgb̄msn t̄Rj vi dj cj M̄t̄g GKw̄U c̄U
 I c̄URvZw̄kí -'vcb K̄ti b̄ | Zvi eÜz i w̄d mgc̄w̄i ḡv̄Y w̄b̄t̄q̄M K̄ti GKB ai t̄bi w̄kí -'vcb Kit̄j b̄
 i v̄Rk̄w̄x AÄt̄j thL̄t̄b AvL Pw̄l tevk̄ nq̄ | w̄b̄w̄S̄ mgq c̄ti i w̄k̄t̄Ki w̄kí c̄Zōv̄b̄U i w̄di c̄Zōv̄b̄i
 t̄P̄t̄q̄ tevk̄ ḡb̄v̄d̄v̄ K̄ti |
 K. ēv̄cK A‡_w̄kí t̄K Kq f̄iM f̄w̄M Kiv n̄q̄t̄Q?
 L. t̄mev̄ w̄kí ej t̄Z Kx tevS̄q? ēv̄L̄v̄ Ki |

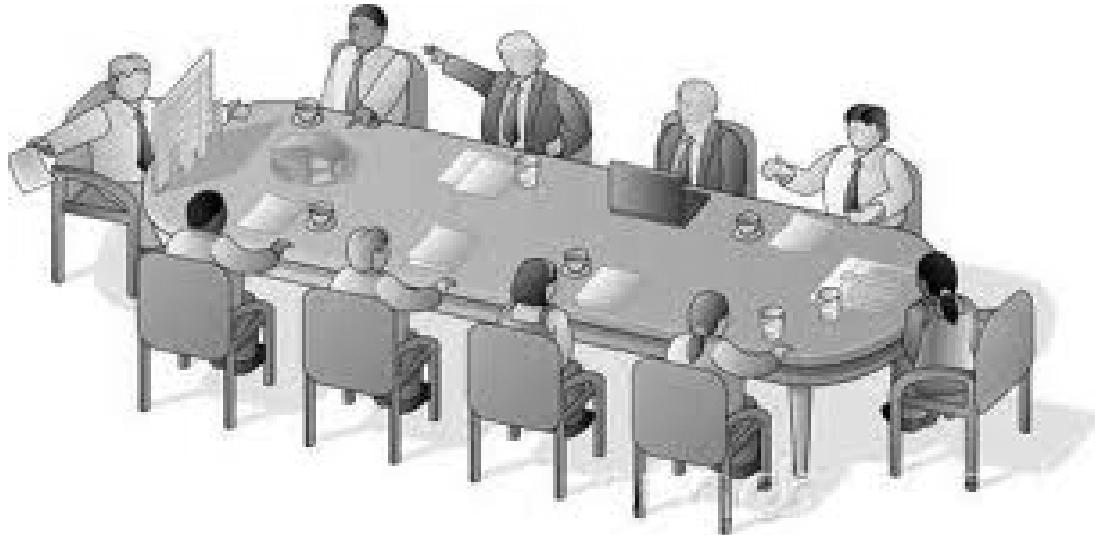
M. webqtMi gvcKwV‡Z iwk‡Ki e"emqU tKvb ai‡bi? eYb Ki |
 N. iwk‡Ki wkí cÖZövbu‡Z AwaK gþvdi nI qvi Kvi Y we‡kH Ki |

- 2| K. eiRtii tRwi b Zmibg we`yr‡Zi þgMZ Pwn`vi K_v we‡ePbv Kti mi Kwi AbgZ wb‡q mgj‡Z‡i
 GKU evqPwj Z we`yr tK‡vcb Ki‡jb| mg‡i evZm‡K Kv‡R jwM‡q DBÛ ng‡j i gva‡g
 Drcw` Z we`yr we‡fbœRvqMq mieivn K‡ib| Zvi G wk‡i webqtMi cwi gy 3 tKwU UvKvi AwaK |
 K. webqtMi gvcKwV‡Z wkí‡K Kq fv‡M fM Kiv n‡q‡Q?
 L. KuUi wkí ej‡Z Kx tevSq? e"vLv Ki |
 M. Rbve tRwi ‡bi wkí‡U tKvb ai‡bi? eYb Ki |
 N. Rbve tRwi b Zmibgi -'wcZ wk‡i i gva‡g t‡ki A_BnZi PvKv MwZkj n‡e-gj‡q b Ki |

Aóg Aa'vq e''emvq cñZôv‡bi e''e''vcbv

Management of Business Organization

gibe mf'Zvi µgmeKv‡ki mv‡_ e''e''vcbv Drm‡Ei mn-m‡úK©i‡q‡Q| i‡Z e''e''vcbv vQj cwi evi | `j wfwEK| mf'Zvi weKv‡ki mv‡_ mv‡_ mKj t¶‡† e''e''vcbv avi Yv Qwo‡q c‡o| e''e''vcbv avi YwU e''vcKf‡te Rbw‡Zv jvf Kti e''emvq mg‡Ri e''emv cwi Pij bv c×wZ t‡K| mwavi Yf‡te ej‡Z tMtj , tKv‡bv mwv j¶ AR‡bi D‡l t‡k Ab‡t` i Øiv cñqRbxq KvR Kwi‡q tbI qui tK§kj‡K e''e''vcbv ej | Av‡j vP'' Aa''v‡q Avgiv e''emvq cñZôv‡bi e''e''vcbv avi Yv, Kv‡ewj , Ges e''e''vcbv weFbaDcv`vb m‡ú‡K©Rwb‡Z cwi e|



G Aa''vq!U cW t‡k‡l Avgiv-

- e''e''vcbv avi Yv I Kv‡ewj e''vLv Ki‡Z cwi e|
- cwi Kí bvi avi Yv I cñqRbxqZv eYv Ki‡Z cwi e|
- msMwZKi‡Yi avi Yv I ,iZje''vLv Ki‡Z cwi e|
- tbZ‡Zj avi Yv I cñKv‡f‡jv eYv Ki‡Z cwi e|
- f‡jv tbZvi ,Yvewj wPyZ Ki‡Z cwi e|
- e''emvq A‡q‡bi avi Yv I Drm‡tjv eYv Ki‡Z cwi e|

e^{ee}-icbvi avi Yv (Concept of Management)

Rbve i ngvb MZ 5 eQi hveZ Kvc*t*oi e^{ee}-emvq cwi P*vj* bv K*t*i Av*m**t*Q*b* | Zvi t`vK*t*b me c*K**v**t*i i K*v*co | ^Z*wi* tc*v*kiK c*v*l q*v* h*v*q | c*Z**w* b A*t**b*K t*p*Z*v* tm*L**t**b* m*f*o K*t**b* | w*Z**w* w*b**t*R*b* e^{ee}-emvq cwi P*vj* bv K*t**b* | e^{ee}-emv*t*qi c*b**v*i e*p*x c*v*evi K*v*i t*Y* w*Z**w* K*g*P*v**x* w*b**t*q*t*M*i* w*P**S**t*-f*v*eb*v* K*t**Z* j*M**t**j**b* | m*p**u**Z* w*Z**w* GKR*b* K*g*P*v**x* w*b**t*q*M* K*t**j**b* d*t**j* Zvi K*v**t*R*i* P*v*c m*K**O**U* K*g**j* | w*K**s**h**K**O**U* b h*v*l q*v* ci t*p*Z*v**v* K*g*P*v**x* i w*e**t**x* t*w**i* t*Z* t`vK*b* t*L**v**j* v I `p*e*ni K*v*i Av*f**t**h**M* A*t**b**b* | i ngvb m*v**t*ne t*p*Z*v**t* i Av*f**t**h**M* g*t**b**t**h**M* w*t*q i*t**b* Zvi K*g*P*v**x* t*W**t*K*t* e^{ee}-emv*t*qi m*p**v*g i *P**V**t**_*c*l**q*R*b**x* c*v*g*k**W* t*j**b* | K*g*P*v**x* w*U* Zvi f*j* e*S**t**Z* c*v**j* | t*m* f*u**e**l* t*t*Z Av*t**i* g*t**b**t**h**M* w*t*q K*v*R*t* K*t**Z* D*Ø**k* n*t**j**v*

D*c**t**i* i M*t**i* e^{ee}-emv*q* i ngvb m*v**t*ne*i* K*g*P*v**x* w*b**t*q*t*M*i* w*P**S**t*, K*g*P*v**x* w*b**t*q*M*, K*g*P*v**x* i w*e**t**x* t*p*Z*v**t* i Av*f**t**h**M* t*k**v**b* Ges t*m* Ab*h**v*q*x* e^{ee}-t*t**b**l* q*v* m*e**w*K*Q**B* Zvi e^{ee}-emvq e^{ee}-icbvi Ask |

e^{ee}-icbvi n*t**Q* Ab*"* t*j**v*K*t**"* i m*v*g_ t*K* K*v**t*R*j* w*M**t**q* t*K**v**t*b*v* K*v*R*t* K*v*i t*q* t*b**l* q*v* i *P**Z**v* I t*K**s**k**j* | Av*a**b*K e^{ee}-icbvi R*b**K* et*j* c*w**Z* t*n**b**w* t*d**I* t*q**j* (Henri Fayol)-Gi g*t**Z* 0e^{ee}-icbvi n*t**j**v* ce*l**o**g**v**b* I c*w**K**i* bv, ms*M**W**Z**K**i*Y, w*b**t**R**b*, mg*S**^*qm*v**a**b* I w*b**q**s**t**Y**i* mg*w**o**l* 0 e^{ee}-icbvi K*t**q*K*U* ^*e**m**k**ó* w*b**g**e**c*-

- e^{ee}-icbvi n*t**j**v* K*Z**K*, t*j**v* K*v**t*R*i* avi v*w**m**K* c*l**u**q**v*
- e^{ee}-icbvi ce*l**o**a**m**i* Z j*P**"* AR*t**b**i* R*b**"* c*w**P**v**j* Z n*q* |
- e^{ee}-icbvi G*K**U* ^*M**Z* c*l**u**q**v*
- e^{ee}-icbvi G*K**U* P*j* g*v**b* c*l**u**q**v* | mg*t**q**i* c*w**e**Z**t**b**i* m*t**_* w*g**j* t*i**t**L* e^{ee}-icbvi K*v**t*R*i* t*P**t**l* I b*Z**b* b*Z**b* t*K**s**k**j* M*o**Y* K*t**Z* n*q* |

e^{ee}-icbvi K*v**h**e**u**j* (Functions of Management)

ce*l**o**a**m**i* Z j*P**"* AR*t**b**i* R*b**"* m*p**u**w* Z K*v**h**e**u**j* t*K* e^{ee}-icbvi ej*v* n*q* | c*Z**o**r**t**b**i* m*K**j* c*K**v**i* g*v**b**u**E**K* I Ab*"**b**"* D*c**v**r* w*b**t*K*"* *P**Z**v* m*t**_* c*w**P**v**j* g*v**a**t**g* j*P**"* AR*t**b**i* R*b**"* e^{ee}-icbvi Av*I* Z*v**q* A*t**b**K*, t*j**v* K*v*R*t* K*t**Z* n*q* | w*b**t**g**e**e*-icbvi K*v**h**e**u**j* w*t**k**H* K*v* n*t**j**v*-

1. c*w**K**i* bv c*l**u**q**b* (**Planning**) : c*w**K**i* bv n*t**j**v* f*u**e**l**r* K*v**h**e**u**j* w*K*-w*b**t**R**b* | t*K**v**t*b*v* e^{ee}-emvq ms*M**W**Z**K**i*Y c*l**o**a**m**i* Z j*P**"* AR*t**b**i* R*b**"* f*u**e**l**t**Z* K*x* K*v*R*t*, t*K*, K*x**v**t**e*, K*L**b* K*t**e* Z*v**l**b**a**Y* K*v**B* n*t**j**v* c*w**K**i* bv | e^{ee}-icbvi c*l**u**g* K*v*R*t* n*t**Q* c*w**K**i* bv c*l**u**q**b* |
2. ms*M**W**Z**K**i*Y (**Organizing**) : e^{ee}-emv*t*qi c*l**q*R*b**x* m*K**j* g*v**b**u**E**K* I e^{ee}-MZ D*c**K**i*Y Ges m*p**u**w* t*K* h*v**h**f**t**e* e^{ee}-envi K*v*i R*b**"* K*g**x**P**i* g*t**a**"* w*q*Z*j* I *P**g*Z*v* e*È**b* Ges Av*S**t**m**p**u**K**C**o**Z**w* i K*v**h**e**u**j* t*K* ms*M**W**Z**K**i*Y ej*v* n*q* |
3. K*g**r**m**s**-**v**b* (**Staffing**) : c*Z**o**r**t**b**i* Ab*"*Z*g* D*c**v**r* n*t**Q* Zvi K*g**r**e**w**n**b**x**t**K* K*g**r**e**w**n**b**x**t**K* e^{ee}-emv*t*qi Ab*"*Z*g* g*v**b**u**E**K* m*p**u**w* w*t**m**t**e* w*t**e*P*b**v* K*v* n*q* | K*g**r**m**s**-**v**b* t*b**i* R*b**"* D*c**h**y**P* K*g**r**m**s**M**ö*, w*b**e**P**b*, w*b**t*q*M* | c*l**q**P**Y* c*l**u**q**b*, c*t**v**b**Z*, e*w**j*, Q*U**v**B* c*F**u**Z* K*v*R*t* K*g**r**m**s**-**v**b* A*š**f**P* |

4. **mbt` Rbv` vb (Directing)** : cwi Kí bv ev^oevq^obi Rb^o Kgx^o i Av^ok^ombt` R c^ovb Kiv^oK mbt` Rbv ej | e^oe^ovcb Kgx^o i tKvb KvR KLb, Krfvte m^ouba^oKitZ nte Zvi mbt` Rbv c^ovb K^oi _^oKb | h^ov^ombt` Rbv w^otZ cwi t^oj Kgx^ov me^oAK ` P^oZv c^okb KitZ c^oti | AtbtK mbt` Rbv` vb^oK tbZZj v^obi mv^o_ Zj bv K^oi t^oQb |
5. **tc^oYv` vb (Motivating)** : c^oZ^ont^obi Kgx^o i^oK K^oRi c^oZ AvM^ob | Drmvnx Kivi c^ouqv^oK tc^oYv ej v nq | tc^oYv d^ot^oj Kgx^ov AvM^o mbtq ` w^oqZj c^oj tb D^oY^o nq Ges g^obm^oZ KvR m^ou^otb m^oPg nq |
6. **mg^oqm^owab (Co-ordinating)** : mg^oq m^oab c^ouqv^o e^oemvq msM^otb^o Kgx^o newfbawefM | Dcnefv^oMi g^ota^o Kih^oKi thM^othM^o ^ vcb Kiv nq | mg^oq m^oab^o gva^otg c^oZ^ont^obi mK^oj w^otg GK^oU ` t^oj cwi YZ nq hv HK^oexf^ote KvR m^ou^otb mnvqZv K^oi |
7. **mbq^oSY (Controlling)** : cwi Kí bv Abjhvqx Kvh^om^ou^oZ n^ot^oQ mbKv Zv Z^ovi K Kiv, T^oU-w^oP^oY^o Z^ombq^o Kiv Ges c^oq^oR^otb m^oskvabgjK e^oe^o M^oY Kivi m^oweR c^ouqv^oK mbq^oSY ej v nq | mbq^oSYi gva^otg c^oZ^ont^obi cwi Kí bv ev^oevq^ob mnRZi nq |

cwi Kí bvi avi Yv (Concept of Planning)

e^oemvq w^oPKvLvi w^oPK tKw^onb^o Av^ovi Zvi K^otm c^oek K^oi i^of^oQv me^obgq K^oi t^oj b | w^oPK^ox^oVl Avbt^o i mv^o_ Zv^oK ^ MZ Rbvij | w^oK^oi i c^oKv^oi f^o mbtq Av^oj vP^ovi i^otZ w^oZ^ob w^oPK^ox^oP i mbKU w^oKi Kvi Lvbvi cwi ` k^oD Kivi Awf^oAZv Rvb^oZ Pv^o | t^oLv hvq te^oki fM w^oPK^ox^oP w^oKi Kvi Lvbv m^ovmwi t^oLvi t^oKv^obv Awf^oAZv tbB | w^oZ^ob me^oB^oK mbtq t^oRj vi me^omk^o w^oKi bM^ox cwi ` k^oD Kivi AvM^o c^oKv^oKi t^oj mK^oj w^oPK^ox^oAvb^o ` td^oU c^oto | w^oZ^ob me^oB^oK kv^o- K^oi b Ges ej^o b Gi Rb^o c^ovb w^oPK^oKi Abgv^oZ mbt^oZ nte | ZvQov Av^ovi hv^oP^oS^o-f^oebv^o K^oi w^om^ox^oS- mbt^oZ nte^oNZ^on^ot^oj v-

KLb hv^ol qv nte?

Krfvte hv^ol qv nte?

KZRb w^oPK^ox^oI w^oPK^oK hv^oeb?

thLvb^ob hv^ote Zv^o ` i KZ^ot^oli mv^o_ Krfvte thM^othM^o Kiv nte?

met^ok^ot^o w^oPK^ox^oP i mbKU c^okei vL^ot^oj b : Kvi Lvbv cwi ` k^obi Rb^o Avg^ot^o i GmKj ce^oavi Yv ev^oP^oS^o-f^oebv^oK Avg^oiv Kx ej^otZ cwi | w^oPK^ox^oP mg^o^t^oi Revi w^oj : cwi Kí bv | w^oZ^ob me^oB^oK ab^oev^o w^ot^oj b | w^oZ^ob Av^ovi ej^ot^oj b, t^oKv^obv KvR i^oi Kivi c^oe^ot^om we^ot^oq we^okl w^oP^oS^o-f^oebv^o ev AvM^o w^om^ox^oS^oB n^ot^oj v cwi Kí bv | Av^ovi cwi ^ovi fv^ote ej^otZ t^oM^oj , t^oKv^obv D^ot^oK^ot^oK mvg^ob ti^oL Kx KvR K^oi tZ nte, KLb K^oi tZ nte, t^oKv^ovq K^oi tZ nte, KZ mg^otq KvR tk^o nte, G m^ou^ot^oK^oAwM^o w^om^ox^oS- M^ot^oYi c^ouqv^oK cwi Kí bv ej^o | m^oW^oK cwi Kí bv D^ot^oK AR^ot^oK mnR K^oi | cwi Kí bv gva^otg c^oZ^ont^obi mK^oj DcKiY I m^ou^ot^oi e^oenvi w^obDZ Kiv hv^oq | cwi Kí bv gva^otg c^oZ^ont^obi Kgx^o Kgx^ov x^oi ` w^oqZj^o m^oW^oKf^ote e^oE^ob Kiv hv^oq | d^ot^oj Zv^o ` i g^ota^o ` w^oqZjeva m^oÓ nq Ges ` P^oZv ej^ox c^oq |

Kg��T -1 : GK��U e��em�q c��Z��v��b c��i K��bvi c��q��Rb t��Kb?
<ul style="list-style-type: none"> • • • • • •

ms  WZKi  Yi avi Yv I , iZj (Concept and Importance of Organizing)

  Avkvi evYx   t  v  i i gw  j K c  kv  -   m Zvi w  b R Gj w  Kvq m  v  tgi m  t_ e  em q K  ti AvmtQb | w  Z  b XvKv I P  EM  g t  tK ^Zvi tc  kvK, Km  g  UKm, w  ki t  i L  - `   I t  Lj b  mn w  wfba  itbi ct  Yi mgvtek N  Utq  b | Zte Zvi e  em q metP  tq AvKt  q AvBt  Ug n  tQ w  tRi Z  yeav  b ^Zvi w  wfba  CKv  i i AvPvi | c  Z eQi w  Z  b ~vbxq evRvi t  tK K  Pv Avg, Avgov, c  Kv eiB, Rj c  B I Avgj w  K t  b AvPvi ^Zvi K  ti w  l  p K  tib | tm Rb   w  wfba  tgs  tq A~vqxfv  te w  K0z g  nj v  tK w  tq  M t  b hvi w  l  p C c  wi k  gtKi w  l  bgtq Zt  K AvPvi evb  tZ I tevZj RvZ K  tZ m  vih K  tib | w  t  b w  t  b Zvi AvPvi i L  w  Z e  w  x tc  tZ _v  tK | w  Z  b AvPvi ^Zvi I w  l  pi Rb   GK  U Avj v   w  f  M t  Ljv  i w  m  v  - w  t  b | tm Rb   AvPvi ^Zvi Kvi x g  nj w  YtK ~vqxfv  te w  tq  M w  t  b | GKRbtK c  K g  t  bRvi w  t  m  te ` w  qZj w  t  b | eQi e  v  x K  Pvgyj ms  M  , AvPvi ^Zvi I Zvmsi  Y Kvi Rb   ` w  qZj e  Eb K  ti w  t  b |

c  kv  - v  mi m  x  w Z mKj KvR e  em q e  e  vcbvi Ask | G mKj KvRtK ms  WZKiY etj |

Kvi Y c  i K  bvi Ab  vqk K  vgj `   m Zvi e  em q g  bweK I e  - MZ mKj c  q  Rbxq DcKiY Ges m  x   ms  M   | mgv  s^Z K  ti tm, t  j v  tK h  vh_f  te e  envi Kvi Rb   Kgx  P i g  ta`` w  qZj I T  gZv e  Eb K  ti w  t  q  tQb | ms  WZKi  Yi dt  j c  Z  v  b j   AR   mnRZi nq | c  Z  v  b mKj m  x  t` i m  t  P  P e  envi w  l  DZ nq | c  Z  v  b Kg  Z Kg  ZP Kg  Pvix` i w  q  s  y I c  i Pvj bv mnR nq | w  tRt` i g  ta`` Av  t  m  uK  m   p nI qvi Kvi Y Kv  tRi M  Z e  w  x c  q |

Kg��T -2 : GK��U e��em�q c��Z��v��b ms��WZKi��Yi , iZj
<ul style="list-style-type: none"> • • • • •

tbZ  Zj  avi Yv (Concept of Leadership)

Aw  Zvi v dw  P  m  Gi gw   K Rb   Avi kv   mgv   c  R w  tq Zvi e  em q i  i "K  i w  tj b| w  K  K  Vvi c  i k  , m  Zv, Kg  vix   i c  i Pvj bv Kivi   Zv I e  em q i D  Zi c  Z c  j Aw   Zt  K AvR mgv  Ri GKRb w  k   e  w  3t  Zj c  i YZ K  i t  Q| AvR Zvi e  em q i c  P  U kvLv mgv  gi m  t_ c  i Pvj Z n  tQ| w  Z  b Kg  vix   i mKj Af  ve-Awf  th  M g  b  v  h  M w  tq tkv  bb Ges m  a  g  Zv Zt  i   me-  l qv c  i Y Kivi t  P  v K  i b| Ab  w  tK Kg  vixi v e  em q i w  tR  t i g  b K  i Av  sh KZvi m  t_ KvR K  i , M  nK  t_ i P  m` v c  i Y K  i e  em q i mgv   e  xi t  P  v K  i hv  tQb|

K  nbw  U  Z Avgi v Rb   Avi kv   i th   Y, t  j v cvB tm, t  j v :

- w  Z  b c  i k  x
- w  Z  b mr
- Kg  vix   i c  i Pvj bv Ki t  Z w  Z  b   
- e  em q i D  Zi Rb   w  Z  b Aw  M  x
- Kg  vix   i Af  ve-Awf  th  M tkv  v I   t Ki t  Z Av  sh K|

Dct  iv  3 me, t  j v, t  Yi mgw  tK Avgi v Rb   Avi kv   i tbZ  Zj    Yewj ej t  Z c  i | e  em q i t  P  t  t tbZZi ej t  Z D  t  i K AR  tK mgv  t b ti t  L KvR m  w  t b Kg  P i Drm  nZ Kivi   Y I t  K  skj t  K tevSvq|

tbZ  Zj  c  Kvi t  f   (Classification of Leadership)

��ngK	tbZ��Zj� ai b	��ek��
1.	MYZw��SK tbZZj (Democratic Leadership)	<ul style="list-style-type: none"> • tbZv Aa��t��b�� i m��t_ Av��j vPbv K��i b • Aa��t��b�� i c��ngk��M��Y K��i b • Kg��P i w��KU t��tK Z_ msM�� K��i b • Kg��P i c��k��Kivi m��th��M t��b • Kg��P i c��k��Kivi t��j Zvi Reve t��b • Kg��P i Review` w��Zv Avkv K��i b • Kg��P i w��KU Review` w��n K��i b • Kg��P w��tR��t i c��Z��bi Ask g��b K��i b
2.	��i Zw��SK tbZZj (Autocratic Leadership)	<ul style="list-style-type: none"> • tbZv i ayAv��t k K��i b, Review` w��n K��i b bv • m��uYFvte w��tRi ��gZv I mgv��t_ Dci w��ff�� K��i b • Kg��P i mgv��t_ Dci Av��t v i vLb bv • Kg��P i gZvZ ev c��ngk��M��Y K��i b bv • Kg��P i c��Z tb��ZevPK g��b��vfe t��vY K��i b • Kg��P i memgq Pv��ci g��tL i vLb • Kg��P c��Z��bi tK w��tR��t i fveZ c��i b bv

3.	gj³ tbZZj (Laissez Faire Leadership)	<ul style="list-style-type: none"> tbZv-Kgx® i Dci `wqZi tq wWØS- vKb wbR KvR Ki tZ cQ` Kti b bv Ges AwØx bb Kgx® i Dci mybw` S Avt` k t` b bv Kgx® i Review` wZv Av` vq Kti b bv Kgx® wbRt` i B"QigtZv KvR Kti _vK WxvS-MøtY mgq tewk j vM cZotbi wvdj "wbP Kti fvtj v Avste" W³K m¤úK© I `j xq KtRi Dci
4.	Avgj vZwšK tbZZj (Bureaucratic Leadership)	<ul style="list-style-type: none"> tbZv-Kgx® i Avt` k w tq KvR Av` vq Kti tbb Kgx® tbZvi tPtq Av` kPK eo Kti t` tLb Ges cvjb Ki tZ eva" vKb me©v wbqggwdK `wqZi cvjb Ki tZ nq tbZvi tPtq tbZvi Avt` k Ges e" W³MZ m¤útK® tPtq k,Lj v tewk , i ZcY®

Kg©† - 3 : wwfbaitbi tbZtZj ^elkó" , tj v wekH Kti wbPi Kg©† w m¤ú` b Ki tZ nte |

tbZtZj aib	mjeav	Amjeav
MYZwšK tbZZj	• • • •	• • • •
^~^i ZwšK tbZZj	• • • •	• • • •
gj³ tbZZj	• • • •	• • • •
Avgj vZwšK tbZZj	• • • •	• • • •

A^ok^obZvi , Y^oewj (Qualities of Ideal Leaders)

whib tbZZ_j t^o b Zv^oK tbZv ej v nq | tbZvi KvR nt^oQ D^ol^o K^otK ev^oewqZ Kivi Rb^o c^oZ^otbi Kg^oP i DrmnwZ I cwi Pij bv Kiv| tbZZ_j v^obi KvWb `wqZkjx KvRlU m^ow^o t^obi Rb^o GKRb tbZvi A^obK_j v^o Y ev^oewk^o _vK^oZ nq | tKbbv Dch^oB tbZZ_j thgb GKlU c^oZ^otbi j^oP AR^otK mnRZi K^oi , tZg^ob tbZvi A^ohM^oZv c^oZ^obU^otK e^o_K^oi w^otZ c^ot^oi | w^otgbGKRb A^ok^obZvi , Y_j v^oekH Kiv n^ojv |

1. ^ w^oK mg^o_ I m^o'Zv : tbZv^oK A^obK ^ w^oK I g^ob^oMK cwi k^oj I Pvc enb Ki^otZ nq | G Rb^o Zvi ^ w^oK mg^o_ v^oKvi c^ok^oc^owk kv^owi K I g^ob^oMK m^o'Zv _v^oKv Avek^oK | ZvQrov Zvi ^ w^oK M^obI A^oK^oY^oq n^ol qv DwPZ |
2. c^oLi e^ow^oZ_j : tbZv^oK e^ow^oMZf^ot^oe axi -w^o-i n^otZ nq | g^oRZ e^oenvi , m^ot^os^onbx ^ogZv w^ogk^oZ e^ow^oZ_j A^oaKvix tbZv^oK Aa^ol^ob^o m^os^ob K^oi |
3. w^oPv I Awf^oAZv : A^ob^owbK w^oPv g^ob^oj t^oK A^obK B^oZePK A^ob , `PvZv I `w^of^ow^o/ AR^ob m^on^oh^o K^oi | m^ot_ m^ot_ Awf^oAZvI Zv^oK mg^ox K^oi | ZvB GKRb tbZvi w^oPv I Awf^oAZv _v^oKv Kvg^o |
4. m^onm I m^oZZv : tbZv^oK memgq mg^ot^ob t^oK tbZZ_j w^otZ nq | Zv^oK A^obK S^oKcY^oI P^ov^oj w^oAs Kv^oR n^oZ w^otZ nq | ZvB Zv^oK n^otZ nq m^onmx | m^ot_ m^ot_ Zv^oK mr I b^ovq^ob^o n^otZ nq | Kvi Y m^oZZv I m^ont^omi Rb^o tm A^ob^oi wek^om I k^okv AR^o K^oi |
5. cwi k^oj I mnbkjx Zv : cwi k^oj th tKv^ob Kv^oRi gj | tbZv^oKI Zvi `w^oq^oZj Rb^o A^obK cwi k^oj Ki^otZ nq | tbZv hw^o Aj m nb , KvR bv K^oi b , A^oi t^oZB Kv^oS-n^oq hv^o Zvntj Aat^o-b^ot^oi m^oWKf^ot^oe cwi Pij bv Kiv KvWb n^oq co^oe | ZvQrov mnbkjx Zv bv _v^oKt^oj Zvi ct^o| tbZZ_j t^o | qv m^os^oe n^ote bv |
6. `w^oqZkjx Zv I m^othwMZv : `w^oq^oZj c^oZ tbZvi GKM^oZv Abj^ovi x^o-i Rb^o Ab^oc^oYv^o Kvi Y nq | Ab^ow^otK m^oKt^oj i c^oZ m^othwMZv g^ot^ob^of^oe c^oZ^otbi j^oP AR^otK mnRZi K^oi tZv^oj |
7. m^osM^obK `PvZv : GKRb tbZvi c^oZ^otbi m^oKj w^ol^ot^o `PvZv _v^oKv DwPZ , hv^oZ tKv^ob `w^oq^oZj Rb^o t^oK Dch^oB Zv evQvB K^oi t^oZ c^ot^ob Ges tm Abj^oq^o `w^oq^oZj e^oEb K^oi w^otZ c^ot^ob |
8. g^ob^oeK m^ouK^oAbj^oebt GKRb mdj tbZvi Aek^oB Zvi m^ot^o_i t^oj v^oKt^oi A^oKv-A^oKv^oPv , `w^of^ow^o/ , thM^oZv , i^oP , e^ow^oZ_j Abj^oeb Kivi thM^oZv _v^oKv DwPZ | mnKg^oP i g^ot^ob^of^oe Abj^oq^o tbZZ_j w^otZ bv c^ot^oj K^oh^oKi I m^oi c^oh^ovix dj vdj A^oKv Kiv hvq bv |
9. m^oxv^oS^o M^oh^oYi ^ogZv : h^omg^ot^oq h^ov^oh^o m^oxv^oS^o-M^oh^oYi Dci c^oZ^otbi m^odj^o w^of^oP K^oi | tbZv^oK Zvi c^oAv I `+` w^oQv w^otq m^oW^oK m^oxv^oS^o w^otZ nq | tbZvi M^op^oZ m^oxv^oS^o-Aat^o-b^ot^oi A^ov^o-i g^ot^ob^oe j emo^otq t^oq |
10. tR^ovi m^oPZbZv : GKRb tbZv w^oZb bv^ox ev cj^o l thB t^onb bv t^oKb Zv^oK Aek^oB Zvi mnKg^obvix- c^oj t^oi c^oZ k^okvkj , mn^ob^of^oZkjx n^otZ n^ote | Zv^oK Aek^oB c^oPc^oZn^ob n^otZ n^ote | bv^ox-c^oj t^oi w^of^ob^of^oe `w^of^ow^o/ | mg^oRK Ae^o-v^ob m^ou^otK^oPZb t^oK Zv^oK tbZZ_j w^otZ nq |

**K  c  T - 4 : A  Z  etk   K  ti t  Zigvi g  ta" GKRb tbZvi t  Kib , Y , t  j v Av  Q
Ges t  Kib , t  j vi Db  Z c  q  Rb Zv tei Ki**

A��` K��bZvi , Yvevij	n��v	bv
• ������K m��g_��I m��' Zv		
• c��Li e������Zj		
• ������K��v I A��f��Zv		
• m��nm I m��ZZv		
• c��i k��j I mnbkxj Zv		
• ������qZkxj Zv I mn��th��M Zv		
• m��sM��bK ` ��Zv		
• g��b��eK m��uK��Ab��eb		
• ������x��-M��tYi ��gZv		
• t��R��vi m��PZbZv		

e  em  tq A_  q  bi avi Yv (Concept of Finance in Business)

i  v  g  Ui mgxi PvKgv PvKvi i t  P  v K  ti GKUv e  qi b   Kij | e  U  v  U  t` i A  b  tKB covi bv P  wj t  q h  t  Q | A  b  tKB A  evi PvKvi I e  em  q R  o  tq c  t  t  Q | t  Kl ch  -t  m e  em  q Kite etj g  w  ' i Kij | D  tRj vi miKvi we  y t  qi c  t  k Zv  ` i w  R  ^ t  vKib Av  Q | t  mL  t  b GKU t  kbwi t  vKib w  t  q e  em  q t  i "Kit  Z A  M  b c  K  k Kij | Zvi       x  -Zv-gvZv L  k nt  j v|   K  SytKv_v t  t  K gjab c  te   P  Sv Kit  Z jMj | t  Kl ch  -e  em  q ii "Kivi Rb" w  Zvi w  KU t  t  K GK j  l UvKv I w  vimi w  KU t  t  K c  Avk n  Rvi UvKv th  Mv Kij | c  v  mx g  gv GK j  l UvKv w  t  Z i  wR nt  j v| w  Zv Zv  t  K UvKv-cqm  v e  en  t i i t  t  t  i m  eavbZv Ae  j x  b Kivi c  ngk  W t  jb | c  q  Rt  b   vbxq ew  vR  K e  vsK t  t  Kl FY t  bl qv h  t  e etj R  b  t  j b | D  tii M  t  i mgxi PvKgv e  em  q c  i Pvj bvi Rb" c  q  Rbxq A_  msM  ni c  i K  v bv, A_  msM  ni Drm Ab  n  Uv b, A_  nsM  b I A_  e  en  t i i h  eZxq Kih  ewij t  K Avgiv A_  qb ej t  Z c  i

m  ari Y A  t_   e  em  tq i Rb" A_  msM  b Kiv  t  K A_  qb etj |   K  SytKv A  t_   e  em  tq i A  w_  R c  q  Rb tg  t  bvi Rb" A_  msM  b, A_  msi   Y, msM  xZ A  t_   m  p  z e  envi ms  v  S-mKj Kih  ewij t  K e  em  q A_  qb ej v nq |

A_  q  bi Drm (Sources of Finance)

th t  Kv  bv e  em  q c  Z  t  bi Rb" A_  ev gjab bi c  q  Rb | G A_  c  q  Rb nq e  em  q ii "Kivi Rb", e  em  q Kih  ag m  p  j i  lvvi Rb" Ges e  em  q m  u  hvi t  Yi Rb" | e  em  tq i G gjab   w  fb  Drm t  t  K msM  b Kivi m  th  M i t  q  t  Q | w  t  g  t  m , t  j v Av  t  j vPbv Kiv nt  j v-

1. w  R  ^ Zn  ej :   i    e  em  q thgb GKg  j Kvbv   Ksev Askx` wi e  em  tq i gjw  j K w  R  ^ Zn  ej t  t  K A_  msM  b K  ti |

2. A^zq-^Rb : g^{wj} t^{Ki} w^{bR}-^ Zn^{ej} Ach^B n^{tj} e^{Uz}er^{Ue} | A^zq-^R^tbi w^{bKU} t^{_tK} FY
M^oY K^ti c^oq^vRbxq g^ja^tbi c^oq^vRb tgU^tZ c^ti |
3. e^{wY}R^rK e^{vs}K : tm^{vbj}x e^{vs}K, RbZv e^{vs}K, i^{evj}x e^{vs}K, AM^Yx e^{vs}Kmn mi Kwi | temi Kwi
e^{wY}R^rK e^{vs}K, t^jv e^{emq}t^{^i} ^¹, ga^g | `xN^gq^t bM^r A^oavi w^tq _^vK| m^vavi YZ
e^{emq} Rb^r e^{wY}R^rK e^{vs}KB A^oms^Mni c^ovb Drm |
4. mgevq e^{vs}K : mgevq e^{vs}K m` m^t i^tK ^¹tgqw` FY w^tq _^vK| m` m^t i evB^ti G e^{vs}K FY
w^tq _^vK |
5. M^gY e^{vs}K : M^gY e^{vs}K tQ^UA^vK^ti i e^{emq} c^oZ^otbi Rb^r ^¹tgqw` FY t^q |
6. K^{wl} e^{vs}K : evsj v^t k^t Kwi e^{vs}K | ivRkvnx Kwi Db^qb e^{vs}K t^q | gvSwi w^kt^ti Db^qtbi Rb^r ^¹
| `xN^gq^w FY miei^vn K^ti _^vK |
7. evsj v^t k^t W^tfj ctgU e^{vs}K w^jt : t^tki w^ki Db^qtbi Rb^r G e^{vs}K ^¹, ga^g | `xN^gq^w FY
w^tq _^vK |
8. e^{vs}K Ae ^^{sj} B^{Uw}-R G^U Kg^mij t : t^q e^{emq} | w^kt^ti `xN^gq^w A^oq^tbi Ab^rZg Drm n^{tj}v
e^{vs}K Ae ^^{sj} B^{Uw}-R G^U Kg^mer te^mK e^{vs}K |
9. temi Kwi Db^qb ms^{-v} : At^bK temi Kwi ms^{-v} ev Gb^{RI} i^tq^tQ hiv^v m^t i w^bg^tq t^q t^q |
e^{emq}t^{^i} FY w^tq _^vK |

Kg ^o T -5 : t ^{Zvgvi} Gj ^v Kvq t ^q e ^{emq} Gi Rb ^r t ^{Kv} b t ^{Kv} b Drm t ^{_tK} FY c ^{evi} m th M Av ^t Q t ^m , t ^j v ^t Z JK Ges th ^t jv ^t Z tbB t ^m Lv ^t b ^m P ^y `v	
A ^o q ^t bi Drm	
tm ^{vbj} x e ^{vs} K	
AM ^Y x e ^{vs} K	
RbZv e ^{vs} K	
i ^{evj} x e ^{vs} K	
mgevq e ^{vs} K	
M ^g Y e ^{vs} K	
K ^{wl} e ^{vs} K	
evsj v ^t k ^t W ^t fj ctgU e ^{vs} K	
e ^{vs} K Ae ^ ^{sj} B ^{Uw} -R G ^U Kg ^m er	
temi Kwi Db ^q b ms ^{-v}	

Abkjxj bx

e^uib^eP^{ib} c^oke1| tbZ^tZ^ti c^oK^ti f^t Kq^M?

K. 2

L. 3

M. 4

N. 5

2| e^{e-}vcv n^{tj} vN

- K. t^μZt^tK cY^r μt^q D^θy Kivi tK^škj |
 L. Dr^cr` bKvixi Kv⁰ t^{_t}K t^μZvi w^bKU cY^r tc^θQ t` l qv |
 M. tK^šk^tj Ab^t i w^tq KvR Kvi tq tbI qv |
 N. evRv^ti i Pwⁿ v hvPvB^tqi Rb^r c^tPc M^θY |

wb^tpi D^t xcKvU c^to 3 | 4 bs c^tki^t D^Ei `vI :

Øavbimmo w^WciU^θgUj t^{-vi} Ø ^vc^tbi c^te^rRbve Zvnmb KZK, t^vA^M w^mxvS-M^θY K^ti b | thgb- tKv^vq GiU
 ^vc^tbi Kiteb, Kv^tK w^tq cwi Pij bv Kiteb, A^{ns}-v^bKv^tte n^te BZ^w | G^tZ Zvi w^wfb^tKgR^tÉ mgq tPcY Kg
 nq | eZ^gtb w^Zib m^tgi m^t e^{em}q cwi Pij bv K^tQb |

3| Øavbimmo w^WciU^θgUj t^{-vi} Ø ^vc^tbi c^te^rRbve Zvnmt^tbi KvRvU wb^tgi^t tKvbuUi m^t_ msM^wZcY?

- K. cwi Kí bv L. evRv^t Pwⁿ v
 M. c^tKí w^bePb N. msM^wb

4| e^{em}q ^vc^tbi tP^t Zvnmt^tbi c^tPcU^N

- i. j P^t AR^tbi mnvqK n^te
 ii. Kv^tRi ^P^tZv ejx^tZ mnvh^r Ki te
 iii. e^wMZ B^wQv^t c^tZdj b NUv^te
 wb^tpi tKvbuUi m^wK?

- K. i I ii L. i I iii
 M. ii I iii N. i, ii I iii

mRbkj^t c^tke

1| Ønwm-Ljk bKkx Ni⁰ Rvgj c^ti i GKvU ^bvgab^r c^tZ^tvb | Gi ^Z^taKvix Rbve gwnb At^tbK
 tf^tewP^tS-c^tq^tRbxq DcKiY msM^θ K^ti b | c^tq^tR^tb Kg^t^r i c^tngk^t^r b | ^N^tgqr^t mdj Zv eRvq
 ivLvi wb^tgt^r bKkx Kv^v | Ab^vb^r mgM^θ Zvi i Rb^r ^P^t Kv^tM^ti i ,iZ^ti w^tePbv K^ti w^Zib Kg^r
 wb^tqM^t b Ges h^vh_ c^tk^tYi e^{e-} v K^ti b |

- K. AvajbK e^{e-} vc^tbi RbK tK?
 L. Øtc^tYv `vbØ ej tZ Kx tevSvq? e^vL^v Ki |
 M. D^t xc^tK evY^r Rbve gwn^tbi KvRvU Kx eY^tv Ki |
 N. Ønwm-Ljk bKkx Ni⁰ ^bvgab^r c^tZ^tvb n^tl qv^r w^tQ^tbi Kv^tY-w^tekH Ki |

2| Bqvdx I kvdx ^P^t eÜ^t Zv^t i e^{em}q c^tZ^tvb c^tkvcm^r Aew^rZ | Bqvdx e^{em}q cwi Pij bv K^ti Z w^tq
 Kg^t^r i m^t _ Av^tj w^tPbv K^ti Zv^t i gZvgZ wb^tq w^mxvS-M^θY K^ti b | kvdx Kg^t^r i Dci w^mxvS-Pw^tct^r
 t^t b Ges Gi c^tfve m^tú^tK^tm^tPZb bq | Kg^t^r i Am^tš^ti i Kvi tY kvdx^r e^{em}q U e^vZvi m^tg^txb
 nq |

- K. wb^tbZzj^t b Zt^tK Kx etj?
 L. ØtR^tUv^r m^tPZbZv^t Kx? e^vL^v Ki |
 M. Bqvdx tKv^t ai^tbi tbZv^r eY^tv Ki |
 N. ØKg^t^r i Dci c^tfve w^t - t^ti i A^tgZwU kvdx^r e^vZvi Kvi Y^t-g^tvqb Ki |

beg Aa''vq
wecYb
Marketing

i my cy Mögi i wdbv ` kg tköYi Qñx| Zvi ever Gj vKvi GKRb mywipZ mewR Pwl | wZwb wbRi RngtZ tXok, UtgtUv, wkg, jvD, wgoó Kgov, te, bmn wewfbaatbi mewR PvI Ktib| RngtZ hLb mewR, tjv eo nq ZLb t Lz tek my` i jvM| mewR, tjv hLb weui Rb` tZvjb, Mögi AtbtK tmLvb t_KB mewR wKtb tbb| ewK mewR, tjv wZwb fvjv Kti atq-gtQ eo Wwj tZ my` i Kti mwRtq evRvti wbq hub| mewR, tjv hñZ bó bv nq tm w tKI wZwb tLqj i vtLb| i wdbv mjhwm tctj Ges QUi w tb Zvi evertK mewR evMw cwi Phv®l mewR DfEj tb mnvh Kti| Avtk-cvki Mögi tjvKivl Zvi mewR cQ` Kti tKbb| Zvi everi mbptgi Rb` tm MeFeva Kti|

Dcti ewYz i wdbvi everi mewR Drct`b, mewR msi PY, tµZt`i wbKU mewR wewu chs-mKj KiRtk wecYb ejv nq| G Aa''vq Avgiv wecYtbi avi Yv, Kvhewj, weÁvcbmw wecYtbi wewfbar K m¤útK®Ribe|



Aa''vq U cW tkf Avgiv

- wecYtbi avi Yv eYb Ki tZ cvie|
- wecYtbi Kvhewj eYLv Ki tZ cvie|
- eEb cYj xi avi Yv I cKvitf` eYb Ki tZ cvie|
- wewfbaatYi wecYb cxwZ eYb Ki tZ cvie|
- weÁvcfbti avi Yv I ,iZjeYLv Ki tZ cvie|
- weÁvcfbti gva g, tjvi bwg ej tZ cvie I Kvhewj eYLv Ki tZ cvie|
- weµwqKZvi avi Yv I Av` k®weµqKgrP ,Y, tjv eYb Ki tZ cvie|

- መecYtbi avi Yv (**Concept of Marketing**)

mvavi Y At_©cY_-` ወ የ tmev mgMö μq-μeμtqi KvRtK wecYb etj | KŠycKZ At_©wecYtbi avi Yv Ativ eጀcK | cY_-` ወ የ tmev mgMö Drcv` bKvix t_łK tfv³vi የ eጀenvi Kvi xi ዘKU tcđQ t` I qv chS- mKj KvRtK wecYb የ evRv RvZKiY etj MY Kiv nq| A_łP μq-μeμq, cwi enb, ዘgRvZKiY, chqZKiYmn hveZxq KvRi mgmO ntjv wecYb |

AyabK eጀemq tPifI wecYtbi wekI iZi i_łqđQ | Kvi Y ctYi Drcv` tbi Dci B iaytKvibv eጀemq msMVtbi mvdj " ዘfP Kt i bv, hiv bv tm cY የ tmev h_vh_fite tfv³vi KvđQ tcđQt bv hvq | wecYtbi gva"tg tpZv I tfv³vi MY gvbmxZ cY የ tmev tcđq _łK | KvhRi wecYb Drcv` b eጀxZ mnvqZv Kt i | wecYtbi Dbq;bi mvf_ mvf_ lk, ewYR I tmevi DbnZ mnwaz nq| Gi dtj eጀcK Kgmis-ib mjo nq |

- wecYtbi KvhFij (**Functions of Marketing**)

wecYb Drcv` bKvix Ges tfv³vi gta" tmZeÜb wntmte KvR Kt i | wecYtbi gva"tg cY I tmevi gwj KvbwMZ, "vbmZ I mgqMZ DcđhM mjo nq | wptganeYtbi KvR, tji wekH Kiv ntjvN

1. μq (**Buying**) : μq wecYtbi Ab"Zg KvR | ዘR^ eጀenvi የ cđtmeμtqi Rb" cY_-` ወ የ tmev mgMö μq Kt Z nq| cY_-` ወ የ tmev mgMö μtqi gva"tg ctYi gwj Kvbw mjo nq |
2. weμq (**Selling**) : wecYtbi GKuJ Avek"Kxq KvR nt"Q ctYi tpuZv I weptuZtK GKñiZ Kiv | weμtqi gva"tg ctYi gwj Kvbw n-łvšt nq| cY የ tmevi Pwn`v ዘbañY, tpuZv AbñÜv, gj"ibañY weμtqi mvf_ RwoZ |
3. cwi enb (**Transportation**) : cwi enb cY የ tmevi "vbmZ DcđhM I Pwn`v mjo Kt i | Gi gva"tg cY GK "v b t_łK Ab" "v b tcđQt bv nq | Gfite cY Drcv` bKvix t_łK tkI chS- eጀenvi Kvi xi ዘKU tcđQ | cwi enbti Kvi tYB Px;bi "Zwi wefbaëBtj KUñbKm `e"-mgMö Avgiv eጀenvi Kt Z cwi Q | Avevi Avgt i t_łki Pswo gvo I Pv wekji wefbaët;ki gvbj tfM Kt Z cwi tQ |
4. ዘgRvZKiY (**Warehousing**) : ዘgRvZKiYi gva"tg ctYi mgqMZ DcđhM mjo nq | wecYtbi mKj chq cY mgMö msiłtYi ctq;Rb nq | AtbK cY eQtii GKuJ ዘw"ç mgq Drcw` Z nq KŠje"envi nq mvi eQi | eQi eጀcX Pwn`v tgUitbv Rb" tm mKj cY ዘgRvZKiYi gva"tg miłtY Kt Z nq | thgb kxZKtj Drcw` Z tMj Avgy I UtgtUv mvi eQi Avgiv ዘgRvZKiYi dtj B tcđq _łK |
5. ctgZKiY (**Standardizing**) : ctgZKiYi gva"tg ctYi , Yv, Y, AvKvi, is, "y` BZ"v` i Dci wfwE Kt i cY gj" w"i Kiv nq| dtj ctYi wecYb ctq; mnR nq Ges weμq KvthP MñZkxj Zv eጀx craq |
6. chqZKiY (**Grading**) : gvb Abñvqx cY tK wefbaëtKtZ fM Kt Kt chqZKiY ejv nq | mvavi YZ I Rb, AvKvi I , Yv, Y Abñvqx chqZKiY Kiv nq| dtj weμq mnR nq |

7. **tgyoKKiY (Packaging)** : cY' mvgM&K my` i | AvKl‰q Kiv Ges bÓ ev tf‡½ hvl qv t_‡K i ¶vi D‡l ‡k` wKQz Øvi v AveZ Kiv‡K tgyoKKiY ejv nq| wkíRvZ cY' thgb- wdR, tUwj wfkb, mvevb Ges Kwl RvZ cY' thgb- cv` wiZ `ja, gwQ, gism BZ`w` i weµq | tjuZv‡` i wbKU MôY‡hM`Zv tgyoKKi‡Yi Dci wbfp K‡i |
8. **Z_ msMö (Collection of Information)** : cY' | evRvi msµvsnewfbœZ_ msMö Kivl mecY‡bi KvR | evRv‡i tKvb c‡Y`i Pwn`v | mieivn tKgb, tµZv | tfv³‡` i c0` | i‡P tKgb tm msú‡K® Rvb‡Z Z_ msMö Ki‡Z nq |
9. **tfv³v we‡kHY (Consumer Analysis)** : mecY‡bi Av‡i Kwl , iZcY® KvR n‡Q tfv³v ev e‰envi Kvixi i‡P, Pwn`v, ^enkó | AvMö we‡kHY | gj`vqb Kiv | KivY h_vh_fv‡e G KvRwl bv Ki‡Z cvitj e‰envqK S‡K te‡o hvq Ges c‡wi e‰vZ nq |

Kg‡T - 1 : Dcti i Av‡j vPbvi Av‡j v‡K `j xq Kv‡Ri gva‡g e‰envq t¶‡† mecY‡bi , iZiPv‡yZ Ki
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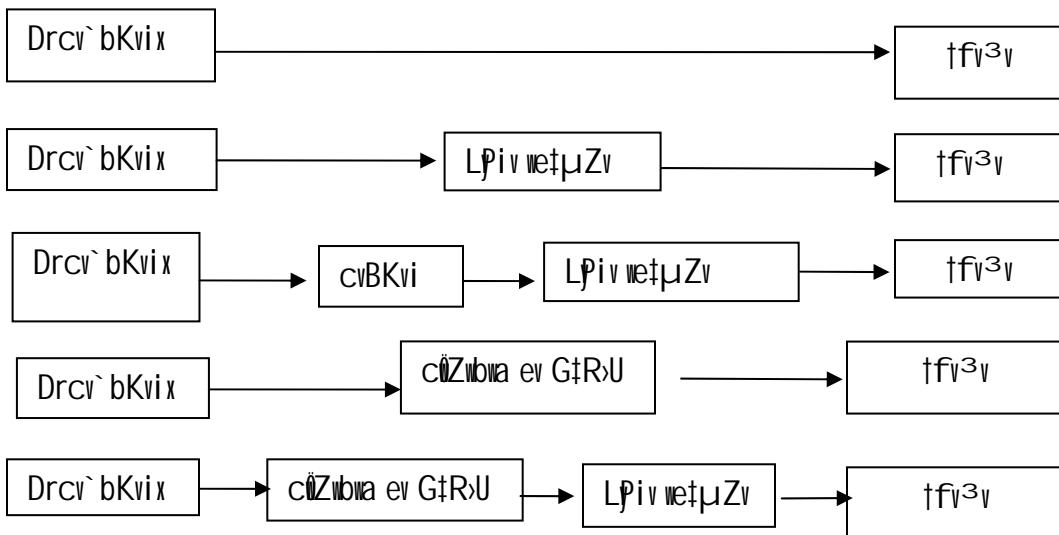
- **e‡b c‡v‡xi avi Yv (Concept of Distribution Channel)**

Drcv`bKvix cY' Drcv`b Kivi ci KL‡bv KL‡bv mivwmi tfv³vi wbKU weµq K‡i | wKšy‡me mgq Zvi c‡¶ mivwmi cY' weµq Kiv m¤e nq bv| c‡qRb nq ga``` e‰envqxi | ga``` e‰envqMY Drcv`K i tfv³vi g‡a` tmZeÜb wntmté KvR K‡i | mecY‡bi Ask wntmté cY' µq weµ‡qi t¶‡† ga``` e‰envq‡ wntmté cvBKvi | L‡iv e‰envqxi mvnvh` wb‡Z nq| th c‡uqq‡ cY' ev tmev Drcv`bKvix t_‡K c‡K tfv³v ev e‰envi Kvixi n‡Z tc‡Q Z‡K e‡b c‡v‡xi ejv nq| thgb Pv evM‡b Drcw`Z Pv tfv³vMY mivwmi Drcv`bKvix t_‡K µq K‡i bv| Drcv`bKvix c‡Zôib t_‡K cvBKvi Pv µq K‡i | cvBKvi t_‡K µq K‡i L‡iv e‰envq‡ L‡iv e‰envq‡ t_‡K tfv³vMY Pv µq K‡i _‡K | Gfv‡eB Drcv`bKvix wbKU t_‡K cY' ev tmevi gwj Kvbv GKwl c_ a‡i Mgb K‡i tkl ch‡-tfv³vi wbKU tc‡Q |

- **e‡b c‡v‡xi | newfbœc‡Y`i mecYb (Distribution Channel and Marketing of Different Goods) :**

cY' ev tmevi aib | ^enk‡ó|i Dci e‡b c‡v‡xi aib wbfp K‡i | wb‡gnewfbœKvi c‡Y`i e‡b c‡v‡xi t` Lv‡bv ntjv-

1. mivwvi †fv³vi w̄bKU weμq : t̄kv̄b̄v̄ ai t̄bi ga"~, e"emvqxi m̄nvh̄ Q̄ovB Drcv` bKvi x mivwvi †fv³vi w̄bKU cȲ weμq K̄t̄j Z̄t̄K mivwvi wecYb ej̄ nq | w̄KQz w̄KQz K̄l cȲ thgb- avb, dj gj̄, mewR Ges w̄k̄i RvZ̄ `ē thgb- o, w̄Pb̄ BZ̄w̄ mivwvi †fv³vi w̄bKU weμq K̄i nq |
2. L̄Piv e"emvqxi gva"tg weμq : ĀtbK t̄P̄t̄t̄ cȲ weμq ev ēĒt̄b̄ ga"~ e"emvqxi w̄nt̄m̄te L̄Piv e"emvqxi m̄nvh̄ tb̄l qv̄ nq | Drcv` bKvi x i Drcw` Z cȲ w̄t̄Riv | L̄Piv weμZvi w̄bKU weμq K̄t̄i | L̄Piv e"emvqxi MY Z̄t̄i t̄v̄Kv̄b̄ cȲ t̄i t̄L̄ †fv³v̄t̄i w̄bKU P̄w̄v̄ Ab̄hv̄q̄ mieivn K̄t̄i _v̄t̄K̄ | m̄avi YZ̄ avb, Pv̄j, t̄Mj̄ Avj̄y, m̄evb, we<U, t̄mgvB BZ̄w̄ G c×w̄Z̄t̄Z̄ weμq | ēEb̄ K̄i nq | Drcv` bKvi x "v̄b̄q̄ n̄U-evRv̄t̄i L̄Piv e"emvqxi t̄i w̄bKU cȲ weμq K̄t̄i _v̄t̄K̄ |



3. c̄vBkvi | L̄Piv e"emvqxi gva"tg weμq : G c×w̄Z̄t̄Z̄ Drcv` bKvi x Zvi Drcw` Z cȲ c̄vBk̄t̄i i w̄bKU weμq K̄t̄i Ges L̄Piv e"emvqxi tm cȲ c̄vBk̄t̄i i w̄bKU t̄t̄K̄ μq K̄t̄i †fv³vi w̄bKU weμq K̄t̄i | th m̄Kj̄ RvqM̄q c̄P̄i c̄w̄i Ȳ K̄l RvZ̄ cȲ Drcw` Z nq tmL̄t̄b̄ c̄vBkvi MY Dcw` Z n̄t̄q tm m̄Kj̄ cȲ m̄vgM̄ μq K̄t̄i _v̄t̄K̄ | m̄avi YZ̄ avb, c̄vU, m̄wi l̄v, Avg, Kj̄v, wewfb̄ēi Kḡ mewR c̄vBkvi e"emvqxi MY μq K̄t̄i _v̄t̄K̄ | Avevi wewfb̄ē -v̄t̄b̄ Drcw` Z w̄k̄i RvZ̄ `ē m̄vgM̄ thgb̄ K̄MR, Kj̄g BZ̄w̄ c̄vBkvi μq K̄t̄i _v̄t̄Kb̄ | t̄kl̄ ch̄S-Zv̄ L̄Piv weμZvi gva"tg †fv³v̄t̄i w̄bKU t̄c̄Q̄q̄ |
4. c̄Z̄b̄w̄a ev Ḡt̄R̄U gva"tg weμq : Drcv` bKvi x MY ĀtbK̄ mgq t̄t̄ki wewfb̄ē -v̄t̄b̄ Ḡt̄R̄U ev c̄Z̄b̄w̄a w̄b̄t̄q̄M̄ K̄t̄i Z̄t̄i gva"tg mivwvi †fv³v̄t̄i w̄bKU w̄k̄i m̄vgM̄ weμq K̄t̄i _v̄t̄K̄ | wewfb̄ēc̄Kvi B̄t̄j̄ ±b̄K̄ m̄vgM̄ thgb̄ -w̄J̄f̄, d̄vb̄ Ges K̄l DcKi Y thgb̄ m̄vi, exR G c×w̄Z̄t̄Z̄ wecYb n̄t̄q _v̄t̄K̄ |
5. c̄Z̄b̄w̄a | L̄Piv weμZvi gva"tg weμq : Drcv` bKvi x t̄t̄ki wewfb̄ē -v̄t̄b̄ w̄b̄t̄q̄wRZ̄ Z̄t̄i c̄Z̄b̄w̄at̄i diḡt̄q̄k̄ | P̄w̄v̄ Ab̄hv̄q̄ wewfb̄ēm̄vgM̄ mieivn K̄t̄i Ges Ḡt̄R̄U ev c̄Z̄b̄w̄a MY w̄R̄^ c̄w̄i en̄t̄bi gva"tg N̄t̄i N̄t̄i tm m̄Kj̄ m̄vgM̄ L̄Piv e"emvqxi t̄i w̄bKU mieivn K̄t̄i | †fv³v̄MY G m̄Kj̄ m̄vgM̄ L̄Piv e"emvqxi t̄i w̄bKU t̄t̄K̄ w̄K̄t̄b̄ _v̄t̄K̄ | wewfb̄ēi Kḡ t̄Kv̄gj̄ c̄vbxq̄ | c̄w̄abx̄ m̄vgM̄ Avḡt̄i t̄t̄k̄ G RvZ̄q̄ ēEb̄ c̄v̄y x̄Z̄ weμq n̄t̄q _v̄t̄K̄ |

Kḡ̄ -2: tZvḡ̄ i c̄̄i ē̄i i b̄̄Z̄̄ ē̄eyZ̄̄ `ē̄-mvḡ̄M̄̄i Z̄̄w̄̄j K̄̄i c̄̄q̄̄b̄̄ Ki Ges t̄̄K̄̄b̄̄ ē̄Eb̄̄ c̄̄v̄̄j̄̄x̄̄Z̄̄ tm̄̄, t̄̄j̄̄ v̄̄μ̄̄q̄̄ Ki v̄̄n̄̄q̄̄t̄̄Q̄̄ Z̄̄v̄̄P̄̄ȳ̄Z̄̄ Ki	
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- weÁvc̄̄bi avi Yv (Concept of Advertising)

Q̄̄ui ci Bd̄̄v̄̄b̄̄ -<̄�j̄̄ i t̄̄MB̄̄t̄̄U GKRb̄̄ t̄̄j̄̄v̄̄K̄̄t̄̄K̄̄ GK̄̄U K̄̄MR̄̄ wē̄j̄̄ Ki t̄̄Z̄̄ t̄̄L̄̄j̄̄ | Z̄̄t̄̄KĪ̄ GK̄̄U w̄̄j̄̄ | t̄̄m̄̄Ū̄t̄̄Z̄̄ t̄̄j̄̄L̄̄v̄̄ w̄̄Q̄̄j̄̄ Z̄̄v̄̄ī̄ ev̄̄R̄̄t̄̄ī̄ b̄̄Z̄̄b̄̄ GK̄̄U t̄̄d̄̄kb̄̄wī̄ t̄̄v̄̄K̄̄b̄̄ L̄̄j̄̄t̄̄Z̄̄ h̄̄v̄̄Q̄̄j̄̄ th̄̄L̄̄t̄̄b̄̄ -<̄�j̄̄ K̄̄t̄̄j̄̄t̄̄R̄̄ī̄ w̄̄k̄̄P̄̄ī̄ R̄̄b̄̄ c̄̄q̄̄R̄̄b̄̄q̄̄ mē̄ī̄ K̄̄t̄̄gī̄ L̄̄v̄̄z̄̄-c̄̄t̄̄, t̄̄c̄̄b̄̄-t̄̄c̄̄w̄̄Ȳ̄j̄̄, ē̄M̄̄mn̄̄ Ab̄̄v̄̄b̄̄ w̄̄R̄̄b̄̄mc̄̄t̄̄ mij̄̄f̄̄ḡ̄t̄̄j̄̄ c̄̄v̄̄l̄̄q̄̄ h̄̄v̄̄t̄̄ē̄ | D̄̄t̄̄b̄̄ab̄̄ D̄̄c̄̄j̄̄t̄̄P̄̄ m̄̄K̄̄j̄̄ t̄̄p̄̄Z̄̄t̄̄K̄̄ GK̄̄U K̄̄t̄̄ī̄ ī̄w̄̄ob̄̄ K̄̄v̄̄t̄̄j̄̄ Ǖ̄vī̄ D̄̄c̄̄n̄̄vī̄ w̄̄n̄̄t̄̄m̄̄t̄̄ē̄ t̄̄l̄̄q̄̄ n̄̄t̄̄ē̄ | ev̄̄m̄̄q̄̄ t̄̄d̄̄ī̄v̄̄ī̄ cī̄ Z̄̄ī̄ eō̄ f̄̄v̄̄B̄̄t̄̄K̄̄ t̄̄L̄̄j̄̄ w̄̄Z̄̄b̄̄ ej̄̄t̄̄j̄̄b̄̄ Ḡ̄U n̄̄t̄̄Q̄̄ GK̄̄U w̄̄j̄̄d̄̄t̄̄j̄̄Ū̄ | ē̄em̄̄w̄̄q̄̄K̄̄ c̄̄P̄̄t̄̄ī̄ī̄ R̄̄b̄̄ Ḡ̄, t̄̄j̄̄ v̄̄w̄̄Z̄̄ī̄ Ȳ̄v̄̄n̄̄q̄̄ |

D̄̄c̄̄t̄̄ī̄ N̄̄Ub̄̄q̄̄ t̄̄d̄̄kb̄̄wī̄ t̄̄v̄̄K̄̄t̄̄b̄̄ R̄̄b̄̄ t̄̄p̄̄Z̄̄v̄̄w̄̄ī̄t̄̄Ȳ̄ī̄ D̄̄t̄̄ī̄t̄̄k̄̄ c̄̄P̄̄w̄̄ī̄Z̄̄ w̄̄j̄̄d̄̄t̄̄j̄̄Ū̄ w̄̄ē̄Ávc̄̄bī̄ GK̄̄U ḡ̄v̄̄ā̄ḡ̄ | w̄̄Ávc̄̄b̄̄ n̄̄t̄̄Q̄̄ c̄̄Ȳ̄ ev̄̄ t̄̄mē̄v̄̄ mvḡ̄M̄̄ī̄ c̄̄Z̄̄ R̄̄b̄̄m̄̄v̄̄ā̄ī̄t̄̄Ȳ̄ī̄ `̄̄w̄̄ó̄̄ Ā̄v̄̄K̄̄ī̄P̄̄Ȳ̄ī̄ R̄̄b̄̄ GK̄̄U D̄̄c̄̄ī̄q̄̄ ev̄̄ t̄̄K̄̄S̄̄k̄̄j̄̄ | c̄̄Z̄̄w̄̄b̄̄ Ā̄v̄̄ḡ̄ī̄v̄̄w̄̄f̄̄, t̄̄ī̄w̄̄V̄̄Ī̄ Ī̄ c̄̄w̄̄ī̄ K̄̄ī̄q̄̄ w̄̄ē̄w̄̄f̄̄b̄̄ē̄ct̄̄Ȳ̄ī̄ Ā̄v̄̄K̄̄ī̄P̄̄q̄̄ w̄̄Ávc̄̄b̄̄ t̄̄w̄̄L̄̄ Ī̄ ī̄t̄̄b̄̄ _w̄̄K̄̄ | w̄̄Ávc̄̄bī̄ ḡ̄v̄̄ā̄t̄̄ḡ̄ L̄̄ē̄ mn̄̄t̄̄RB̄̄ t̄̄p̄̄Z̄̄v̄̄w̄̄ī̄Ȳ̄t̄̄K̄̄ c̄̄Ȳ̄ μ̄̄q̄̄ D̄̄Ø̄̄k̄̄ K̄̄ī̄ h̄̄v̄̄q̄̄ | w̄̄Ávc̄̄bī̄ Ab̄̄v̄̄b̄̄ ḡ̄v̄̄ā̄ḡ̄ n̄̄t̄̄Q̄̄ w̄̄j̄̄d̄̄t̄̄j̄̄Ū̄, ḡ̄M̄̄R̄̄b̄̄, c̄̄w̄̄ī̄en̄̄b̄̄, w̄̄ē̄j̄̄ t̄̄ē̄W̄̄©̄̄ m̄̄B̄̄b̄̄t̄̄ē̄W̄̄©̄̄ B̄̄Ǖ̄vī̄ t̄̄b̄̄Ū̄ B̄̄Z̄̄w̄̄`̄̄ |

Teletalk Bangladesh Ltd.

Teletalk



GK̄̄U w̄̄Ávc̄̄bī̄ w̄̄j̄̄ t̄̄ē̄W̄̄©̄̄

weÁvctbi weÍfbœgva"g (Different Types of Media of Advertising)

weÁvctbi weÍfbœgva"g iqtQ| me ai"bi e"emq Rb" wKsev me ai"bi c"Y"i Rb" GKB weÁvcb gva"g e"envi Kiv nq bv| c"Y"i Pmn` v, , Yv, Y, gj" | tµZv" i K_v weÍfcov Kti weÁvctbi gva"g wbePb KitZ nq| wotganeÍfbœcKvi weÁvcb gva"g | Gt" i c"K"Z Zt"j aiv nt"j v|

weÁvcb gva"g	aib
msev` c"t (Newspaper)	weÍfbœcKvi ^ wK mwBwnK msev` c"t i weÍfbœcPv wa"i Z c"p v
mvgwqKx (Periodicals)	mwBwnK, c"t K, gwmK evrmwi K mvgwqKx, tfv"v mvgwqKx, Kwl mvgwqKx, gwnj v mvgwqKx, A_ mvgwqKx BZ" w
c"pvi c"t (Circular Letter)	c"Y" mvgM"i , Yv, Y, ejk"o", gj" c"t"v b Df"j L"eR gj" Z c"pvi c"t
weÁcbxdj K (Hoarding)	i Zc"Y"v b iv"v i c"t k Kv" ev nWf"er" W weÁvcbxdj K
c"pvi c"t (Poster)	Rbmavi tYi Pj v"di thLvtb tevk, tmLvtb t"qf"j my" i my" i Qwe tj Lvh"p c"pvi c"t
tUv" wFkb (Television)	tUv" wFkb weÍfbœc"Y"i AvKt"Yq ` k"p-k"eY"t h"m" - wBw
ti wI (Radio)	"u weÁvcb, tmSRb" weÁvcb, ewY"R"K weÁvcb, wR"v"j , RvZq weÁvcb, AvAv"j K weÁvcb
Pj wP" (Cinema)	wmtbgv nt"j Qwe i i Av"tM, ga" wei"Zt"Z Ges tkt"l - wBw c"t k"pbi gva"tg c"t k"Z weÁvcb
c"Y"m"3/4v (Window Display)	mwavi YZ Kt"Pi M"v"v"v weÍfbœi Kt"gi c"Y" mwR"tq i vL
tgj" ev c"t k"p (Fair/Exhibition)	ekvLx tgj" v, wK"i tgj" v, ewY"R" tgj" v, Kt"Ui wK"i tgj" v, gxbvevRvi BZ" w"tZ AskM"tYi gva"tg weÍfbœweÁvcb c"pvi
bg"p (Sample)	tµZv"K weÍfbœi Kg bg"p c"t v mwavi YZ Jta tKv"u"b, c"t K weímuZv c"t wab mvgM"i bg"p weZi Y Kiv
wqb Av"tj v (Neon sign)	knt"i i Kg"j Rbeuj Gj vKv" e"jwZK wqb Av"tj v gva"tg weÍfbœ c"Y"t"e"i Av"tj vKm"3/4v
c"t enb weÁvcb (Car Advertising)	weÍfbœ h"v" xevn" ev c"Y"evn" M"v"tZ weÁvcb c"pvi Pj wP" (, mwvb, wM"t"i U, tKv"j c"t k"pbi Rb" c"t enb weÁvcb e"envi
A"v"b"	e"v"bvi , d"v"v"b, mwBbteW"v" Kvi , M"v"m tejp, AvKv" weÁvcb

weÁvctbi , i Zj (Importance of Advertising)

eZg"b c"t Zt"v" M"v"j K h"tM tQvU, g"vSwi , eo th tKv"bv e"emq c"t Zt"v"bi t"t"t"t c"Y" mvgM"i wecY"tbi Rb" weÁvcb L"pB Kvh"Ri gva"g | wotganeÁvctbi , i Zj weítkH Kiv nt"j v :

1. weÁvctbi gva"tg c"Y"i g"b, gj" | e"envi weia tµZv ev Rbmavi tYi Kt"R Zt"j aiv nq| dt"j Pmn` v e"v"v" c"v"q, Drv"b | weítk"i c"t g"Y evto Ges g"pvdv e"v"v" c"v"q |

2. weÁvc̄bi grātg ēem̄tqi m̄þig eþx c̄vq hv ēem̄tqi GKU eo m̄þu | m̄þig eþx i Kvi t̄Y ēem̄tqi c̄hvi nq | Averi ēem̄tqi m̄þig at̄i iLvi t̄P̄t̄I weÁvcb _i ZcȲfngKv iñL |
3. weÁvcb ct̄Y i c̄P̄t̄i M̄Zkj Zv Avt̄b | ct̄Y i Pm̄n` v, weþq I tḡU Drc̄` b eþx c̄vq Ges t̄ tk̄i RvZq Avq eþto |
4. weÁvc̄b ct̄Y i Pm̄n` v m̄þO nq Ges ēem̄qxi tm̄ Pm̄n` v Abh̄wqk ct̄Y i mi ei vñ hñOZ Kivi t̄P̄v Kt̄i | Pm̄n` v I mi ei vñni ḡta" f̄vi m̄vq" "m̄cZ nq Ges cY" ev t̄mevi ḡt̄j "i w̄'m̄Zkj Zv Avt̄m |
5. weÁvc̄bi c̄F̄te ct̄Y i eiRvi m̄þuñwi Z nq Ges ēem̄q-eñM̄tR̄i c̄hvi Nt̄U | dt̄j Kḡñs" v̄t̄bi m̄þhM̄ eþx c̄vq I teKvi mgm̄vi mgvaiñ nq |
6. weÁvc̄bi grātg Rbm̄vavi Y bZþ bZþ cY" I t̄mev m̄vqM̄ m̄þuñK̄Rvbt̄Z ct̄i | Gt̄Z Zt̄ i ḡta" tf̄M̄ c̄EYZv eþx c̄vq | ḡvbm̄ñZ cY" tf̄M̄ Kivi grātg Zt̄ i Rxebhv̄i ḡv bDbñ nq |
7. weÁvcb m̄vgñRK I ^bñZK m̄þPZbZv m̄þO Kt̄i hv mgvR Kj vY I Dbñt̄b mn̄vqK f̄ngKv cij b Kt̄i | D`vniY ^i ē-ct̄Y i t̄vI - , Y m̄þuñK̄m̄þPZbZv, agcv̄bi PñZKi v̄ K m̄þuñK̄m̄þPZbZv, GBWm m̄þuñK̄ m̄þPZbZv m̄þO i t̄P̄t̄I weÁvc̄bi f̄ngKv i t̄q̄t̄Q |
8. weÁvcb Rbm̄vavi t̄Yi RvZqZt̄eva RñM̄Z Kt̄i t̄ kxq cY" ēenvi I þt̄q f̄ngKv iñL | ð-^t̄ kx cY" m̄Kt̄b nDb ab̄ð RvZq weÁvcb t̄ ktc̄j I RvZqZt̄eva t̄K jyj b Ki t̄Z Drmn̄ thñM̄q |

Kḡñt̄ - 3 : t̄Zḡi v c̄ñZñ` b weñfbøgva"t̄g th m̄Kj ct̄Y i weÁvcb t̄ t̄L _vK tm̄ m̄Kj ct̄Y i GKU Zñj Kv ^Zñi Ki	
• • • • • • • •	• • • • • • •
weÁvc̄bi bñg	• AvKó nevi Kvi Y
	• • • • •

- ወጪዎችና አካል (Concept of Salesmanship)

- Av` K@leμqKg@ , Yvewj (Qualities of a Good Salesman)

eZ@v b cÖZt hM Zvgj K e"emvq-ewYtR i tP#tI weµq cÖvi | mdj Zv ARfb weµqKgx® fngKv Lb
i ZcY® AtbK tP#tI e"emvq i mdj Zv | e" Zv GKRb weµqKgx® vi v cfvwEz nq| tµZv | tfv³v` i
AvKó | cfvwEz Kti -"vq MÖnK ciw YZ Ki tZ ntj GKRb weµqKgx® K AtbK, tJv ,tYi AvAkvi x ntZ
nq| wbtgGKRb Av` k®weµqKgx®, Yvewj wefkHY Ki v ntjv|

kvi ~~xvi~~ K , Yview

- m̄ kθ tPnvi v : GKRb ~~weμqKgx~~[®] my` i | AvKI Yxq n‡j tm mn‡RB tμZv‡` i ` M̄o AvKI Y Ki‡Z c‡i |
- m̄ Yv‡` : GKRb ~~weμqKgx~~[®] Aek B m̄ Yv‡` i AwaKvi x n‡Z nq | Kvi Y m̄ Yv‡` M̄nK‡ i‡K AvKó K‡i |
- m̄` i nwm : ~~weμqKgx~~[®] nwmgtLv gj tμZv‡` i‡K evowZ Abjtci Yu t` q |

gibwimK , Yview

- A M̄o | Avšvi KZv : GKRb Av` k[®] ~~weμqKgx~~[®] Zvi Kv‡Ri c‡Z c‡j A M̄o _vK‡Z nq | tμZv‡` i c‡Z Avšvi KZv | wR tckvi c‡Z k‡v‡eva e‡em‡qi m‡vg ej‡x K‡i |
- AvZ~~w~~ekjm : ~~weμqKgx~~[®] Aek B AvZ~~w~~ekjm n‡Z n‡e h‡Z tm Zvi t` vKv‡bi cY` tμZv‡` i wKU M̄Yxq K‡i Zj‡Z c‡i |
- Zx¶eey‡gEv : tμZv‡` i A M̄o, g‡br‡ve | AvPi Y Ab‡veb Kiv Ges th tKv‡bv Ac‡ZKi cwi w`vZ mn‡R tg‡vK‡ej v Kivi g‡Zv Zx¶eey‡gEv GKRb Av` k[®] ~~weμqKgx~~[®] vKv evAb‡q |
- ^ahRxj Zv : GKRb ~~weμqKgx~~[®] Aek B ^ahRxj n‡Z n‡e |

^bwZK , Yview

- mZZv | wek‡v Zv : GKRb ~~weμqKgx~~[®] Aek B Zvi Kv‡R | M̄nK‡` i mv‡_ tj b‡` ‡b mZZv | wek‡v Pq w‡Z n‡e | mZZv | wek‡v tμZv‡` i‡K ^vqx M̄nK cwi YZ K‡i |
- gwR‡ e‡envi : ~~weμqKgx~~[®] Aek B f‡` bg‡ AgwqK | gwR‡ e‡env‡i i AwaKvi x n‡Z nq |
- tgj‡gkv‡v‡gZv : GKRb ~~weμqKgx~~[®] g‡a` tμZv‡` i mv‡_ mn‡R tgkv‡v‡gZv‡v‡gZv tμZv‡` i Avcb K‡i w‡Z c‡i Ges ^vqx M̄nK cwi YZ K‡Z c‡i |
- tRÜvi m‡PZbZv : bvix-cj1, tQ‡j -tg‡q Ges eq` < tμZv‡` i mv‡_ tKgb e‡envi Kiv DWPZ tm m‡útK m‡PZb ~~weμqKgx~~[®] m‡PZb vKv DWPZ |
- BwZevPK ` M̄ofw½ : GKRb Av` k[®] ~~weμqKgx~~[®] tμZv‡` i mKj weI‡q BwZevPK ` M̄ofw½ tcvY K‡i | tμZv ev M̄nKMY tKvb c‡Y` i gib | gj` m‡útK[®] Ac‡Z wKZ g‡se` Ki‡j | Zv‡K nwmgtL cfweZ Ki‡Z n‡e |

Ab"ib" , Yewij
13. ɯkPv I AwfÁZv : GKRb Ar` k⁹eμqKgx⁹ Aek" B c̄qRbxq ɯkPv I AwfÁZv _vKv DIPZ hvtZ tm e"emtqi wewfbañvb c̄qRtb KvR j MvtZ ct̄i
14. wecYb m¤útK⁹Ávb : GKRb weμqKgx⁹ cY" wecYtbi mv‡_ RwoZ wewfbañKvR thgb cY" wePb, cY" msMh, gj" ɯbañY, chwqZKiY, c̄wks m¤útK⁹Ávb I `¶Zv _vKv DIPZ
15. ɯnmvte cvi `ɯkZv : GKRb Ar` k⁹eμqKgx⁹ Aek" B ctYi gj" ɯbañY I ɯnmvei ¶‡Yi tKškj m¤útK⁹ `¶Zv I Ávb _vKv evñAbxq

Kg@Í -4 : GKRb Ar` k⁹eμqKgx⁹ tKvB , Y , t̄j v tZvgvi gta" Ar‡Q Ges tKvB , Y , t̄j vi Ar‡iv DbñZ c̄qRb ArZñe‡kH‡Yi gva" tg Zv IPñyZ Ki		
weμqKgx⁹ , Y	th , Y , t̄j v Ar‡Q (JK `vI)	th , Y , t̄j vi Ar‡iv DbñZ c̄qRb (JK `vI)
AvKv Yq eñv³Zj		
my"v"'		
my` i nwm		
AvMh I Avšv KZv		
Zr¶eeygEv		
ahRkj Zv		
mZv I wek"v Zv		
tgj vtgkvi ¶gZv		
tRÛvi m‡PZbZv		
ɯkPv I AwfÁZv		
wecYb m¤útK⁹Ávb		
ɯnmvte cvi `ɯkZv		
BiZevPK `wofñvz		

Abkjxj bx

eñmbePb c̄kæ

- 1| wecYtbi Ab"Zg KvR Kx?
 K. μq L. weμq
 M. cwi enb N. , vgrvZKiY
- 2| ctYi weAvcb tKb Kv nq?
 K. ctYi gj" evxv D‡i ‡k" |
 L. cY" m¤útK⁹µZv‡i avi Yv w‡Z |
 M. ctYi evRvi m¤útK⁹Rvvi Rb" |
 N. D‡"v³v ^Zv i D‡i ‡k" |

„b‡Pi D† xcKwU c‡o 3 | 4 bs c‡k‡ D‡i `vI :

Rbve i‡ej GKRb ZigmR Drcv` bKvi x| Drcw` Z ZigmR wZwb „b‡RB enb K‡i -'vbq evRv‡i weui K‡ib| Drcv` ‡bi cwi gyY e‡x cvl qvq wZwb cY weui Rb` Ab` tKškj Aej x‡b Kvi wPš‡Ki‡Qb|

3| i‡etj i t¶‡t cY` e‡Eb cMvj xwU n‡j v-

K. Drcv` bKvi x-‡fv³v

L. Drcv` bKvi x-LPi v Kvi ewi

M. Drcv` bKvi x-LPi v ēem̄q x-‡fv³v

N. cvBKvi -LPi v ēem̄q x

4| i‡etj i mWk e‡Eb cMvj x ēen‡i i dtj N

i. tµZv I we‡µZvi g‡a` ^‡Zi nwm cvq|

ii. tµZv Kgg‡j` cY` tctq _v‡K|

iii. wecYb Kvh‡mnR nq|

„b‡Pi tKvbU mWk ?

K. i I ii

L. i I iii

M. ii I iii

N. i, ii I iii

mRbkxj c‡kœ

1| i fi t`vK‡bi c‡k GKB ai‡bi Avi | GKwU t`vK‡b M‡o DVq weui cwi gyY K‡g hq| weuq evov‡bvi tKškj wntm‡e i f t`L‡Z fv‡j v, m`v jvcx Gi Kg GKRb weuq K‡g w‡qM t`b | wKQw` b ci Zvi t`vK‡b weui cwi gyY Av‡Mi Ae`-vq w‡di Av‡m|

K. Kx Øviv cY‡K AvK! v Kiv hq?

L. c‡gZKi Y Ki? e‡vL`v Ki |

M. i f weuq K‡g w‡qM tK‡b ai‡bi ^e‡k‡o`i K_v we‡ePbv K‡i‡Qb|

N. weuq e‡x‡Z i fi MpxZ c`‡¶c‡U gj`vqb Ki |

2. eo iv-`vvi c‡k ØAv`i t-‡vi Ø bvg bZb GKwU t`vK‡b Av‡Q | wKš‡tK‡bvi Kvi tY t`vKvbUji weui fv‡j v bq| m‡u‡Z t`vK‡bi gwj K Zvi t`vK‡bi cwi wPwZ, tmevi aib, c‡Y`i gib | weufbaekvi c‡Y`i bvg wj wLZ GKwU gwj Z K‡MR c‡i Kvi nK‡ii gva‡g Gj vKvi evmvq evmvq tc‡Q w‡j b | wKQw` b ci t`Lv tMj Zvi t`vK‡b tµZvi mgwMg | weui cwi gyY e‡x c‡vQ|

K. e‡Eb cMvj x‡Z me‡k‡l Kvi Ae`-v‡?

L. ch‡qZKi Y Ki? e‡vL`v Ki |

M. D† xc‡K Av` i t-‡vi i gwj K c‡v‡i i tK‡b gva‡g w‡Q w‡j? e‡vL`v Ki |

N. Øgwj tKi MpxZ c`‡¶c weuq e‡x i Ab`Zg tKškj Ø gZvgZ `vI |

‘ kg Aa“vq
e“emvq D‡` “M Dbq‡b mnvqK tmev
Assistance for Entrepreneurship Development

GKU e“emvq c‡Zovi D‡` “M M‡Y Ki‡Z At‡bK ai‡bi mnvqZvi c‡qyRb nq | newfb‡i Kg mnvqZv GKRb D‡` “v‡K e“emvq ev‡kí “cb I mdj f‡te cwi Pyj bvq Abc‡YZ K‡i | G Aa“v‡q Avgiv e“emvq D‡` “M M‡Yi †¶‡† evsj‡‡ki wkí b‡Z, newfb‡emi Kwí I temi Kwí ewYwR‡K e“v‡K I temi Kwí Dbq‡b ms“v KZR c‡E newfb‡ai‡bi mnvqK tmev m‡utK‡Rvb‡Z cvie |



G Aa“vqU cW tk‡l Avgiv

- mnvqK tmevi avi Yv e“vL v Ki‡Z cvie |
- evsj‡‡k e“emv‡qi mnvqK tmevi aib I Drm,‡j vi bvq ej‡Z cvie |
- wkí b‡Z‡Z Dj‡‡Z mnvqZvi aib,‡j v eYv Ki‡Z cvie |
- evsj‡‡k ¶‡‡I Ki‡i wkí ms“v c‡E mnvqK tmevi aib eYv Ki‡Z cvie |
- ewYwR‡K e“v‡Kmg‡ c‡E mnvqK tmevi aib eYv Ki‡Z cvie |
- temi Kwí Dbq‡b ms“v c‡E mnvqK tmevi aib eYv Ki‡Z cvie |
- Ab“v‡ Drm n‡Z c‡E mnvqK tmevi aib eYv Ki‡Z cvie |

• Df` "M Dbqtb mnvqK tmevi avi Y (Concept of Assistance for Entrepreneurship)

bZb e'emq ev wki -'vcb GKU mRbkj | Mbgj K KvR | KSYGi mv_ SIKI RnoZ | dtj mnfRB tKD G KvR GiMfq AmtZ Pjq bv| Gi Rb" cQqRb newfbœai tbi mnvqZv| Df` "M MofYi Gme mnvqZv GKRb mætevgq Df` "M e'emq ev wki -'vcb | Zv mdj fute cwi Pj bvq AbgjY Kti | cKjZ AbgjY Gme mnvqZv K Df` "M xcbvgj K, mg_Bgj K | msi PYgj K G wZb fvtM fM Kiv hvq | Df` "M xcbvgj K mnvqZv ej tZ tevSq newfbœcKvi AbgcYgj K cikPY, newfbœcM mfhM-mjeav mæufK® AeñZKiY, wki -'vcb mi Kwi mnvh-mnfhMZv mæufK®eñcK cPvi, Kwi Mwi | A%ZK Z_- mjeav | cingk®vbtk tevSq | mg_Bgj K mnvqZv gva tg Df` "M wki -'vcb, cwi Pj bv, mæuf eñenvi | newfbœai tbi mfhM-mjeav tcq _vtKb| wki cikZotbi weÜxKiY, cRi ms-vb, AeKwmgMZ mnvqZv, Ki AeKjk, fZK cövb BZw` Df` "M mg_Bgj K mnvqZv| Abw tk msi PYgj K mnvqZv gva tg e'emq ev wki -'vcb | mæufvi tYi ct_ cikZekZv, tji `j Kiv nq |

mnvqZv newfbœDrm

cikZotb Mto DfVtQ Ges e'emq-ewYtR i tPfT Ae`vb ti tL Ptj tQ | H mKj cikZotb t`tk e'emq ev wki -'vcb Df` "M MofY, wki -'vcb | cY-`tei wecYtB cQqRbxq wK-wbtk Rbv | mnvqZv cövb Kti _vtK | Zvov RvZq wki bwxZtZ e'emq Df` "M MofY mnvqK newfbœcK Df` "M Kiv ntqfQ hv Atbtki Rb AbgcYgj K ntZ ct_ | wbtgoG, tji vi Zwj Kv cövb Kiv ntjv-

mnvqZv newfbœDrm
1. evsj vt` k PYi` I KUJi wki ms-v
2. evsj vt` k tWtfj ctgU eñsk
3. ewYtR®K eñsk
4. evsj vt` k wki Kwi Mwi mnvqZv ms-v
5. evsj vt` k weAvb wki Mtel Yv cwi
6. hje Ama`Bi
7. gñnjv Ama`Bi
8. temi Kwi Dbqtb ms-v

evsj vt` k PYi` I KUJi wki ms-v (Bangladesh Small and Cottage Industries Corporation)

eñeÜztkL gyRej ingvb 1957 mæj hpdU mi Kti i kq, ewYR` I wki gši `wqZi cvj bKtj MYcwi l` GKU PYi` I KUJi wki Ki tcti kb cikZotb wej Dc` "vcb Kti b| GiB dj kZtZ 1957 mæj i 30 tg ce® cikZotb PYi` I KUJi wki Ki tcti kb (BcmK) cikZotb nq hv -ñaxbZv ci evsj vt` k PYi` I KUJi wki ms-v (ewmK) bvg avi Y Kti | 2012 mæj newfki tMSi egq 55Zg cikZotb RxD` "MwZ nq | eZotb wki

gŠYij tqi Aaxb eisj vt` k ¶y` I KuUi wkí ms-`v (neimK) t` tk i ¶y` I KuUi wkí i m¤úmvi tY wb‡qMRZ mi Kwi Lv‡Zi c‡vb mnqZvKvi x c‡Zovb mtmte KvR Ki‡Q| G ms-`v c‡vb KvR ntj v G RvZxq wkí Lv‡Zi Dbqtb Rb" nebtqtm civgk®b | neimK c0 E Ab" mnqZv, tj v wbgi€-

- wkí msµvš-Z_ " mieivn
- Df` "v3v PiyZKi Y
- wkí i "M Dbqtb
- cKí wbepPb
- cKí gj "vqb
- AeKvWfgMZ Dbqtb
- e"e-`vcbv I `¶Zv Dbqtb
- cY" WRvBb
- Kipvgvj mieivtn mnvh"
- Drctw` Z `e"mugMecYtb mnqZv
- ¶i` I KuUi wkí i tiRt÷kb

Dtj EZ mnqZw` I wkí -`vcbm¤úKZ th tKv‡bv civg‡k® Rb" Df` "v3MY‡K c‡ZK tRjvq Aew"Z neimtKi wkí mnqK tK‡`I mt‡_ thMvthM KitZ nq| 2012 mtj i Gwci chS-mviv t`tk 74U wkí bMix Kihv®q, cik¶Y Bbv‡WUDU I 4277U Kvi Lvbv -`vcb Kiv ntq‡Q| G mg-Í wkí Kvi Lvbvq 33 jvL 81 nvRvi tj vtKi Kgms-`v ntq‡Q|

eisj vt` k tW‡fj ctgJU e"vsK wj wgtUW (Bangladesh Development Bank Limited)

eisj vt` k tW‡fj ctgJU e"vsK wj wgtUW (neimweGj) m¤úY®i vóiq gwj Kvbaarb GKvU ewYvR"K e"vsK| eisj vt` k wkí e"vsK Ges eisj vt` k wkí FY ms-`v GKvZ ntq 3iv Rvbgwi 2010 mvj ntZ eisj vt` k tW‡fj ctgJU e"vsK wj wgtUW bv‡g bZb K‡i Kv‡pg i "K‡i | ewYvR"K e"vsKs QrovI neimweGj mi Kwi I temi Kwi wkí Aw_R I Kwi Mwi mnqZv c‡vb K‡i _vtK| `Z wkí vq‡bi j‡¶" bZb wkí cKí -`vcb, Pvjwkí cKí ,tj vi AvajbKxKi Y, hšc‡wZ cwi eZØ I m¤úmvi tYi Rb" wkí Df` "v3vt`i FY I civgk®b I KwlwfiEK wkí i c‡cvlKZv Kiv eisj vt` k tW‡fj ctgJU e"vs‡Ki c‡vb KvR| GQrov neimweGj-Gi Dtj Et‡hM" mnqZv, tj v ntj v-

K. ¶y` Df` "v3vt`i AMmaKvi

eisj vt` tk i g‡Zv Dbqtbkxj t` tk i m¤éK A_‰vZK Dbqtb ¶y` I gySwi wkí i (GmGgB) f‡gKv Ab-`xKvh® G LvZvU kgNb nl qvq RvZxq Avq e‡v I Kgms-`v m¤ó‡Z `Z Ae`v b ivL‡Z m¶g|

GmGgB^tK Employment Generating Machine⁰ mⁿm^te w^et^ePbv Kiv nq| Avg^t i t^tk ^T^j^a | g^vSwi D^t "M | D^t "v³vi g^ta" ^T^j^a D^t "v³ Mi g^va" g^bB Kg^ms" v^b m^mÓ, teKvi Z^j j^vNe | A_ [%]ZK c^e^x AR^tbi m^meb^v te^vk | G tc^ml^tZ evsj^t k e^vstKi w^tt R Ab^bh^vq^x w^eW^meGj kvL^v, t^vj v GmGgB L^vtZ FY w^eZi^tYi j ^T^j^agv^ti Ab^b 40% ^T^j^a D^t "v³ v^t i g^tS w^eZi^tY K^ti _v^tK | Ae^vkó Ask w^eZi^t Y K^ti g^vSwi D^t "v³ v^t i g^tS |

L. Drcv` b | t^mev LvZ^tK AM^maKvi

t^tk Kg^ms" v^b | Drcv` b e^vx^tZ mn^mqK c^wi^tek m^móí j^t^T^j^a mi Kvi | evsj^t k e^vsK e^{em}v LvZ^ti t^tp^tq w^ki | t^mev LvZ^tK AM^maKvi c^wv^b K^ti^tQ | ZvB w^eW^meGj kvL^vmg^tK Drcv` bg^t Lx w^ki | Ky^vf^vÉK t^mev LvZ^t FY w^eZi^tY m^tPÓ _v^tK^tZ nq |

M. bvi x D^t "v³ v^t i AM^maKvi

h^w t^tK^tby bvi x e^wg^vj Kv^bra^b c^zZ^tobi t^T^j^a ^Z^maKvi x nb w^ksev Ask^r wⁱ c^zZ^tob ev R^tq^tU ÷ K t^tK^tu^mb^tZ w^eb^vÜZ c^zB^tfU t^tK^tu^mb^t c^wi P^vj K ev t^tK^tq^ti t^tn^vi vi M^tYi g^ta" Ab^b 51% (kZKiv GK^b f^vM) As^tki g^vj K nb Zvntj w^vZ^vbvi x w^kt^t v^t"v³v mⁿm^te c^wi M^vY^v n^teb | evsj^t k^ti t^tg^vU RbmsLw^v c^tq 50 kZvskB bvi x RbmsL^vi G K^vl^vg^vi Kvi^tY t^tUK^vMB A_ [%]ZK c^e^x i R^tb" A_ [%]Zi gj t^tm^tZ bvi x^t i AskM^vY GK^vsf^vt^veB Ac^vi n^vh^v Avg^t i bvi x mg^tRi w^tov, A^vM^v, D^tveb k^v3 | k^v w^vc^vyZ^v i t^tq^tQ | w^tekl K^ti g^vB^tmu^v t^tjuW^v K^vh^vg | tc^vK^v w^kt^t bvi x^t i Ae^vnZ AskM^vY w^ki v^tqb^v e^vicK f^vgKv i vL^tQ | G R^vb w^eW^meGj ^T^j^a | g^vSwi D^t "v³ v^t i D^t "v³ v^t i R^tb" mnR k^tZ^vA^vaKZi c^mZ^tobK FY my^vav c^wv^b K^ti^tQ |

e^wY^vR^vK e^vsK (Commercial Bank)

t^ttki P^vi U i v^vl^vq^vE e^wY^vR^vK e^vsK (tm^vbvj x, RbZv, AM^vx | i e^vj x e^vsK) Ges evsj^t k K^vl^v e^vsK m^vv t^ttki w^evR^vg^vb Z^vt^vi g^va" g^v w^ki | e^{em}q D^t "v³ v^t i AM^vR t^mev c^wv^b K^ti Av^tQ | w^tekl K^ti w^teo k^vNb | Kg^ms" v^bbg^tx A_ [%]ZK Db^tobi j^t^T^j^a ^T^j^a i g^vSwi w^ki | e^{em}q c^zZ^tobmg^tni ^Z c^th^ti i R^vb w^ef^vbemn^v Zv Kg^mP M^vY K^ti^tQ | evsj^t k^ti c^wv^b e^wY^vR^vK e^vsK tm^vbvj x e^vsK w^vj^vgt^vUW mi Kv^ti i Db^tqb mn^mh^vMx mⁿm^te GmGgB L^vtZi Db^ttb GK^vg^vj Kv^v, Ask^r wⁱ, c^zB^tfU w^vj^vgt^vUW t^tK^tu^mb^t Ges c^vej K w^vj^vgt^vUW t^tK^tu^mb^tK w^ef^vbem^v t^mev c^wv^b K^ti Av^tQ | e^{em}q ev c^tK^ti i aib Ab^bh^vq^x FYmxgv me^vg^ve50 nvRvi t^tK m^teP^v 10 t^tK^vU w^vKv | F^vYi tg^vq^v e^{em}q ev c^tK^ti i Dci w^tf^v K^ti w^tba^vZ nq | Z^ve P^vj Z g^va^vbi t^T^j^a 1 ermi Ges tg^vq^v F^vYi t^T^j^a 3-7 eQi ch^vS w^te^vPZ nq | G mKj t^T^j^a FY c^mBi th^vM^vZv w^tog^v :

- FYc^ml^tx D^t "v³ v^t K b^vbZg 2 e^tti i e^{em}qK A^vf^vAZv w^kt^tZ n^te |
- D^t "v³ v^t K my^v, w^kt^tZ Ges eqm 18 t^tK 60 e^tti i g^ta" n^tZ n^te |
- FYt^tLj v^vx, t^tD^vj q^v, D^vb^v | Roe^vx m^múb^v w^v3 F^vYi R^vb A^vt^vb K^ti^tZ c^wv^b bv |
- D^t "v³ v^t K evsj^t k^ti b^vM^vi K n^tZ n^te |
- g^vj v D^t "v³ v^t i AM^maKvi t^t l^v q^v n^te |

teimK e"esK wj wgtUW (**Bangladesh Small Industries and Commerce Bank Limited- BASIC**) teimK e"esK evsj v" tk cPwZ 1913 m"tj i tKv"mbo AvB"bi Aaxb 1988 m"tj wbewÜZ nq Ges 1989 m"tj i 31 tk Rbqwi t_k K e"esKs Kvhqg i i" Kti | eZgutb GwU e"esKs tKv"mbo AvBb 1991 Abhvaqx cwi PwZ n"Q | Tz" wkti A_Rqtb c"qRbxqZv Dcjw" Kti G e"esK c"Zov n"j i eZgutb e"esKwU ewYR"K I DbqbjK e"esKs Kvhqg DfqB cwi Pvj bv Kti _v"K | Z"e e"esKt K"y K"y wctZ D"j LAbhvaqx e"esK Zvi tgwU FYthM" Znwtj i 50% Tz" i K"y wkti weibqM KitZ c"Zk"Zex | e"esK gj Z Tz" i giswi wkti D"v"v" i"tK weifb"t" A_Rqb KitQ | t"j v n"Q ^Zvi tcukvK, K"y w"ÉK wkti thgb-tcm" c"Kskj , Lv" I Lv" RvZxq wkti , i"m"q"bK wkti , Jla wkti , KMR, teW"Zvi , c"Kvkbv I c"v"KRs wkti , Pgov I c"U wkti | teimK e"esK KZ" c"É weMZ K"qK eQ"i i wkti F"Yi L"Zqvb wb"t"q"t" I qv n"j v-

eQi	tKwU UvKv
2005	998.75
2006	1224.35
2007	1390.14
2008	1722.64
2009	1782.54
2010	2777.79
2011	3332.31

m"t : teimK e"esK |

evsj v" k wkti K"y M"i mnvnh" tK" (**Bangladesh Industrial Technical Assistance Centre-BITAC**)

t_ki wkti v"q Ges A_R"ZK cwi eZ" c"q"q" w"t" Kti wkti t"p"t" Drci` b"v" Zv e"v" i j"p" ms"m"U c"Z"o"Z nq | G ms"m"U c"É mnvqZv, t"j v n"j v K"y M"i | e"e"v"cbv "p"Zv e"v" i Rb" c"k"p"Y, bZb w"R"b"b I h"ç"m"Zi m"t_ cwi PZ K"v"b"v" I h"ç"m"Z "v"ctb D"m"Z mgm"v mgvav"b Dc"t" k c"v"b | GQov i"t"q"t"Q weifb"ec"Kvkbv, t"m"gbv" , "j MZ Av"j v"pbv, c"k"b"v" I Pj w"p"t" c"v"t"b"v" g"v"t"g Av"v"b"K K"y M"i | c"b"v"m"Z Áv"v"b" | Pvi w"U Av"v"j K t"K"t" i g"v"t"g weU"K Zvi Kvhqg cwi Pvj bv KitQ | t"K"t" j v n"j v XvKv, P"EM"g, P"ci" | Lj bvq Aew"Z | eZgutb e"or"q Av"t" K"y Av"v"j K t"K"t" "v"ctb"i Rb" G"K"U c"K"i K"v"R KitQ |

evsj v" k weÁv"b I wkti M"el Yv cwi l" (**Bangladesh Council for Scientific and Industrial Research**)

RvZxq wkti v"t"b "qsm"u"Y"v AR"b"i j"p" 1973 m"tj evsj v" k weÁv"b I wkti M"el Yv cwi l" c"Z"o"Z nq | t_ki K"y L"v"b c"Z"ov | Dbqtb"i m"t_ m"u"K"p"b weÁv"b, wkti | c"b"v"m"Z we"l"q"K mgm"v"v" i Dci M"el Yv K"v" , M"el Yv Drm"m"Z K"v" | M"el Yv cwi Pvj bvq c"v"g"c"v"b K"v" G cwi l"t" i Ab"Zg D"t"i K" | G cwi l" wkti t"p"t" weifb"ec"t"b"i bZb Awe"v" | D"m"eb, weÁv"b I wkti M"el Yv w"K"b"t" R"b"v, bZb c"Y" | c"q"q" D"m"eb Kti _v"K | GKRb e"emq ev wkti D"v"v" G cwi l"t" i Awe"v"Z c"Y" ev c"b"v"m"Z ewYR"K w"É"t"Z e"en"i Kti Drci` t"b Ae"v"b i"v"l"Z c"v"t" |

he Dbqb Awa` Bi (Directorate of Youth Development)

he I µxov gŠyj tqi Aaxb he Awa` Bi heK I he gunj vt` i AvZKgms- vtbi t¶†† bvbv ai tbvi KgRvE cwi Pyj bv Kti _vtK| t‡ki newfbœAAtj Aew-Z AtbK, tjt v cikPY tKt` i gva"tg he Awa` Bi wkpZ I ^i wkpZ heKt` i tK ¶iz e"emq, Kwl Lvgi, tgšgQ cyjb, Mew ci cyjb, grm" PvI, KwpudUvi wkpV, Awdm e"e"vcbv, tmjvB I GgetWwi BZw` t¶†† cikPY vtq _vtK| cikPYtYi mvt_ mvt_ mate" D‡` v3vt` i ^i mvt_ cikPK cikR mietvni e"e"vI Kti _vtK|

gunj v Awa` Bi (Directorate of Women Affairs)

kni I Mögi gunj vt` i mRbkj Zvi weKv, AvZKgms- vB I ¶gZvqtbi j†¶" gunj v Awa` Bi bvix D‡` v3vt` i newfbœai tbvi cikPY, FY cövbmñ newfbœai tbvi mnvqZv cövB Kti _vtK| cikPYtYi gta" i tqt0 nvm-gjM I Mew ci cyjb, n^i wki, ewUtki KvR, eþb wki, tmjvB BZw` |

temi Kwi ms- v (Non-government Organizations-NGOs)

D‡` v3v Dbqtb temi Kwi Dbqb ms- v, tjt v, iZcYfngKv cyjb KitQ| G ms- v, tjt v gjZ MögY weEnxb I ^i weEt` i D‡` v3v nevi e"vcit i mnvh-mnfhwZv Kti _vtK| evsj vt` tk AmsL GbwRI i gta" e"vK-Gi fngKv metP tq teik ,iZcY¶

e"vK (BRAC)

2010 mvtj i wntme gtZ evsj vt` k Z_v cyp_exi me@pr GbwRI ev temi Kwi Dbqb ms- v nt"Q e"vK | ^vaxbZvi ci 1972 mvtj Rbve dRtj tnvtmb Avtef` i tbZtZj G ms- v, tjt v cikZvZ nq| i i‡Z tWv I cþeñib wbtq KvR Kitj I eZgvtb `wi `^ wegtgvPb I bvxi ¶gZvqtbi j¶" wbtq G ms- v, tjt v newfbœKvhPg cwi Pyj bv KitQ| eZgvtb evsj vt` tk 64vJ tRjvq Gi KvhPg cwi Pwj Z nt"Q| D‡` v3v Dbqtb e"vK th mKj KvhPg cwi Pyj bv KitQ tm, tjt v ntjv-

1. ¶iz wki Dbqb KvhpPg : Gi gta" i tqt0 Kico eþb, nvm-gjM cyjb, Avmevec, ^Zj Drct` b, ,o, `wo, euk I tetZi mvGMÖ Zvi, avb fvbv|
2. mnvhMx cikZvZ Dbqb : G KgmsPi Avl Zvq fngvxb tjvKt` i tK cikR cikYq, ev-Teqb, e"e"vcbv, wecYb cikZvZ KvhpPg i gva"tg msMvZ Kv v nq|
3. Drct` b tKt` Dbqb : AvajbK wWRvBb I cikZvZ i gva"tg MögY wki RvZ mvGMÖ gyb Dbqb I Drct` b eþx Kv v nq| GQvor t` tk HwZn"evnK Kv wki thgb imé, Rvq` wb, bKwKvKv DbqtbI e"vK KvR KitQ| e"vK wbtq R-^ tWBvi dvg¶ wbtq Kt` ÔAvosÖ i tqt0|



e"vK cwi Pwj Z Avos-Gi mvGMÖ

gvBWm (Micro Industries Development Assistance Services-MIDAS)

temi Kwi Db^{tb} ms^{-v} m^{ntmte} gvBWm **Pi^aI** gvSwi D^t "v³v¹ i Aw^R, Kwi Mwi, e^e vcbv RvZxq mn^qZv c^{vb} K^ti | gvBWtmi mv^gMK Kvh^g, t^j v ntj v-

1. **Pi^aI** gvSwi **wk^ti** FY myear c^{vb} |
2. RvZxq, euRwZK, mi Kwi , temi Kwi c^ZovmgatK c^{kk}Y, Z["] I ci^{ngk}mev c^{vb} |
3. e^{em}q t^{pp} Ab^mÜv b I M^tel Yv cwi P^j bv |
4. e^{em}q D^t "v³v¹ i g^{ta} mnthMZvi tbUI q^gK^cevor^{tbv} |
5. **Pi^aI** gvSwi **wk^ti** i Drcw` Z cY["] "vbxq | Av^SR^WZK evRv^ti wecY^{tb} mn^qZv Ki v |

c^{kk}Kv (Proshika)

eu^sj v^t tki **Pi^a** e^{em}q weKv^k c^{kk}Kv , i^ZCY^cAe^vb i^LtQ | Kwi **wk^ti**, w^me Drcv` b n⁻wk^ti , Mew^r cⁱ cy^j b, tg^gQ cⁱ j b, Pviv Drcv` bmn A^tbK bZb tckv ^Z^wi Ki^tQ c^{kk}Kv | Gme Kv^tR A^tbK D^t "v³v G^WtzQ Ges c^{kk}Kv Zv^t i^tK FY | c^{kk}Y c^{vb} Ki^tQ |

TV²vgi v gⁱⁿj v meR msN (Thengamara Mohila Sabuj Sangha-TMSS)

D^Eie^t¹i tRj v e^oitK tK["] K^ti 1980 m^tj TV²vgi v gⁱⁿj v meR msN KvR i i["]Ki^tj I eZ^gtb m^vi v t^tkb G Kvh^g cwi P^j Z n^tQ | gj Z ^w["] I weEⁿxb gⁱⁿj v^t i FY mn^qZv c^{vb}, c^{kk}Y I Av^ZKg^{ms} "v^tb mn^qZv Kivi c^{kv}cm^k uGgGm^gm t^vKv b, n^m-g^j Mi Lv^gi cwi P^j bv, g^Q Pv^l, bvn^m cwi P^j bv | K^tu^j **wk^ti** cwi P^j bvn^m **Pi^aD^t "v³v¹ i FY Kg^gW cwi P^j bv K^ti _v^tK |**

RvZxq **wk^ti** bxZ 2010-G D^j^WZ we^fbeai^tbi mn^qZv

D ^t ^x cbvgjK	<ul style="list-style-type: none"> • bvi x I c^j1 e^{em}qxi v hv^tZ mg^tR A^WZK cwi eZ⁰ msNU^tb m^uq G^tR^U m^{ntmte} wb^tR^tK w^yZ Ki^tZ c^ti tmRb D^t "v³v ms⁻^WZi c^hnti we^fbeai^tbi Kg^gW M^oY • Drcv` bkxj I tmev L^tZi mdj D^t "v³v¹ i^tK ^K^WZ, RvZxq D^t "v³v w^{em} cy^j b, ^^j, K^t R I wek^{le} "v^t tq D^t "v³v Db^{tb} we^tqK wk^tiutgi c^{ez} • g^{ve} c^jR weKv^kki te^ki f^M Kvh^g c^lgK I g^{va}gK ^tⁱ Ges t^{ke} v^x i i["]Ki v he^m-m^oc^ovq^tK R^{eb}msM^tgi we^fbe^tK m^utk^c t^tki Db^{tb} I mdj Zv Ges m^ugZ tf^zZ m^uftⁱ we^tq m^tPZb Kivi D^t "t^k c^lgK I g^{va}gK we^v tqi wk^tiutgi R^wZ M^VbgjK I Db^{tb} m^uW^KZ we^tqi A^{sf} G ai^tbi wk^ti K Drm^mZKiY
mg ^t gjK	<ul style="list-style-type: none"> • wk^ti t^{pp} bZb ch³i mg^gq N^uU^tq wk^ti c^tY i Aw^KZi Db^{tb}bi D^t "t^k t^tUKmB I bZb ch³ D^t^{te}K^t i c^j ^^vi c^{ov}bi e^e "v Kiv Kwi Mwi c^{kk}Y, ch³ D^t^{te}b, ch³ Db^{tb}, ch³ n⁻ v^si Ges j M^mB ch³ we^pb I c^lq^t Mi g^{va}tg ^vbxq wk^ti Kvi Lv^gmgatK mn^qZv i j t^{pp} weU^kmn Ab^vb c^Zov^tK k³kvj xKiY

	<ul style="list-style-type: none"> • t̄ kxq weibtqMKvi x̄ i wetkl Kti ḡB̄p̄v, Kui I P̄i w̄k̄i i weibtqMKvi x̄ i Kv̄Q mnRj f̄ -ibxq I ht̄_vch̄ c̄b̄ M̄to t̄Zj vi Rb̄ mi Kvi t̄ kxq h̄šc̄wZ c̄' ZKvi K w̄k̄i t̄K -'ibxq Kwi Mwi I c̄b̄ c̄Zōr̄bi m̄t_ GK̄th̄tM K̄R Kit̄Z m̄t̄h̄M c̄v̄b̄ • 30/06/2011 m̄t̄j i ḡta" eēW̄R̄K Drcv̄ tb h̄te Giē w̄k̄i c̄Zōr̄bi t̄P̄f̄ c̄ḡē Ki AeKvk c̄v̄b̄ : • w̄Zb c̄v̄Z̄ t̄Rj v̄ eēZxZ Xv̄Kv I P̄EM̄g wefv̄tM -w̄c̄Z w̄k̄i c̄Zōr̄bi t̄P̄f̄ c̄ḡ ēQi Av̄qi 100% f̄M, cieZP̄ ēQi 50% I tk̄l (5g) ēQi 25% f̄M Ki AeKvk • (L) i v̄Rkv̄n, Lj bv̄, w̄t̄j U, ewi kuj I iscj wef̄M Ges w̄Zb c̄v̄Z̄ t̄Rj v̄q -w̄c̄Z w̄k̄i c̄Zōv̄b̄ t̄j vi Rb̄ 7 (m̄Z) ēQi tḡq̄w̄ Ki AeKvk̄ki ḡta" c̄ḡ w̄Zb ēQi Ki AeKvk̄ki n̄i 100%, cieZr̄c̄ ēQi 50% I tk̄l ēQt̄i (7g ēQi) 25%
msi P̄Ygj K	<ul style="list-style-type: none"> • AvBimU, j w̄U, ch̄b I t̄mev, weDmU cvi j vi, weAvcbx ms̄ i BZ w̄ t̄mevgj K LvZmn grm̄, Kui I n̄'w̄k̄i LvZ Ges Mew̄ c̄i c̄Zcyj b Ges Lv̄ c̄uqv̄RvZKi Y Lv̄Z bv̄x w̄k̄i v̄3v̄t̄ i AM̄aKvi t̄ I qv̄ • P̄i, gv̄Swi I Kui w̄k̄i i weKvk̄ mn̄vqZv̄b, ZuZw̄k̄i i P̄v, tebvi w̄m I Rv̄ḡ w̄b c̄j̄t̄ gZ t̄kg c̄j̄t̄ M̄to t̄Zj v̄m Zv̄Z, Kvgvi, Kgv̄i, gr̄uk̄i, euk̄, teZ, Zvgv, Kuv̄ I cw̄U w̄k̄i wekl c̄Yv̄ bv̄ t̄ I qv̄

Abkxj bx

eūibep̄ib c̄k̄e

1| mḡ_Bgj K mn̄vqZv̄ t̄Kv̄bU?

K. c̄v̄gk̄c̄v̄b

L. Z̄_ mieiv̄n

M. c̄j̄Ri ms̄'v̄b

N. eēemq AvajbKv̄q

2| w̄k̄i t̄c̄t̄b mn̄t̄R t̄KD ḠM̄t̄q Ām̄t̄Z Pv̄q bv̄ t̄Kb?

K. Ḡt̄Z m̄Rbkxj Zvi c̄uqv̄Rb n̄q

L. Kv̄Rw̄U M̄Vbgj K ēt̄j

M. G Kv̄t̄R S̄K w̄b̄t̄Z n̄q ēt̄j

N. w̄b̄R̄^ c̄j̄Ri c̄uqv̄Rb n̄q

w̄b̄Pi Abt̄Q̄ w̄U c̄t̄o 3 I 4 bs c̄k̄i D̄Ēi `v̄l :

w̄t̄j t̄Ui w̄k̄v̄Z Avd̄i b 2011 m̄t̄j euk̄ I teZ w̄t̄q wefb̄ea i t̄bi M̄p̄-'w̄j mḡM̄'Zvi i GK̄U c̄k̄i n̄t̄Z tbb̄ | Drcv̄ b c̄uqv̄ i i y Ki t̄Z M̄t̄q Aw̄R̄ msK̄t̄U covq w̄Zb GK̄U Aw̄R̄ c̄Zōr̄bi ki Yvc̄b̄enb Ges c̄Zōv̄b̄ t̄_t̄K w̄KQ̄FY tbb̄ | Ki AeKvk̄ mȳear cv̄l qv̄i Kvi t̄Y w̄b w̄b Zvi eēemv̄t̄qi D̄b̄Z n̄t̄Z j M̄j |

3| w̄k̄v̄Z Avd̄i b 2015 m̄t̄j Aw̄R̄ Av̄qi Dci KZ f̄M Ki AeKvk̄ c̄t̄eb̄ |

K. 100%

L. 75%

M. 50%

N. 25%

4| Aw_R cÖZövbUj mnqZvi dtj cÖvbZÑ

- i. t` tk bvi x Df` "v^3 vi Dbqtb nte
- ii. epr wktí i Dbqtb mwaZ nte
- iii. t` tk A_ %wZK cÖvix ArZ nte
wbPi tKvbU mnK ?

K. i I ii

M. ii I iii

L. i I iii

N. i, ii I iii

mRbkj cök

1| e"emq -'vcb | cwi Pyj bv msuš-RuUj Zv | SjKi K_v PŠtKti Rbve tgnivR G KtR Gm̄tq Am̄tZ
Pvqib | wKšyweifbœMYgra"tg G msuš-mi Kwi | temi Kwi mnqZvi K_v kjb wZib XvKvi A`#i
mrfvti GKUJ MfgUm d"v^3 -'vcb Ktib | KtVi cwi kq | Avšw KZvi m‡_ KvR Kti Aíw tbB
mdj Zv jvf Ktib | m¤úZ cÖZthMx Ab"v" cÖZövb DbZgutbi hšcwZi e"en#i i dtj Zv c¶
cÖZthwMzvq wtk _vKv `j a ntq ctotQ |

K. evsj v` tk i RbmsLvi kZKiv KZ fM bvi x?

L. weimK-Gi cÖvb KvRuj Kx? e"vLv Ki |

M. Rbve tgnivR MfgUm d"v^3 -'vcb AmMox ntj b tKb? e"vLv Ki |

N. eZ@v cwi w-ZtZ Rbve tgnivRi mnqZvi cÖqRb AitQ wK? tZvgi DE#i i mct¶ h^3 `v |

2| mwqgv nK tQvUtejv t_tKB P"vjtj wÄs KvR Kitz cQ` KitZb | ZvB wekje` "y tqi coii bv tkI Kti
bvi vqYMÄ weimK wktí GjvKvq Ômwqgv dW cÖvibm bvtg GKUJ DbZgutbi | i BwbgLx KvLbv -'vcb
Ktib | GRb" wZib GKUJ cÖZövb t_tK Aw_R | Kwi mwi mnqZvi wbqtQb | eZ@v tZvi cÖZövb
300 Rb KgPvix wbqwmRZ AitQb |

K. weimtK i cYPC Kx?

M. gwnj v AwA` B#i i cÖvb KvRuj e"vLv Ki |

M. mwqgv ntKi gtZv Df` "v^3 v` i Dctiv^3 mnqZvi `vbt mi Kwi tKvb cÖZövb wbqwmRZ
AitQ? e"vLv Ki |

N. t` tk i A_ %wZK cÖvix ARfb mwqgv ntKi fngKv gj "vqb Ki |

GKV` k Aa'vq e''emv‡q ^bWZKZv | mgwRK `vqe×Zv **Ethics in Business and Social Responsibilities**

h̄v | e''emv‡q c̄ib D‡i k̄ ḡbvdv ARB Zey e''emvq c̄ZôvbtK ^bWZKZv | mgwRK `vqe×Zv ielqij tg‡b Pj ‡Z nq | mgvR | e''emvq m¤ú‡v‡q m`m` wntmte e''emvq | e''emvq D‡`v3‡K mgwRK gj ‡eva | ^bWZKZv Ges BiZevPK `vqe×Zv j vj b | cvj b Ki‡Z nq | G Aa'vq Avgiv e''emv‡q ^bWZKZv | mgwRK `vqe×Zv wnfba` K m¤ú‡K®Rvb‡Z cvi e |



cwi‡ek `†Y

G Aa'vq cW tk‡l Avgiv

- e''emvqK gj ‡eva, mZZv | ^bWZKZv avi Yv | MjZjevLv Ki‡Z cvi e |
- e''emv‡q i mgwRK `vqe×Zv avi Yv evLv Ki‡Z cvi e |
- i vó, mgvR, tµZv | KgPvix‡`i c̄Z mgwRK `vqe×Zv -^ic evLv Ki‡Z cvi e |
- e''emv‡q Ki‡Y evq~†Y, cwb `†Y | fñg `†Yi ^enkó | cñve metkH Ki‡Z cvi e |
- cwi‡ek `†Y tñta e''emvqK `vqe×Zv, tñvPñyZ Ki‡Z cvi e |
- wnfba e''emvq c̄ZôvbtK mgwRK `vqe×Zv, K Db‡b Kvñg eYv Ki‡Z cvi e |

e  em  qK gj  t  va I ^b  ZKZv avi Yv (Concept of Business Values and Ethics)

gj  t  va I ^b  ZKZv k  i avi Yv c  q A  et  Q   | th   vbt  va Ges A  Pi Y mg  R gj  evb I AbK i Yq g  b Kti ZvKB gj  t  va etj A  f  nZ Kiv hq | gj  t  va I ^b  ZKZv t  va g  b  tK b  vq-Ab  vq, wK-teWk, f  tj v-g  ` i g  ta   c  R P  yZ Ki  Z m  nh Kti | G  U g  b  tI i Rx  tB Bi  ZvPK, g  j gq | Kj vYq w  tK i w  tRbv t  q | Ab  vq t  tK b  vq, Aag  tK ag   AmZ   t  tK mZ  , AbPZ t  tK D  PZ c  KvKiY ev w  tYi P  gZv ^b  ZK b  Zt  va t  tK Av  m | GK  U my` i m  x mg  R MVb Ges t  tK RbM  tYi Rb   ^b  ZK A  Pi Yv ev Abj  i Y GKvS-Avek  K |

^b  ZKZv (Ethics)

^b  ZKZv k  i w  K k  i B_m (Ethos) k  i n  tZ D  m n  tq  tQ | hvi A_  g  be A  Pi t  Yi g  b` E | ^b  ZKZv g  b  tI i ^b  b KvR-Kt  gP m  t Rv  Z | Avgv Rv  b GKRb w  tK i c  b KvR n  tj v Qv  -Qv  t x  ` i m  z c  W `vb Kiv | w  Ksj-c  W `vbB tkI bq | ZvK t  LZ n  te Qv  -Qv  t xiv c  W vb e  tZ cvt  tQ w  Kbv | covi bvq g  tutwMx bv AgtutwMx, ewoi KvR w  KgtZv Ki  tK w  Kbv Zv t  Lv Ges f  j ms  kvab Kti t  l qv c  f  Z KvR t  j v w  tK i ^b  ZK `w  qZj g  ta   c  tO | w  tK i b  vq Qv  -Qv  t x  ` i l w  Ko y ^b  ZK `w  qZj i  tq  tQ thgb- h  mg  tq < t  j hvi qv, ewoi KvR Kiv Ges w  tK i Av  t k w  tR tg  tB Pj v BZ  w | ^b  ZKZv ejt  Z g  b  tI f  tj v g  ` i w  Pvi-w  tK H Kti w  KvU M  Y KivtK e  sq | w  tK i Qv  -Qv  t x  ` i h_vh_f  te `w  qZj cij b ^b  ZKZv Ask |

e  em  q ^b  ZKZv (Business Ethics)

GK  U e  em  qi avi Yv P  yZ Kiv t  tK i i Kti G  U mdj f  te c  i Pjv bvi m  t A  tBk KvR Rv  Z | Gme KvR my` i, m  z I w  Kf  te G  Mt  q tbqvi t  tPj ^b  ZKZv w  tK-w  tRbv w  tmt  e KvR Kti | m  t m  t   e  em  q ^b  ZKZv ev ^b  ZK gj  t  va e  em  q RM  tZ Avgv t  i A  Pi YtK w  K c  t c  i Pjv bvi Kti |

e  em  q GK  U mg  RK c  Zovb | mg  tR RbM  tYi w  fb  nBZ c  qRbxq w  Rbom Ges Ab  vB `t  i P  m` v w  Utbvi Rb   GK  U e  em  q c  Zovb Rb  nq | Pj g  b _t  K | GKRb e  em  q ev e  em  q D  `v  `v3v RbM  tYi P  m` v tgvZvteK cY-`t   Drcv`b ev c  t Z Kti Drcv`b Li t  Pi m  t g  bvdv thM Kti ev Ab   e  em  qxi KvQ t  tK muq Kti muqg  t j i m  t g  bvdv c  i g  Y thM Kti tfv  3t i Kv  tQ w  muq Kti | muqg  t i w  muqg  t j i e  earvB g  bvdv | A  Zv  3 j vfi A  kvq c  tY i Kv  g Afve m  o Kti teWk `vg avh  Ktj Zv n  te ^b  ZKZv c  i c  s`x | e  emv c  i Pjv bvi t  tPj ^b  Ko y ^b  ZKZv i  tq  tQ | thgb c  tY i `vg Ggbf  te w  baF Y KtZ n  te hv  Z Zv i j vq w  Ksjgj RbM  tYi muq P  gZv g  ta   _t  K | e  em  q Ggb cY-`t   miev Kt  te bv hv RbM  tYi -t  `i Rb   P  ZKi | A_  R RbMY Ges e  em  q Df  q c  tPj i -t  `i P  v Kti B e  emv c  i Pjv bvi Kiv evAbxq | e  em  q Ab   ^b  ZKZv, t  j v n  tj v-

- mZv eRvq i vL
- P  ZKi cY Drcv`b I w  cYb bv Kiv

- MñKf` i mv‡_ cÖZi Yv bv Kiv
- tgqf` vExY©cY - ` e" emvq bv Kiv
- Kñg msKU mñÓ bv Kiv
- newfbœ" emvqK I mñkí AvBb tg‡b Pjv
- cwi te‡ki ¶WZ mvab bv Kiv
- RbKj "fY Ae` vb i vL

e"emvqK gj" teva I ^bñZKZvi cÖqyRbxqZv (Necessity of Business Values and Ethics)

AñZvi³ gþrvd ARð ev Ab" tKf`bv Kvi fYB tnñK e"emvq A%bñZK KvhRjvc w` b w` b tetob Ptj‡Q| eisj vt` k e"emvq ^bñZKZvi cÖqyM A‡bK t¶‡† m‡SH RbK bq| cÖZi` b Le‡i i Km‡Ri cvZv Dërtj e"emvq msñvš-A‡bK tbñZevPK Lei I wP† tP‡L c‡o| giv gjM tKbv-tePv, Lv" ` e" tfRvj, wbgøtbi cY" ^Zvi ev wepq, IR‡b Kg, dIgwy bh‡gQ I dj gj, cY" ` e" i , Yv, Y m¤ú‡K®g"v I AñZvi³ Z_`vb, wbgøY KfR wbgøtbi ` e" e"envi, JI‡a tfRvj, PjvPtj i A‡hM' hvbevtbi iv"vq PjvPj BZ"v` e"emv‡q A%bñZK evhRj‡ci D`vniY| Gme A%bñZK KvhRj‡ci cÖZiµqv fqyen| tfRvj JI‡a tL‡q A‡bK mñkí giv tM‡Q Ges A‡bK mñkí Amj" n‡Q| tfRvj Lv" ` tL‡q gvbj bvbi i Kg e"matZ Añvš- n‡Q| e"emv‡q i Gme A%bñZK KvhRjvc tiva bv Kiv tM‡j tiWñvši gvbj‡i GKñU Amj" mgvR e"e"v M‡o DV‡e| hvi dj n‡e fqyen| wbgøg" Kvi fY e"emv‡q gj" teva I ^bñZKZvi cÖqyRbxqZv Acwi mxg|

- 1| mñÓKZf tkö mñÓ gvbj | A%bñZK KvhRjvc | A%bñZK AIPiY gvb‡i i KjQ t‡K Kig" bq|
- 2| e"emvq cÖ' ZKZ ev mieivnKZ cY" ev tmev wepq K‡i Rxeb aviY K‡i | Zv‡i ^bñZK ` wqZi mñK cY" ` e" ev tmev mieivn Kiv|
- 3| eZg‡b tfRvj Lvvi tL‡q gvbj Kñb | Rñj tiv‡M Añvš-n‡Q| hvi cÖZiµqv fqyen| GKgñ† e"emvq ^bñZKZvi teva GB fqyen cwi YñZ n‡Z i ¶v Ki‡Z c‡i|
- 4| JI‡act† tfRvj i cikcÖZiµqv A‡bKt¶‡† gZji Kvi Y n‡q ` wotq‡Q| JI‡a cÖ' ZKvi K‡` i ^bñZK AIPiYB GB wechq t‡K i ¶v Ki‡Z c‡i|
- 5| e"emvq GKñU mgwRK cÖZówb| mgv‡Ri f‡jv-g` , Kj "Y t` Lv GKñU , iZcY© wqZi|
- 6| e"emv‡q gj j ¶` gþrvd ARð n‡j | mgwRK ` wqZi cij bI GKñU , iZcY©KvR| G KfR Ae‡nj v ev Abñv e"emv‡q Rb" g½j gq bq|
- 7| e"emvq DbñZ | mgp‡i Rb" mgwRK ` wqZi cij b Acwi nvh®
- 8| e"emvq my` i | mg‡f‡te cwi Pjv bv t¶‡† ^bñZKZvi fñgKv Acwi mxg| ^bñZKZvi mvaviY bñZgvj v AbñiY Ki‡j e"emvq wñvši mgvR mñK n‡e|
- 9| e"emv‡q A%bñZK KvhRj i gva"tg Añv_Rf‡te jvfevb n‡j | Gi cwi Yvg KLbI f‡jv nq bv| A‡bK e"emvq cÖ‡g f‡jv djvdj K‡i | A%bñZK KvhRj‡c wotqwRZ n‡q añsm n‡q hvq|

10 | A%b̄ZK KvhRj̄t̄c w̄j̄ B̄ ēemv̄tq̄t̄K̄ mev̄B̄ NYv̄ K̄t̄i | mgv̄t̄R̄i m̄ḡj̄b̄ I k̄x̄v̄ t̄ct̄Z̄ n̄t̄j̄ ēemv̄q̄ b̄ZK̄
Av̄Pi Ȳ ev̄ m̄Z̄ c̄_ Aēj̄ x̄t̄bī wēK̄ī tb̄B̄ |

ব্যবসায় সামাজিক দায়বদ্ধতার ধারণা ও গুরুত্ব (Concept of Social Responsibility and Its Importance)

ēemv̄i m̄gv̄RK̄ `v̄qe×Zv̄ ej̄t̄Z̄ ḡb̄v̄d̄ AR̄t̄b̄ī m̄t̄_ mgv̄t̄R̄ī w̄K̄Q̄ȳ ḡv̄j̄ḡq̄ ev̄ K̄j̄v̄Yḡj̄K̄ K̄v̄R̄ K̄īt̄K̄
ēS̄v̄q̄ | c̄P̄xb̄K̄j̄ t̄_t̄K̄ ēemv̄t̄q̄ī D̄t̄ī K̄ ḡb̄v̄d̄ AR̄t̄t̄K̄ w̄N̄t̄īB̄ c̄w̄ī P̄w̄j̄ Z̄ n̄t̄q̄ Ām̄t̄Q̄ | w̄K̄S̄t̄ēZ̄t̄b̄ Ḡavi Ȳī
c̄w̄ī ēZ̄B̄ Ḡt̄m̄t̄Q̄ | ēemv̄q̄ ḠK̄Ū m̄gv̄RK̄ c̄Z̄ôv̄b̄ | mgv̄R̄t̄K̄ w̄N̄t̄īB̄ Gī K̄v̄h̄p̄ḡ | mgv̄R̄ em̄emv̄K̄v̄īx̄ R̄b̄M̄t̄Ȳī
m̄ev̄fb̄m̄aīt̄bī t̄f̄W̄ c̄Ȳ Ges̄ Ab̄v̄b̄ c̄Ȳ ev̄ t̄mev̄ī P̄w̄n̄ `v̄w̄b̄īēȲ K̄t̄ī Z̄v̄ c̄t̄' Z̄ ev̄ ms̄M̄h̄ K̄t̄ī R̄b̄M̄t̄Ȳī K̄t̄Q̄
t̄c̄t̄Q̄ t̄` I q̄v̄ ēemv̄ī c̄ôv̄b̄ K̄v̄R̄, t̄j̄v̄ī Ab̄Z̄ḡ | Z̄t̄ē m̄ȳī R̄x̄ēb̄ h̄v̄t̄b̄ī R̄b̄` Av̄ī I w̄K̄Q̄ȳ P̄w̄n̄ `v̄ _t̄K̄ th̄gb̄
w̄K̄P̄v̄, `v̄-`v̄-, w̄ēt̄b̄v̄b̄ c̄f̄W̄Z̄ | ēqēūj̄ w̄ēāv̄q̄ R̄b̄M̄t̄Ȳī b̄M̄t̄j̄ ī ev̄B̄t̄ī Ḡmē K̄v̄R̄ m̄v̄āv̄īȲZ̄ mīK̄t̄ī ī `w̄q̄Z̄ī
et̄j̄ M̄Ȳ K̄ī n̄q̄ | m̄v̄āv̄īZ̄K̄t̄j̄ w̄K̄Q̄ȳ w̄K̄Ōȳ ēemv̄q̄ c̄Z̄ôv̄b̄ R̄b̄w̄Z̄K̄ī K̄v̄R̄ th̄gb̄ n̄v̄m̄c̄īZ̄j̄ c̄Z̄ôv̄, `<j̄
`v̄cb̄, `w̄ī `w̄K̄P̄v̄_x̄P̄ ī ēw̄Ē c̄ôv̄b̄ B̄Z̄w̄` K̄t̄R̄ ḠM̄t̄q̄ Ḡt̄m̄t̄Q̄ | ēemv̄ ḠK̄Ū m̄gv̄RK̄ c̄Z̄ôv̄b̄ Ges̄ R̄b̄M̄t̄Ȳī
mḡt̄b̄ī D̄cī Gī `w̄q̄Z̄ī l̄ ḡb̄v̄d̄ w̄b̄f̄P̄k̄x̄j̄ | c̄Z̄K̄ ēemv̄t̄q̄ī m̄gv̄RK̄ `w̄q̄Z̄īc̄j̄b̄ ḠK̄Ū `b̄ZK̄ `w̄q̄Z̄ī|
c̄K̄Z̄c̄t̄P̄ GKRb̄ ēemv̄q̄ mgv̄t̄R̄ī GKRb̄ m̄Rb̄k̄x̄j̄ Ges̄ m̄t̄P̄Zb̄ b̄M̄v̄īK̄ | th̄ t̄K̄t̄b̄v̄ ēemv̄q̄ GKRb̄
m̄Rb̄k̄x̄j̄, w̄P̄Ēk̄x̄j̄ Ges̄ K̄ḡP̄ḡ ēw̄3̄ | mgv̄t̄R̄ī K̄t̄Q̄ t̄_t̄K̄ th̄gb̄ Z̄v̄ī w̄K̄Q̄c̄v̄l̄ q̄ī īt̄q̄t̄ō t̄Z̄ḡb̄ Z̄v̄ī | mgv̄R̄t̄K̄
w̄K̄Ōt̄` I q̄ī īt̄q̄t̄Q̄ | Z̄v̄ī Āw̄R̄Z̄ ḡb̄v̄d̄ī w̄K̄Q̄ȳĀs̄K̄v̄ī w̄ēūq̄ K̄t̄ī c̄R̄ ms̄M̄h̄ K̄t̄ī ḠK̄Ū t̄Q̄Ū
d̄t̄ḡm̄ `v̄cb̄ K̄t̄ī | t̄Q̄Ū tēj̄v̄q̄ ev̄ēv̄ī K̄Q̄ t̄_t̄K̄ īt̄b̄ w̄Q̄t̄j̄b̄ ḡb̄j̄ t̄K̄ V̄K̄t̄ē b̄, t̄KD̄ c̄v̄ḡk̄P̄v̄B̄t̄j̄ mr̄ c̄v̄ḡk̄
K̄ḡēt̄ 1 (`j̄x̄q̄ K̄v̄R̄) : ēemv̄q̄t̄ ī K̄x̄ K̄x̄ K̄v̄ī t̄Ȳ m̄gv̄RK̄ `w̄q̄Z̄īc̄j̄b̄ K̄ī D̄w̄P̄Z̄ et̄j̄ Z̄īḡt̄b̄ K̄ī |

1.	
2.	
3.	
4.	
5.	

t̄K̄m̄ ÷ w̄W̄

Āēj̄ K̄t̄kḡ GKRb̄ ēw̄ḡv̄b̄, m̄v̄m̄m̄, w̄ēk̄t̄í̄ Ges̄ mr̄ h̄p̄K̄ | c̄v̄ōī th̄ t̄K̄t̄b̄v̄ m̄gv̄RK̄ Ab̄j̄v̄b̄ Āt̄q̄v̄Rb̄ K̄īv̄
t̄P̄t̄í̄ Z̄v̄ī f̄w̄ḡK̄v̄ _t̄K̄ | `<t̄j̄ c̄ōīv̄ K̄īv̄ī ḡv̄t̄S̄ ḡv̄t̄S̄ ḠK̄Ū d̄t̄ḡm̄t̄Z̄ h̄v̄Z̄q̄v̄Z̄ K̄ī Z̄ | t̄K̄t̄b̄v̄ t̄K̄t̄b̄v̄ m̄ḡq̄
d̄t̄ḡm̄ī ḡw̄j̄ K̄t̄K̄ K̄t̄R̄ m̄v̄n̄h̄ K̄ī Z̄ | Ḡt̄Z̄ t̄m̄ d̄t̄ḡm̄ī ēemv̄q̄ m̄ḡūt̄K̄w̄K̄Q̄ȳĀw̄F̄ÁZ̄v̄ m̄Āq̄ K̄t̄ī | Ḡm̄Ḡm̄m̄
c̄m̄ K̄īv̄ī Āv̄ī c̄ōīv̄ K̄īt̄Z̄ b̄v̄ t̄c̄t̄ī Z̄v̄ī ḡv̄t̄q̄ī w̄K̄Q̄ȳĀs̄K̄v̄ī w̄ēūq̄ K̄t̄ī c̄R̄ ms̄M̄h̄ K̄t̄ī ḠK̄Ū t̄Q̄Ū
d̄t̄ḡm̄ `v̄cb̄ K̄t̄ī | t̄Q̄Ū tēj̄v̄q̄ ev̄ēv̄ī K̄Q̄ t̄_t̄K̄ īt̄b̄ w̄Q̄t̄j̄b̄ ḡb̄j̄ t̄K̄ V̄K̄t̄ē b̄, t̄KD̄ c̄v̄ḡk̄P̄v̄B̄t̄j̄ mr̄ c̄v̄ḡk̄

† te Ges KL‡bv mg_` ej te bv, iRb‡K k‡v Ki‡te, Amnq‡K mnvh` Ki‡te | Avej K‡kg e'emi
cwi Pvj bvi t¶‡† `b‡ZKZv Ab‡niY Ki‡Zb| tK‡bv e'w³ wKvb m¤ú‡K©ciwgk©PvB‡j tK‡bv fvj Ww³v‡i i
bwg etj w‡Zb, mr ciwgk©w‡Zb| AtbK Rv‡j ti‡M Avp‡šÍ ti‡Mx Zvi ciwg‡k©fv‡j v Ww³v‡i i wPwKrmv
m‡q DcKZ n‡q‡Q| GQrovI wZ‡b me©v Lv‡Jla weµq Ki‡Zb| AwZ j‡fi Rb‡` v‡g ev bKj Jla
weµq Ki‡Zb bv| Gme Kvi‡Y AwP‡iB Zvi g‡v‡v e‡v‡v Ges mg‡R wZ‡b GKRb mr e'emiq wnt‡te
cwi wPwZ j‡f K‡i b| ciwk‡mk Zvi e'emiq mg‡R j‡f K‡i |

GK mgq Zvi t‡j Av‡j ing‡b d‡g‡mi `wqZiM‡Y K‡i b| wK‡tm AwZ tj‡fi Av‡q bKj Jla weµq ii i
K‡i | Zvi t‡vKvb t‡K Jla wK‡b Atb‡Ki ^v^v‡n‡b n‡q‡Q| bKj Jla weµq Kiv Aí mg‡qi wfZi †m
Amr e'emiq wnt‡te cwi wPwZ j‡f K‡i | ax‡i ax‡i e'emi‡qi m‡vgn‡b N‡U | e'emi‡qi wejwB N‡U |

Kg‡T 2 (^j‡q KvR) : Avej K‡kg Av‡j ing‡bi e'emiq K‡h‡gi ai b we‡Pebv K‡i Z‡` i g‡a" ci‡R" wY‡q Ki
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newfbœ‡¶i c‡Z e'emi‡qi mg‡RK `v‡e×Zv
eZ‡v‡b c‡ZthwM‡y‡j K e'emiq RM‡Z e'emiq‡K w‡tRi g‡v‡v e‡v‡v D‡i k‡ AR‡bi ciwk‡mk AtbK c‡¶i
c‡Z `wqZ‡ci‡b Ki‡Z n‡j| Gi‡v n‡j v i‡v‡, mg‡R, t‡v‡v | Kg‡v‡v| Gme c‡l tK‡bv bv tK‡bv fv‡e
e'emi‡qi m‡‡_ ms‡k‡|

i‡t‡i c‡Z `v‡e×Zv (**Responsibility to State**)

RbM‡Yi ^v‡i¶i K‡i e'emi cwi Pv‡j Z t‡vK Gu‡B i‡t‡i j‡¶i| e'emiq ^v‡cb | AM‡Zi g‡v‡g Kg‡s‡v‡b
m‡ó K‡i RbM‡Yi Pv‡n` v tg‡v‡bv n‡j A‡P c‡Y ev t‡v‡v c‡v‡b ciwk‡mk w‡q‡gZ Ki c‡v‡b Kiv n‡j mi Kvi
Ly‡k| e'emi‡K i‡t‡i c‡Z w‡g‡v‡ `wqZ‡ci‡b Ki‡Z n‡j-

- K. mi Kvi‡K w‡q‡gZ Ki | i‡v‡v c‡v‡b Kiv|
- L. mi K‡ii i w‡q‡gb‡Z h‡v‡v‡e ci‡b Ki|
- M. Kg‡s‡v‡b m‡ó | A‡b‡ZK Db‡‡b Ae`v‡b i‡v‡v|

mg‡Ri c‡Z `v‡e×Zv (**Responsibility to Society**)

mg‡R t‡K newfbœ‡thwM‡-m‡‡av M‡Y K‡i B e'emi‡qi Db‡Z | mg‡v‡v N‡U | Z‡e e'emi‡K mg‡Ri c‡Z
w‡g‡v‡ `wqZ‡ci‡b Ki‡Z n‡j|

K. mg Ri c q Rb g dK g bm Z cY Drcv` b | mieivn Kiv|

L. Kg s  t bi m h M m o Kiv|

M. newfb Rb nZKi K R mn qZv Kiv|

N. RvZxq  t h M RbM Yi cv k  v t v|

O. c i tek  t Y t K Gj vKv K i v Kiv|

P. ct Y i gR Z  wi bv Kiv|

tpZv | t v t  i c Z  vqe Zv (**Responsibility to Customer and Consumer**)

tpZv | t v t  i Av v | mn h M Zvi Dci e  emv qi mdj Zv  bf P Kti | ZvB e  emv q K  bt g 3  w Zi
c j b Ki Z nq-

K. ct Y i evRvi w Zkj j lv|

L. g bm Z cY mieivn Kiv|

M. cY m g M c B mnRZi Kiv|

N. cY | evRvi ms v S newfb Z_ mieivn Kiv|

k gK-Kg vixt  i c Z  vqe Zv (**Responsibility to Employees**)

k gK | Kg vixt  i Ae nZ c P v i d j B e  emv q g vdv Aw R Z nq | ZvB Zt  i   K Ae njv Kti
e  emv c i P v bv Kiv h q bv | e  emv q b Zi m t_ Zt  i teZb-f Zv e  p x | tevb m c v b Kiv Ges Zt  i
Ae v i D b Zi t P v Kiv D P Z | GKRb e  emv q K Zvi c Z  t bi k gK | Kg vixt  i c Z  bt g 3  w Zi
c j b Ki Z nq-

K. Dch B c i k gK | Aw R myav  v b|

L. PvKvi i  b v C v newfb b Kiv|

M. K Ri Dch B c i tek m o Kiv|

N. c k P Y | ct v Zi e  e v Kiv|

O. evm v b | w P Krmvi e  e v Kiv|

newfb e  emv q c Z  t bi m g RK  vqe Zv j K K h g (Social Activities by Different Business Organizations)

e  emv qi m g RK  w Zi e  h M a i Ae nj Z n q A mt j | e  Z t b t t k  t k A t bK c Z ib m g RK
K h g g G m t Q | newfb e  sK | tg v Bj t K u w b Zt  i m avi Y e  emv q K h g gi m t_ newfb 
m g RK  w Zi c j b Ki Z | W P -evsj v e  sK, c B g e  sK, Bmj g x e  sK | newfb t g v Bj t d b t K u w b
th gb-  t el t k, M g x Y t d b, i e, evsj v w sK, w u t m j , G q i t Uj c F Z  wi  t g v P b, tg v ex Q v -Q v t  x  i

covi bvi LiP enb, e''E cÖvb I tLjvaj vi Dbq‡b Aw_K cÖtcvl KZv cÖvb Kti mvgwRK Dbq‡b Ae`vb iVL‡Q| wKOywKQye''emv cÖZövb ZiY mgv‡Ri cÖZfv AbjvÜvb I weKv‡k GwM‡q G‡mtQ| evsj v‡` tk e''emwqK cÖZövbib mvgwRK `wqZi cyj tbi cÖYZv teuk w`tbi bq| Avkv Kiv hvq, Avgv`i wktív`v3v tkvY gþvðvgjx e''emvq cwi Pvj bvi mv‡_ mv‡_ mvgwRK Dbq‡b mvgwRK `wqZi cyj tb Av‡iv GwM‡q Av‡te|

cwi tek `+Y | e''emvq (Environmental Pollution and Business)



wkí Kvi Lbvi eR©‡K b`x`+Y

e''emv we‡kl Kti wk‡ívbq‡bi metP‡q eo mgm''v cwi tek `+Y| wkí eR©wbMZ Zij c`v_©b`x-bujvq c‡o c‡b `wZ Ki‡Q| weIv3 c‡b gwQmn Rj R cÖy em Kvi Abj‡hMx n‡q c‡o| Abw`‡K h†Z† gajv wb‡¶c I h‡b evntbi taugv evqy `wZ Kti| Kvi Lbvi tg‡kb I tRbv‡i U‡i i weKU Av‡i q‡R f‡ien k‡`+Y n‡Q| GQvor wkí Kvi Lbvi cÖZövi b‡g Aer‡a M‡Q wbab I c‡vo tK‡U cwi tek‡K `+Y Kiv n‡Q| Avevm‡bi b‡g P‡l i Rv‡i niY, Lv‡ wej fi‡U Kti Avevmb ^Zwi, b`x‡v‡b, wb‡P‡i Abch‡b h‡bervb iv`vq Pvj v‡bri kxZvZc wbq‡Z h‡šj e''envi cwi tek `+Yi Rb` `vqx| G‡Z g‡b‡l i ^v`n‡b tZv n‡Q| Z`y‡i Rxe ^e‡P‡i "gv‡Z‡Kf‡te úg‡ki gt‡L ct‡tQ|

`+Yi c‡v‡g‡b n‡Z mi Kvi AvBb c‡q‡b Kti‡Q| wKšyAvB‡bi c‡q‡M h_v‡‡te n‡Q bv etj cwi tek `+Y tetoB P‡‡Q| cwi tek `+Yi Ab` Kvi Y‡jvi g‡ta` RbM‡Yi Am‡PZbZv, thL‡b tmL‡b gajv wb‡¶c I †wcy‡cqt‡b®<‡kb e''e`v‡ `vqx|

cwi tek `+Y t‡K i¶v tctZ n‡j MYgva‡gi mnv‡h m‡PZbZv e‡x, AvB‡bi h_v_©c‡q‡M, eR©e''e`v‡v‡i D‡ZKiY Ges cW`m‡P‡Z cwi tek `+Y tKm‡AŠF‡B GKvŠ-Avek‡K|

KḡT̄ - 3 (^j xq̄ KvR) : ēemv̄q̄i ḡrāt̄ḡ evq̄`+Y, c̄mb̄`+Y, kā`+Y f̄nḡ`+t̄Yi Kv̄Y c̄m̄ tēt̄ki Dci c̄f̄ve	
evq̄`+t̄Yi Kv̄Y	c̄m̄ tēt̄ki Dci c̄f̄ve
•	•
•	•
•	•
c̄mb̄`+t̄Yi Kv̄Y	c̄m̄ tēt̄ki Dci c̄f̄ve
•	•
•	•
•	•
kā`+t̄Yi Kv̄Y	c̄m̄ tēt̄ki Dci c̄f̄ve
•	•
•	•
•	•
f̄nḡ`+t̄Yi Kv̄Y	c̄m̄ tēt̄ki Dci c̄f̄ve
•	•
•	•
•	•

Abkj̄ bx

ēm̄beP̄b̄ c̄k̄e

1| ēemv̄ t̄Kv̄b̄ aīt̄bi c̄Z̄ōb̄?

K. A_ %b̄ZK

L. migw̄RK̄

M. ivR%b̄ZK

N. c̄m̄ ewi K

2| ēemv̄q̄t̄K̄`xN̄P̄ b̄ ēemv̄q̄ w̄Ūt̄K̄_v̄Kv̄ Rb̄ c̄q̄Rb̄-

i. AwZwi³ ḡb̄vdv ARB̄

ii. ct̄Ȳi b̄vh̄ḡj̄ " w̄bañ Y

iii. gyb̄m̄a\$Z c̄Ȳ mi eiv̄n

w̄t̄Pi t̄Kv̄b̄w̄J̄ m̄iV̄K̄?

K. i | ii

L. i | iii

M. ii | iii

N. i, ii | iii

mb‡Pi Ab‡"Q` "M c‡o 3 | 4 bs c‡k‡ D‡i `vI :

Rbve dwng mK‡kv MiÄi Rbeuj Gj vKv A‡Mi‡i 0Zvmbg nvBW GU w< b0 bv‡g GKvU PvgoRvZ `e`
^Zvi i Kvi Lvby ^vcb K‡ib| G Kvi Lvby eR© w< vcbi c‡qyRbxq e"e"v bv _vKvq tm, wj Rj vktq M‡q
c‡o| Zte Kvi Lvby mbK‡UB wZn k‡gK‡ i _vKvi e"e"v K‡ib Ges mbqngZ Ki c‡vb K‡ib|

3| mbqngZ Ki c‡vbib gva"tg dwng tKvb ct¶i c‡Z `wqZjcvj b K‡ib?

- | | |
|---------|---------|
| K. mgvR | L. ivÓ |
| M. tµZv | N. k‡gK |

4| 0Zvmbg nvBW GU w< b0 mKvU ^vctbi dtj -

- i. t‡ki RbM‡Yi Rxeb hv†vi gib ejx cvte
- ii. Gj vKvi K‡i Rvgi Dci weisc cfve cot‡
- iii. Gj vKvi Rj R c‡Yxi wej y‡ NU‡e

mb‡Pi tKvbU m‡vK?

- | | |
|-------------|----------------|
| K. i ii | L. i iii |
| M. ii iii | N. i, ii iii |

mRbkij c‡k‡

1| mwn` ^"QZvi m‡_ e"emvq K‡i mwgZ g‡v‡v K‡ib| Aciw‡K Zvi eÜz bw` g PvK‡P‡K‡i Avot‡j
tfRvj I mbg‡v‡bi cY wejq K‡i c‡pi g‡v‡v AR‡ K‡ib| c‡Yi emn‡K PvK‡P‡K‡i Kvi †Y tµZviv bw` †gi
t`vK‡b wfo K‡i | mwn` bw` †gi tP‡q Kg A‡DcvR‡ K‡j I gybwmKfv‡e At‡bK m‡x|

K. 0B_m‡ K‡ai A‡Kx?

- | |
|--|
| L. 0c‡Yi gR‡Z wi bv Ki‡- tKvb ai‡bi `vqe×Zv? e"vLv Ki |
| M. mwn‡ i gybwmK c‡k‡‡t Kvi YvU e"vLv Ki |
| N. bw` g eZg‡v‡b c‡pi g‡v‡v K‡j I f‡el †Z e"emv‡q w‡K _vK‡e w‡K? G e"vc‡i tZvgv
gZvgZ `vI |

2| Rbve Avj x MvRx‡ji i MRwi eb Gj vKvq MvQcvj v tK‡U 500 GK‡i Rvgi Dci 0bvCg dv‡g‡ bv‡g JIa
mKvU ^vctbi m‡v‡v‡j b| cieZ‡Z c‡i tekev x eÜi c‡g‡k‡cvk‡Z‡Lwj RvqMvq c‡Z‡v‡vU ^vcb
K‡ib| Zvi c‡Z‡v‡b Dr‡v‡Z JIa t‡ki P‡n` v c‡Y K‡i we‡‡t‡l iB‡b nq| c‡Z‡v‡vU‡Z we‡fb‡
c‡ 2000 tjvK Kg‡Z i‡q‡Q|

K. Kj-Kvi Lvby mbM‡ K‡j v taqy c‡i te‡ki Kx †Y K‡i?

L. e"emv‡qi ^bvZKZv ej‡Z Kx e‡vq-e"vLv Ki |

M. 0bvCg dv‡g‡ c‡Z‡v‡vU Rxebhv†vi gy‡b‡v‡b Kx fv‡e mnvqZv K‡i †Q? e"vLv Ki |

N. Kvi Lvby ^vctbi Rb" Rbve Avj xi c‡g m‡v‡v‡U gj"vqb Ki |

Øv` k Aa"vq

mdj D‡`"v³v‡` i Rxebx t_‡K wkJYxq

Lessons Learned from the Lives of Successful Entrepreneurs

„§i YvZxZKvj t_‡K Avg‡` i t` k wkJ eWY‡R HwZn I tMši e enb Kij I t` tki mvgMK Dbq‡b wkJ i Ae`vb tZgb D³4j bq | „vaxbZii Av‡M g† AÍ K‡qKRb e0wj eem‡q mdj Zv ARb K‡ib | gjZ 1971 mvtj g³htxi ci ev0wj iv eem‡qi mthM cvb | weM 40 eQti tek K‡qKRb D‡`"v³v tQvU eemvq w‡q tti"K‡i t` tki tkb eemvq D‡`"v³v wntm‡e cwiPZ nb Ges Zv‡ i c‡ZwôZ eemvq t` tki Av_©mvgwRK Dbq‡b iZcY©Ae`vb ti‡L P‡j‡Q | G Aa"vq t` tki `BRb "bvgab" wkJ D‡`"v³v Rbve Ruij Bmjvg | Rbve mvgmb GBP tPšajxmn tek K‡qKRb D‡`"v³v Rxebx Av‡j vPbv Kiv ntjv hv‡` i Rxeb I Kg‡t_‡K Avgiv mK‡j B Abc‡wZ n‡Z cvie |

G Aa"vq tktl Avgiv

- Rnij Bmjvg I mvgmb GBP tPšajxi Rxetbi D‡j H‡hM wK,‡j v ej‡Z cvie |
- Rnij Bmjvg I mvgmb GBP tPšajxi c‡ZwôZ eemvq msMvb,‡j vi eYv K‡tZ cvie |
- Rnij Bmjvg I mvgmb GBP tPšajxi c‡ZwôZ mvgwRK I RbKj vYgj K Kg‡vE I c‡Zôvb,‡j vi bvg ej‡Z cvie |
- Rnij Bmjvg I mvgmb GBP tPšajxi D‡`"v³v nIqvi Kwnbx ej‡Z cvie |
- D‡`"v³M‡Yi Rxebx t_‡K wkJYxq wK,‡j v kbv³ K‡tZ cvie |
- „vbxq chv‡q i mdj D‡`"v³v‡` i mdj Zv c‡Z‡e`b ^Zwi K‡tZ cvie |



R  ij Bmj g(1928-1995)

e  sj  `  ki Ab  Zg mdj D `   v  n "Qb Rb  e R  ij Bmj g | e  em q c  Zfv, K  Vi c  i k  , `j `  k  v I
m Rbkxj Zvi mg  tq M  Z G g  b  l  `  axbZv c  eZx  e  sj  `  ki e  em q-  k  -ewYR" RM  Z GK  U A  Z
c  i PZ b  g |   Zb 1928 m  tj  K  kv M   tRj vi ewRZcj DctRj vi f  mj c  i Rb  Y K  ib | Zvi w  Zv
gi  g Avj n  Rj AvdZie D  i b  Q  j b g  gb  sn tRj vi te  tW   GKRb m  avi Y K  U  i | Zvi gvZvi b  g te  mg
i  ngv Av  vi LvZb | c  P f  B I   Zb te  bi g  a" R  ij Bmj g  Q  j b  Zxq | Zvi PvPv  Q  j b Kj KvZvi
c  l qvi tW  fj c  g  U te  tW   GKRb I f  vi   kqvi |   bxq c  wgK we  yj q t  K c  Ag tk  Yi cov tkl K  i
  Zb  K  b m  vi Pi  kebv  _ D  P we  yj t  q covi bv K  ib | Gici f  Z  nb ewRZcj n  B-  tj |   K  b ci
  Zb PvPv g  k   D  x  bi m  ½ P  j h  b Kj KvZvi | 1945 m  tj   Zb Kj KvZvi w  cb n  B   j t  K g  wUK
cm K  ib | 1948 m  tj g  YM  Ai ni M  v K  j R t  K AvBG c  i   q AskM  Y Kiti | D  xY  h  Z c  tib  b
c  Zkj c  i tek | c  i ewi K   q-  w  qZj Pv  c Zvi Avb  w  K covi bv mg  B N  U | c  i evi i Aw  R
m  Oj Zvi Rb   1948 m  tj   G   we   CvU  tUi l  qK  mi Kvi ct   g  t m  Zv  Ei UvKv teZ  bi PvKvi tbb |
  Zb  K  b ci H wef  tM   b  g mnKvi x ev t  vqi   rfkb K  K  c` jvf K  ib | PvPvi PvKvi I w  Zvi
K  Ukvi e  emvi c  ve Zvi Rx  bi Dci ct  iQj | AvovB eQi ci 1951 m  tj   Zb PvKvi t  to t  b Ges
GKRb ZZxq tk  Yi K  U  i   ntme Zwj Kvf   nb | te  j tW  fj c  g  U K  c  i kb   j w  tUD b  g GKRb
e  em q c  Zov K  i   Zb-Pvi n  Rvi UvKvi g  Zv mg  b c  R   tq   Zb m  uYFvte e  em q ii" K  ib | K  Vi
c  i k   | e  emtqi c  Z GK  Zv I Av  KZv Zt  K ax  i ax  i GKRb m  R e  em q D  `   v | Ab  Zg
abiX" e  w     ntme c  i YZ K  ib |   Kv  wi Rx  bi iiZB   Zb   K  kv M   tcv   Awdm   b  g  Yi KvR
K  ib | ct  i XvKvi   j   b t  K   KvUj x mo  Ki KvR | KvRi mZZv I YMZ g  bi Kvi tY   B eQti i
g  aB A    1953 m  tj   Zb ch  qutg   Zxq | c  g tk  Yi K  U  i ev   Kv  vi   ntme c  i YZ nb | me
ai  bi   b  g  Yi KvR A  M     j | emo, iv  , weR, tmP e  e  v, m  w  tUkb me   KQ  ZB   Zb we  tq  M
K  i Q  j b | KvRi g  tq   Zb th Avf  Zv m  Aq KitZb Zv c  eZ  KvR e  envi KitZb |   Zb   `   k  v
w  tq e  tZ c  i t  j b XvKvi Av  kci  k GK mg   em  Z evote Ges GKB m  ½ evote Rvgi P  n  v | ZvB   Zb
XvKv kn  i i wef  be  v  b Ges w  gicj , m  fvi , Rq  ecj , Kvj q%Ki A  tj wecj c  i grY Rvq p  q K  ib | tm
Rvq, t  v  Z   Zb   k  i   v  b | AvewmK M     b  g  Yi KvR j   v  b | w  t  b w  t  b Rvgi `   vg evori Kvi tY R  ij
Bmj  gi   b  tqMKZ gj  atbi gj   | evotZ _v  K |   Zb 1960 m  tj i w  t  K P  EM  t GKRb   U  vvi Kvi Lv  v |

XvKv i RvÄivq GKU M Kvi Lvov -'vcb Ktib| XvKv knfi i RbmsL'v epi x dftj gvbji i Anevmb Pwñ ` tgUfZ 1964 mftj B÷vb©nvDwRs wj wgtUW bvtg GKU mn cÖZövb -'vcb Ktib hv eZgutb evsj vt` tki Anevmb Lvtzi AbZg cÖZövb| eZgutb Zvi cÖZövb mKj eemvq cÖZövb Bmj vg M AetKv uwbR bvtg cñwPZ hv 1965 mftj cÖZövb nq| Gi Avl Zvq i tqfQ B÷vb©nvDwRs wj t, bvfvb wj t, wj bvm©wj t, Gtmbwkqyj tcÖM± wj t, XvKv dvBewm©wj t, wjtmU BvUvibvkyj wj t, bvfvb t-uvUw wj t, XvKv wi -ti wj s wj m&w t, AvdZve AtUvgtvewBim wj t, AvdZve tWBwi BZw | Zvi cÖZövb wki I ewYwRwK cÖZövb cÖT I ctivPfite cñq j Pwak gvbj wbtqwRZ AvfQ|

cñi kñ, mZZv, wbov Ges AvZmeklm ZvK mdj gvbji cñi YZ KtivQj | GB Amwavi Y ev0wji KZx mšib i ay wki cñZ cñi Ptq mgvex _vKbw | GKRb mgvR ms- <vi K, mdj msMVK, e"e- vctKi gtwj wZwb | Zvi me ARB mxe ntqfQ Ktvi kñ I Avši KZvq | i ay wvobtqM I Kgms- vtbB bq, mgwRK `vqe xZvi Ask mñmte Zvi RbwZKi nvZ cñwvi Z ntqfQ wkPv, "v", Lv, e"vsk, Ky, uxomn wewfbetPfT | wZwb eü Abv_ Avkñ, wki cÖZövb, gr` i vnv I -<j cÖZövb Ktib| Zvi Df` v3M ewRZcji vwcZ 350 khvi Ruij Bmj vg tgwWtKj Ktj R I nvmcvZvj temi Kwi Df` v3M vwcZ t` tki meenr tgwWtKj Ktj R | ZvQvov bwms tuws Bbw÷wDU I Ruij Bmj vg GWtKkb Kgtc- Zvi AbZg KvwZ 1971 mftj i gnwb gy3htxI wZwb bvbvfté , i ZcY Ae`vb ivLb | 1995 mftj i 19 At+vei GB Kg@xtii Rxebvemv nq|



Ruij Bmj vg tgwWtKj Ktj R I nvmcvZvj, ewRZcji, wKtvi MÄ

KgeT-1: mdj eemvq Df` v3v Rbve Ruij Bmj vgi Rxebbi th wK, tji v tZvgutK AvKÓ KtivQ Zv wPyZ Ki Ges tZvgvi gta tm , Y, tji v Kxfvfe PPwKiv te Zv e"3 Ki

mdj Df` v3v Rbve Ruij Bmj vgi wtkl , Yvewj	wR Rxebb PPwKiv Dcvg
•	•
•	•
•	•



m"vgmb GBP tPšaj x (1930-2012)

eisj v‡` †ki wki -ewY†R i BiZn‡m Aie-ji Yxq bvg ^<qui Möci tPqvi g"ib, Rbiñ%Zi x e"i3Zi m"vgmb GBP tPšaj x | Zvi Rb‡ 1926 m‡j i 25 tm‡P‡xi dwi` ci j tRjvq | wcv B GBP tPšaj x | giZv j wZKv tPšaj x | m"vgmb tPšaj xi wcv wQ‡j b AvDU‡Wi wM‡cbmw i tgwW‡Kj Awdmvi | wZi 1930-40 myj ch‡-Kj KvZvi weöcji D"Pi‡ `ij tq covi bv K‡i b | tmLvb t‡K wZi wibqj tKgweR wM‡ARØ K‡i b | Gici wZi nifW© BDibfwm®U ^<j t‡K e"e-icbv neI tq wM‡ARØ K‡i b | w¶vRxb tk‡l wZi wdti Av‡mb cvebvi AiZvBKj v Mög | wcv tckvi Kvi †Y tQvUtej v t‡KB wZi JIa wbtq bvoiPov K‡i Zb | AtbK wPši-fvebvi K‡i wZi dvtg®n ev JI‡ai t`vKb‡KB e"emv wntmte MöY K‡i b | Mögi evRv‡i w‡j b GKvU tQvU t`vKb | mgqjU 1952 myj | 1958 m‡j wZi JIa Kvi Lvbi ^`vc‡bi GKvU jvB‡mY cvb | wZiwm Av‡iv wZb eÜzng‡j c‡Z‡Ki 20,000 wvKv K‡i tgjU 80,000 wvKv 12 Rb k‡gK wbtq ^`vc‡bi K‡i b ^<qui dvg®nD‡UK`yj m | G Kvi Lvbiq c‡g th JI‡ai ^`Zvi nq Zv wQj i 3 cwi‡kva‡bi 0G÷b wmiwcØ | t`kxq Avg` wvKv K‡i KiQ t‡K Pov `v‡g KvPvuj wK‡b ^`Zvi K‡i Z n‡Zv G JIa | YMZgv‡bi m‡_ Av‡cm Kiv nq‡b KL‡bv | YMZgv‡bi Kvi †YB tc‡muck‡b G JI‡ai bvg D‡j L K‡i Zb ^`vbxq W3vi MY | GK ch‡q bvgKiv tKv‡u‡bi JI‡ai tP‡qI teik P‡j Z _‡K ^<qui i G JIa | wZi ^`c‡t‡L‡Q‡j b ^<qui GKv‡b AtbK eo n‡e | G ^`c‡et‡K wbtq Adi Š-D`"g I mn‡m‡K c‡R K‡i mvg‡bi me c‡ZKj Z‡K tgvK‡ej v K‡i ax‡i ax‡i G‡M‡q‡Qb wZi | K‡Vi cwi k‡, mZZv I k‡Ljvi ga" w‡q tmB tQvU D‡` wM AvR wekyj ^<qui Mö Ae BÛw÷‡Z cwiYZ n‡q‡Q | eZ‡q‡b tmLvb c‡q 30,000 k‡gK Kg‡Z | i ayJIa wki bq, G wki Möci e"emq m‡u‡mwi Z n‡q‡Q c‡hab mvg‡M, tU- Uvbj, K‡lcy, Z _‡h‡i^3, ^`v‡tmev I wgvWqiq | wekR‡o Q‡otq c‡otq ^<qui i cY | JI‡ai YMZgv‡b t‡k we‡‡k ^`‡KZ | c‡_exi 50wU t‡k iB‡b n‡Q ^<qui i JIa | t‡ki Ab‡Zg temi Kvi tUj wfk‡b P‡v‡b jvQi wv tUj wfk‡b i wZi wQ‡j b tPqvi g"ib | ZvQov wZi tg‡U‡cij Ub tP‡xi | JIa wki mvg‡Zi m‡v‡wZ wQ‡j b | h‡p wQ‡j b B‡Uvib‡kbyj tP‡xi GÛ Kgm‡eisj v‡`‡ki m‡_ m"vgmb GBP tPšaj x m‡u‡K‡kv‡v Av‡Kvix w‡L‡Qb, 0GKv‡v‡i wZi wQ‡j b gwj K-g‡bRvi, wnv‡i ¶K, UvB‡c‡, tK‡b, k‡gK | tgvW‡Kj w‡‡c‡R‡U‡F | Dci t‡K wR ch‡-Ggb tK‡bv KvR tbB hv Z‡K K‡i Z nq‡b | G t‡ki c‡q meKvU kni, e‡i | M‡Ä ^<qui i ^`Zvi JIa evRv‡i RvZK‡Yi D‡i t‡K wbi‡m‡v‡e N‡i‡Qb | eú PovB-Dri‡B tc‡i‡q ^<qui GLb eisj v‡`‡ki GKvU M‡e‡Z bvg | 2009-2010 A‡Q‡i ^<qui Mö eQ‡i i tmiv K‡i vZv wntmte RvZi‡q i vR-^ teW‡KZ‡R wbe‡PZ n‡q‡Q |

- <qfii ^Zwi nti K iKgi cY AvR gvtli Nti-Nti | gvb, cZthMZgj K gj , YMZgb I KtRi kLji Kvi fY t_k-wet` tk <qvi cY mgr Z| wkí mjoí tbkv mgmb tPSaj xK tcQ w tqfQ mdj wkíciZ I mv_R Df` v3vi KvZti | wbijm cIPóri D tg wZb GtKi ci GK Mto Ztj tQb bZb bZb wkí cZovb| eZgvtb <qvi Mici wewfbekí cZovbi gta" i tqfQ <qvi dvgmDnUKyj m, <qvi Uqfj wR, <qvi tU. UvBj m, <qvi tnw sm, <qvi wúbsm, <qvi KbRDgvi tcW±m, <qvi wbU tchekm, <qvi dWkbm, <qvi nvi ej GÜ bPvij m, <qvi nmcvZyj wgtUW | wewfbaengtq MYgva"tg t` I qv mvPvZKt i G wkíi v3v Zvi mvdj i wfWE wntmte ah® Aa emvq I mZZtKB gj wntmte Dfj LKt i tQb| cZwU - fti mte®P gj teva I bwZKZvi PPB <qvi tK gvtli Av vi Avmtb emtqfQ etj wZb nekjm KifZb| me®B Arkver x G Df` v3vi gwj K I klgKt i thS cdmktKB eemvq mvdj i PweKwV wntmte gtb KifZb| klgKerÜe G wkiczi Kvi Lvbq KLtbv klgK AmtSh tlv hvqib| 2012 mvtj i 5 Rvbgwi 86 eqtm G KZgvtbi Rxebvemib nq| Zvi -xi bvg AvbKy tPSaj x| Zvi wZb tQj Zcb tPSaj x, AAb tPSaj x, ^cb tPSaj x eemvq wntmte -^ -^ tPf cZwZ |



cvebvi weL'vZ Abev tMwe` jvBtevi i cPtcv K wQj b mgmb GBP tPSaj x

ej -<vi | -^KwZ

t`tki temi Kvi LvZ wkí vcb, cY Drct b, Kgmis`vb mjoí | RvZq Avq exmn mgwKfite RvZq A_BwZtZ Ae`vb ivli Rb 2010 mvtj mi Kvi 42 Rb eW3tK ewYR'Kfite iZcy® eW3 (Commercially Important Person-CIP) wbePb Kt i Zb# a" epr wkí tMoxi 18 Rtb i gta" GKRb wQj b mgmb GBP tPSaj x| wZb 2000 mvtj ^wbK tWBwj vi | w GBP Gj cDE weRtmgvb Ae w` Bqvi Ges 1998 mvtj Avtgwi Kvb tPaxvi Ae Kgvmp `wotZ weRtgm Gw wKDwUf Ae w` Bqvi ō wbePZ nqQj b |

Kg@T -2 : mdj e"emq Df` "v3v Rbve m"vgmb GBP tPšajxi Rxetbi th w` K,tj v tZigfK AvKó Kti tQ Zv wPwZ Ki Ges tZigvi gta" tm , Y,tj v Kxfvte PPPKi te Zv e"3 Ki	
mdj Df` "v3v m"vgmb GBP tPšajxi wekl , Yiewj	wR Rxetb PPPKi vi Dcraq
<ul style="list-style-type: none"> • • • & • • 	<ul style="list-style-type: none"> • • • & • •

kvn` v teMg Mpea-t_k Df` "v3v

ewi kvtj i wj emq RUm tUBj vtmP ^ZmaKvi x kvn` v teMg | KL ev cwi Kibv Kti bq, wZvS-cqRt b wZb
e"emq i "Ktib | KLbI fvtebw Gi Kg wKQz KtZ nte | G tPfT Zvi tKt bv AvfÁZvB wQj bv | hLb ii "Ktjb ZLb bv
evav-wecEi gta" ctowQtjb | wKSt p gtbej | cwi ktb ZtK Gtb w tqtQ mwdj" |
moxb | cjt i tcvkvK ^Zvi i KvR ii "KtivQtjb Ges GLtbv KtQb | kvn` v teMg evm Ktib ewi kuj
knti | ^gxi tUBj wi s e"emq Avi Pvi tgjq wjq Zvi w b,tj v fvijvB Pj wQj | wKShnVr Ktib Zvi ^gxi
Amy' nb | 1997 mtj Zvi ^gxi Zt i mevBtK tjtL Pjt hwb ci cti | kvn` v thb tPfL AÜKvi t`Lb
Kxfvte Pj te mgfb i w b,tj v? tgjq i fwe Z Kx nte? Ni msmti i KvR Qrov wZb wKQb RvbZb bv
e"emqI tefSb bv | ewi kuj m` i nvmcvZt j i KvQ Zvi ^gxi tRUm tUBj vmti Ae^-vI ZLb fvijv wQj
bv | ^gxi AtbKw b Amy' _vKvq mg-Í mÄql tkI ntq wQj | kvn` vi mgvb" MnbyB moxj wQj | Mnby weju
Kti cÄvk nwRvi UvK w tqB e"emqiu i "Ktib | t vKtbi KgPrixl ZLb wQj 2 Rb | Zt i KvQ
tUBj wi s tkLb | ii "Ktib KvR |

ii tZ cjt tpuZv, cwi evi i tjvKRb, AvZtq-^Rb tKD G KvRwK fvijvfvte tbbw | wKShnZb nj tQto
t` bw | AvZtqekim | KwB gtbej wbtq wZb cjt v cwi w'wZ mgfj wbtq GKwAvabK tRUm tUBj vmti
tZtj b | GfvtewB wZb mvarvY Mpea-t_k cjt vci e"emq wQj DfVb | wZb 2008 mtj mdj bvi x
Df` "v3v wntmte GmGgB dwdtÜkb t_k cjt vci

AvRv` tcÖW±tmi gwj K Avej Kij vg AvRv`

Rxeþbi cÖg e  emq ii "Kti wQj b gw  450 UvKv cJ R wbtq| axi axi tm e  emq cwi YZ ntqfQ wekjy cizÔrþb| AvRþK wZib t_þki "bigrab" e  emq cÖzôvb AvRv` tcÖW±tmi KYavi| bvg Avej Kij vg AvRv` | 1970 mftj i K_v| GmGmim ci x¶vi ci eveni mft½ evRv|i wMfqwQj b cftUi webgfQ Bwj k gwQ| Kuvj wKbþZ| tmLutb bwi þKj weju Kti jvfewb nevi mfhwm t_þL LvjvZ fvBþqi mnvqZvq gw  450 UvKv gj ab wbtq e  emq ii "Ktj b| GiJB wQj Zvi Rxeþbi Umw® cftqU| tQwU tbþkv Kti GK nwU t_þK Ab" nftU bwi þKj Avbv tbI qv Ki þZb| GKmgq Avþiv wKQzKivi Avkvq M g t_þK knfi cmo Rgþj b| ii "ntj v Kþoi Rxeþb| mvi w b cft_ cft_ Nfi Nfi teorþb Ges ^c  et LþZb| GK mgq GKwU DcivqI tctj b| evqZj tgwKvi iþgi mgfQb tcv÷vi weju KtjZ t_þL wbtRi tm iKg GKwU cwi Kibv Ktj b| cÖqvwRbxq Kvþgvj msM  Kti ii "Kti w tjb tQwU cwimti i e  emq  AvRv` tcv÷vi nvDm | Gj ingwb Rþqj vtm® mgfQb GKwU Lv  vi mft_ Suj tQ weju KtjZ tcv÷vi| e  evci Uv wbtq AþbþK Dcnim KtjZb, Avevi AþbþK DrmnI w tZb| AþbK cwi k  Kti t_þki wUwf-wmþbgvi bvqK-bwqKþt i tcv÷vi| wfDKw®^Zvi Kti evRv|i Qwotj b| t_þki bvgKiv Zvi Ktj` i SKSþK tcv÷vi t_þj v t_þki mvarvY gvbj fvþj vfvþeB M Y Kij| Gi ci Avi tcQþb wdti ZvKtZ nqwb| tmw_þbi tmB  vg"gvY t_þKvb cwi YZ ntj v wekjy AvRv` tcÖW±tmi| Avej Kij vg AvRv|i gtZ, Zvi mwdtj i tcQþb AvtQ Ktvi cwi k  I gvtqi t_þvq| ZvB wbtRi gv mn cwi exi mKj gvtqf` i k v RvbþZ 2003 mftj t_þK cþj b Kti tQb  i ZMf® gv A vI qW®| cÖZ eQi Dþj HwM® msL K gvtK t_þl qv nq G ^xKwZ| cij ^vvi| th gvtqf` i Kgct¶l wZbRb m b wefwfbet¶t mdj| cÖzôZ Zvþ iþK i ZMf® gv AvLwqZ Kti G cij ^vvi| gvtqf` i gta" mftPZbZv evovþbvl G cij ^vvi i Ab"Zg j ¶| cÖZ eQi wek!gv w eftm G cij ^vvi i AvþqvwRb Kiv nq|

jydv mwbwR` v : msM ggq Rxeþb mdj D‡` v³v

e  i bMix PÆM gi nwj knfi i Ab`" ejUK Ges cij ¶i i gwj K jydv mwbwR` v whib gw  15 nvRvi UvKv w tQ e  emq ii "Kti AvR tKwUcwZi Zwj Kvq bvg wj wLþqfQb| wZtj M o Ztj tQb ejUK I cij ¶| msM gB Zvi Rxeþbi gj g j Avevi tP v b_ vKtj AvRþKi Ae"vq Avmv tKvþvfvþeB m e ntZv bv| hLbB tKvþv mgm  t_þLw w tQfQ ZLbB ^ah®I cwi k  w tQ Zv AvZþg Kti tQ| 1988 mftj hLb Zvi GmGmim ci x¶v t_þl qv mgq, msmti i cÖqvwRþb ZvþK cwi wBgv PvKvi KtjZ ntqfQj| jydv wki t_þi tcvkvK I cwi Kti ^vbwq evRv|i i t_þKvb miei v KtjZb| GK KvwRþbi wbtK 30 nvRvi UvKv avi wbtq 1989 mftj wZib PKwFD gvtKþt GKwU tkvi g w tQfQj b| tmwUw wQj Zvi Rxeþbi Nfi ^vovþbvi mgq| ii "t_þKB t_þKvbwUþZ tePvþKbv fvþj v ntZv| 1995 mftj wZib PÆM gi gvwBw m_þK 50 nvRvi UvKv FY wbtq wPwMv kics Kgþt- Avþi KwU tkvi g t_þb| e  emv Rþg DþV| cwi evi m"Qj Zv AvmtZ _þK| 2004 mftj wZib GKwU weDwU cij ¶ t_þb| Zvi cÖzôvb Ab`" Ges Gi mft½ msuk  Kgþvi x_þi k  Ges tþZvi ^Zt  Z c` PvI YvB ZvþK mnwm RþqfQ memgq|

wZib mgwRK `vge xZvi Ask wntmte mgvþRi ^tLx gvtqi i cftk ^vovþZ tP v Ktj b| cÖzeÜx bvix, ^vgr cwi Z^v3v I wbh Zv bvix t_þi webgfj" cÖk¶Y w tQ Kgþs^-vb m oþZ mnvqZv Ktj b| Zvi cÖzôZ Ab`" I Avþiv wKQzKivi ^cþK m½x Kti wZib GwMfQ hþeb eu_+|

e_ovi b_utqe Avj x

Pig nZkv I `f_uMi c_uI k_u, tgav I mvgv^b c_uRi mgš^aq N_uU_u f_uM D_uq_u m_u G_uv c_uY K_ui t_uQb eM_uvi h_uK b_utqi Avj x| R_ugR_u te_uP Avi FY K_ui f_uM tdi_uZ we_uk M_uq Av_ug e_uicwi i c_uZvi Y_ug me^cY_uS-n_uQ_uj b_uZ_ub| e_ovi b_u^bDc_uRj vi n_ui n_ui M_ugi Avām m_uE_ut_ui i t_uQ_uj 27 e_ot_ui i h_uK b_utqe Avj x M_ugi m_ug_uZ t_uK j_uwaK U_uKv w_utq we_uk M_uqQ_uj b_u| m_uW_uK_uz n_ui t_uq h_uLb w_ut_uZLbB Averi b_uZb K_ui te_uP _vKv_u Avk_u R_ut_uM Zv_u g_ub_u| m_ug_ub_u tj L_uco_u R_ub_u b_utqi Avj x ^ah^ca_ui w_uR e_ux_uK m_uz_uj K_ui t_ut_uKb M_uK_uz K_ui m_ux_uS-t_ubb| Zv_u G m_um_ux_uS-n_uZ e_uo_ut_uq t_ub c_uw_ue_ut_ui i m_um_ui i Zv_u e_uÜ_ungR_ub_u i ngv_u| n_ui n_ui M_ugi te_uki f_uM Gj vKv_u R_ut_u i t_uq_uQ_uc_uK_ui l_uV_uje_u | Gj vKv_u c_uK_uz K_ui t_uek G D_ur_u v_ub_uU_ui K_uv_u g_uv_u t_ut_uL b_utqe Avj x c_uw_uK_ui b_ut_ub_u n_um_u c_uj_ut_ubi | c_uw_uK_ui M_ug_ut_ut_uK_ub Av_ut_ubb 30w_u n_ut_umi e_uP_u| g_uV_u GK n_uR_ui U_uKv c_uR_u w_ut_uq 2009 m_ut_u w_uZ_ub w_uR M_uo_ut_uZ_ut_uj b_un_ut_umi L_ug_uv_u | we_uk h_uevi b_ut_ug U_uKv t_uL_uq_u h_ul_u q_ub_utqe Avj x i G K_uR_u t_ut_uL M_ugi A_ub_uK_ub n_um_u-Z_ug_uv_uK_ui t_uj_u l_up g_ut_uvej w_ut_uQ_uQ_u g_ut_umi g_ut_uB w_uZ_ub GKRb Av_uk_uh_u L_ug_uv_u w_ut_um_ue c_uw_uZ_ut_uq h_ub Gj vKv_u | c_uZ_uU_u g_uZ_uC_uL_ug_ut_ui i K_ut_uR_u j w_uM_uq Af_ut_uK_uR_u K_ui b_uZ_ub| i ay Z_uB b_uq_u, n_um_u c_uj_ub K_ui l_u th_u ^vej_u n_ul_u q_uh_uq_u A_u w_ut_uB e_uS_ut_uq_u t_ub m_ue_uB_ut_uK_u| Gf_ut_ue_u ^vej_u n_ul_u q_ub_utqe Avj x Gj vKv_u n_uZ_uk_uM_u - te_uKv_u h_uK_ut_ui R_ut_u t_uKe_u Ab_uK_ui Y_uq_u ^v_uS_u-bb, Zv_ut_ui Avk_u Av_ut_ul_u | e_uZ_ut_ub w_uZ_ub GK n_uR_ui n_ut_umi L_ug_ut_ui i g_uw_uK_u | Ab_uK_uj c_uw_ut_uek l_uc_uK_uz K_ui t_ue_ut_ui mnR_uf_uZv_u R_ut_un_um_u, t_uj_u t_uekx w_ug_ut_uq_u | ^veQi Av_ut_uM we_uk h_ul_u q_ui R_ut_u th_uA_u^FY K_ui w_uQ_uj b_u, L_ug_ut_ui i Av_uq_u t_ut_uK_ut_um_u A_u^c_uw_ut_uka K_ui w_ut_uQ_ub Ges w_uK_uz R_uq_uM-R_ug_uI w_uK_ut_uQ_ub | L_ug_ut_ui i c_uw_ua t_ueto h_ul_u q_uq_u ^R_ub KgP_uv_u t_ut_uQ_ub L_ug_uv_u t_uL_uv_u R_ub_u | GQ_uov_u n_ut_umi L_ug_uv_u M_uo_uD_uV_ui K_ui t_uY L_u^, k_ug_uK_u i n_ut_umi w_ug_uw_ug_ut_ug_u Av_ut_u 10 R_ut_ub_u KgMs_u ^t_ubi c_u_m_uo_un_ut_uQ_ub | Zv_u t_ut_uL_u G A_uÄ_ut_uj A_ub_uK_u, t_uj_u n_ut_umi L_ug_uv_u M_uo_uD_uV_u | b_ut_uqe Avj x ^ceAv_uM_ug_ut_uZ n_ui n_ui M_ugi o_uZ_uU_u te_uKv_u h_uK_u n_um_u-g_uW_u c_uj_ut_ubi c_uK_ut_uY w_ut_uQ_ub Av_uZ_uKgMs_u ^v_ub_u m_uo_u i g_ut_ug_u m_ui t_ut_uki h_ue m_uo_u ^t_ubi R_ut_u Ab_uK_ui Y_uq_u Av_uk_uo_u K_ui t_ue_u|

k _u m _u `v teMg	A _u e _u j K _u j _u g AvR _u
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•	•
• &	• &
•	•
•	•
j _u d _u m _u b _u R _u `v	b _u t _u qe Avj x
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• &	• &
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•	•

- 'vbq chifqi mdj Df`v3v` i Dci cÖZte`b ^Zwi (**Preparing Report on Successful Entrepreneurs at Local level**)

t`tki A_ %bZK Dbqtb Df`v3MfYi Ae`vb LyeB , iZcYf mviv t`tki nvRviv e`emvq ev wki Df`v3v mvib" e`emvq w`tq Rxeb ii" Kti KfVii cwi kq, Aa`emvq I mRbkxj Zvi gva`tg GKmgq eo e`emvqx ntmtc cÖZvZ ntqtQ| Zf`i AtbtKi K_v Avgiv mevfbfite RvbZ cwi | AtbtKi K_v Avgit`i Rvbv nq bv| wbtge^3 cÖZte`b QfKi gva`tg - 'vbq chifqi mdj Df`v3v` i Dci cÖZte`b ^Zwi Kti we`vjtq Rgv w`Z nte Ges weq wkyfKi mnwqZvq myeargtZv mgfz Zf`i tK e`emvq Df`v3M K#m Gfb mdj Zvi Kwnbx kfZ nte hvZ Avgiv mevB AbjöYZ nZ cwi |

cÖZte`b ^Zwi i QK

Df`v3v bvg | wKvbv :

e`emvq ii" Kivi cUfing : (Kxfite e`emvq ii" Kfibi, Zvi tcöYv tK wQj , Kx Kx euav tgwKfjej v Ki fZ ntqtQ)

cög e`emvq :

cöwgK gjab :

Mto tZyj v cÖZvbi Zvj Kv (Mvbi eQi Abjvfi)

mdj jvfif Kvi Y :

mgwRK KgRifE AskMöfYi weevY :

AwMgwx`tbi Df`v3v ntmtc e`emvq wkyi wkyi x® i Rb` ciwgk®.

Abkjxj bx

e"embePib cikæ

- 1| Øte½j tWtfj ctgU Ktci kb wj:0 -Gi cÖZövZv tK?
 K. Rüij Bmj vg L. mvgmb GBP tPšaj x
 M. Avej Kvj vg AvRv N. jydv mybwR` v|
- 2| Df`"M Kx?
 K. tKvtbv KvR i"Kivi cÖ_wgK cÖPov L. e"emvq "vcfbj Kvhpig MÖY
 M. cY' evRvi RvZKi tYi Kvhpig N. e"emvi Rb" A_oms"vb

wbPi Abf"Q`"M cto 3 | 4 bs cikæ Df`"M :
 Rbve mv`gvb GKRb cÖZövZ e"emvq | wkpvi nvi evotbvi j#P" wZwb wbR MÖg GKU we`"yj q
 "vcfb 10 jP UvKv e"q Ktib | D³ we`"yj tq 50 Rb wkpK KgPvix wbqMcB nq | GfZ Zvi mbvg
 ejx nq |

- 3| tKib aitbi `wqexZv t_k Rbve mv`gvb we`"yj q "vcb Ktib?
 K. mgwRK L. iwojq
 M. e"m³MZ N. cwi ewi K
- 4| t_k KfG Mfq wbZ Rbve mv`gvb gZv Df`"v³vi fngKv iLbñ
 i. Kgms"vb ^Zvi i gva"tg
 ii. Rxeb hvñvi gvb Dbqt
 iii. MÖgY AeKvWtgv Dbqt
- wbPi tKubU mwK ?
 K. i I ii L. i I iii
 M. ii I iii N. i, ii I iii

mRbkxj cikæ

- 1| Gg. Kg cim Kivi ci Rbve BkiwK GKU JIa tKvæwbZ weµq cÖZövZa wntmte KvR i"Ktib |
 PvKvi i wbqg Kvbj, Atb"i Aaxt b KvR Kv BZ" w` fvjv bv jWvq PvKvi tQto wbRB Df`"M MÖY
 Kti GKU JIai e"emvq i"Ktib | cieZÖZ cwkj, mZzv, wbv BZ" w` cJR Kti ØivR dvgØ
 bvg GKU JIa cÖ' ZKvi tKvæwb cÖZöv Ktib |
 K. Ø<qvi dvgØmDwUK"yj m0-Gi cÖZövZv tK?
 L. SJK ejtZ Kx eSvq? eYv Ki |
 M. Df`"v³vi tKvb , YvU BkiwKtK Df`"v³v n‡Z mwvh" Kti tQ? eYv Ki |
 N. ØivR dvgØ cÖZöv gva"tg BkiwKi wefboPwv K"ewkó" dtU DfVtQ| gj"vqb Ki |

2| Kwj K"Q Mgi kvgj mgvb Us t`vKvb w#q eemvq ii" KtiwQtjb| w`b-iwZ tLtu wZtj wZwb
eemvqU cÖZwöZ Kti#Qb| m`v nwm"gq kvgj KLtbv Kwši Kv#Q nvi gvtbbwb| Zvi cÖZw#bi KvRi
e-TZ GjvKvi meiBtK g» KiZ| AvR wZwb GjvKvi -"bigab" eemvqx| agxq I mgwRK KgRitEi Zvi
nviZ cÖnwZ |

K. B÷vb®hvDwRs KZ mrtj cÖZwöZ nq?

L. ewYwRKfvt e iZcY®e v3 ej #Z Kx tevSvq-evL v Ki |

M. Dt` v3vi tKvb , YwU _vKvq kvgj AvR cÖZwöZ eemvqx-wetkH Ki |

N. Æagxq I mgwRK Dbq b KgRitE AskMöY Df` v3vi GKwU eo , YØ Df' xc#Ki Avtj vtKñDw3wU
gj"vqb Ki |

mgvß



শিক্ষাই দেশকে দারিদ্র্যমুক্ত করতে পারে
– মাননীয় প্রধানমন্ত্রী শেখ হাসিনা

সৎ পরামর্শের চেয়ে কোনো উপহার
অধিক মূল্যবান নয়



২০১০ শিক্ষাবর্ষ থেকে সরকার কর্তৃক বিনামূল্যে বিতরণের জন্য

মুদ্রণ :