lnlvtd\ lnvt u/fO{ lng] wgLsf gfd k|rlnt g]kfn sfg'g adf]lhd ;+:yflkt tyf ;~rflnt sf&df\*f}+ lhNnf sf=d=g=kf=j\*f g+=11, ;"Gwf/f l:yt /lhi^\*{ sfof{no /x]sf] l;len a}+s lnld^]\*sf] ${branch} zfvf sfof{no -h;nfO{ o; pk|fGt æ**wgL a}+s**Æ elgPsf] %\_ lnvt u/L lbg] C)fLsf] gfd ${borrower\_details1} **${borrower\_name}** ${borrower\_details2}cfu], d÷xfdL C)fLn] ;~rfng u/]sf] pBf]u÷Jofkf/÷Joj;fo÷Jofkfl/s sf/f]jf/ ug{sf] nflu wgL a}+saf^ ldlt ${offerletterdate} df hf/L shf{ ;"ljwf :jLs[lt kq adf]lhd k|fKt ug]{ u/]sf] **?=${amount}÷–-cIf/]lk ${words} dfq\_** ;Ddsf] C)f shf{ /sdsf] ;Ldf :jLs[t ePsf]df ;f] :jLs[t C)f /sdsf] ;Ldf dWo]af^ Ps} k^s jf k^s k^s lgj]bg lbO{ jf glbO{ C)f /sdsf] :jLs[t ;Ldfdf ga(g] u/L pkef]u u/]sf]] C)f /sddf C)fL;¤u eP u/]sf zt{ ;Demf}tfx?, shf{ ;"lawf :jLs[lt kq, shf{ td;"s nufotsf sfuhftx?df pNn]v eP adf]lhdsf] zt{ aGb]h sa"lnot adf]lhd ;Dk')f{ shf{ sf/f]af/ ;"ljwf r"Qmf gx"Gh]n pNn]lvt ldltsf] shf{ ;"ljwf :jLs[lt kqdf pNn]v u/] adf]lhdsf] ;dofjlw leqdf :jLs[t shf{sf] ;f¤jf Aofh nufot a}+ssf] ;Dk')f{ n]gf /sd r'Qmf u/L a"emfpg] %"÷%f}+ . Aofh b/sf] xsdf a]nf a]nfdf x"g] kl/jlt{t Aofhb/ cg";f/ ;dodf r"Qmf gePdf nfUg] Aofh, Aofhsf] Aofh, k]gfN^L Aofh ;d]t a"emfpg d~h'/ %÷%f}+ . ;f] C)fsf] ;"/If)f afkt C)fLn] cGo JolQm jf lgsfox?;¤u lng kg]{ jf p&fpg" kg]{ jf xfn eO{/x]sf] / eljiodf ;[hgf x"g] ;Dk')f{ n]gf af¤sL lan, bfaL /sd, Pjd\ axL vftfdf b]vfOPsf] n]gf /sd ;Dk')f{ pwf/f] /sd ;d]t a}+ssf] C)f r"Qmf gx"Gh]n;Dd lwtf] n]vL lbPsf] %"÷%f}+ . wgL a}+sn] rfx]df h'g;"s} avt ;"/If)fdf /x]sf], /xg kg]{ ;DklQ g#^fO{ a"emfpg] %"÷%f} . ;fy} tkl;ndf pNn]lvt zt{ aGb]hx?sf] clwgdf /xL ;"/If)fdf lbPsf] p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pansf] sf/f]af/ u/L wgL a}+snfO{ tf]lsPsf] efvfdf ;f¤jf Aofh Psd"i^ jf ls:tf aGbLdf wgL a}+sn] tf]s] adflhd r"Qmf ug]{%"÷%f}+ . ;f] adf]lhd shf{sf] ;f¤jf Aofh r"Qmf gu/]df jf zt{ cg";f/ gu/]df ;"/If)fdf n]vL lbPsf] p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pan jf Tolt;Dd ;"/If)fsf] d"No vfDg] u/L C)fLsf] hf] ePsf] ;DklQ a}+sn] sAhf u/L lnnfd laqmL jf cGo s"g} Joj:yf u/L wgL a}+ssf] cfˆgf] n]gf /sd c;"n pk/ u/L lnPdf C)fLsf] d~h'/L % . syd\sbflrt\ pQm ;Dkltn] wgL a}+ssf] C)f c;"n pk/ x"g g;s]df d]/f]÷xfd|f] cGo rn crn >L ;DklQaf^ ;d]t c;"n pk/ u/L lng" egL d]/f]÷xfd|f] dgf]dfgL v'zL /fhL;¤u xfn eO /x]sf] :^s df}Hbft tyf eljiodf ;[hgf x"g] :^s df}Hbft ;d]t pk/ wgL a}+ssf] k|fylds clwsf/ :yflkt x"g] u/L xfO{kf]lys]zgsf] lnvt u/L l;len a}+s lnld^]\*df lbP÷lbof}+ . tkl;ndf pNn]lvt ;fIfL ;b/ .

;fIfL

1========================lhNnf ===========================pk=dxf=g=kf÷uf=lj=;=÷uf=kf= j\*f g+= ====== a:g] jif{ ======== sf] =======================================================1

2========================lhNnf ========================= pk–dxf–g=kf÷uf=lj=;=÷uf=kf= j\*f g+= ====== a:g] jif{ ======== sf] =====================================================1

o; lnvtdf sf/)fLn] d]/f] /f]xj/df ;xL%fk u/]sf] xf] egL x:tfIf/ ug]{ wgL a}++ssf sd{rf/L >L ================================================================, sd{rf/L kl/ro g+= ===============================1

**p&fpg af¤sL /sddf zt{ aGb]hx?M**

1= C)fLn] p&fpg af¤sL lan, bfaL, Pjd\ vftfaxLdf b]vfOPsf] n]gf af¤sL ;Dk')f{ /sd, Psfp)^ l/l;Pan o;} lnvtn] a}+snfO{ lwtf] n]lvlbPsf] %"÷%f}+ . t/ o:tf] lwtf] a}+ssf] lgldQ C)fL Ph])^sf] ?kdf /xL C)fLs} lhDdf / /]vb]vdf /xg] %g\ .

2= a}+snfO{ n]vL lbPsf] pNn]lvt p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pjn wgL a}+sn] hf/L u/L lbPsf] shf{ ;"ljwf :jLs[lt kq ;d]tsf lnvtx?df pNn]v eP eGbf sd /fVg kfOg] %}g . sd ePdf C)fLn] zt{ e+u u/]sf] dflgg] % .

3= C)fLn] p&fpg a¤fsL aSof}tf, Psfp)^ l/l;Pansf] aSof}tf ;d]t v"nfO{ k|To]s dlxgf a}+snfO{ vftf ljj/)f clgjfo{ ?kdf lbg" kb{% .

4= C)fLn] h"g sfo{sf] nflu C)f lnPsf] xf] ;f] sfo{df C)fsf] /sd ;b"kof]u u/]sf] %, %}g / C)fsf] ;f¤jf Aofh ltg]{ k|aGw u/]sf] %, %}g eGg] ljifodf a}+sn] cfjZostf cg";f/ hlxn] ;"s} klg C)fLnfO{ k'j{ ;'rgf lbO{ jf glbO{ lg/LIf)f ug{ ;Sg]% . a}ssf] sd{rf/LnfO{ s"g} lsl;daf^ afwf c\*\rg glbO{ p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pansf] axL vftf lg/LIf)f ug{ u/fpg lbg] lhDd]jf/L C)fLsf] x"g]% . a}+sn] dgf]gog u/]sf] JolQmnfO{ s"g} klg a]nf C)fLnfO{ ;'rgf glbO{ / C)fLsf] cfˆgf] hf]lvd / vr{df lwtf] /x]sf] :yfgdf k|j]z ug{ hf¤Rg, d"No sfod ug{ / jf ;Dk\')f{ p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pan jf cf+lzs p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pan sAhf ug]{ clwsf/ x"g]% .

5= wgL a}+snfO{ lwtf]sf] ?kdf lbOPsf] p&fpg af¤+sL aSof}tf, Psfp)^ l/l;Pandf k|lts'n c;/ x'g] lsl;dsf] s"g} sfd ug]{ u/fpg] %}g÷%}gf}+ .

6= C)fLn] o;df n]lvPsf] s"g} zt{ pNn#ª\g u/]df lwtf]nfO{ sAhf ug]{, ;DalGwt t];|f] kIf jf C)fLnfO{ e"QmfgL ug{ af¤sL JolQm jf ;+# ;+:yfnfO{ ;'rgf lbg] jf a}+s tyf ljQLo ;+:yf ;DaGwL P]g, ;"/lIft sf/f]af/ P]g, a}+s tyf ljQLo ;+:yfsf] C)f c;'nL P]g nufotsf a}+s ;DaGwL k|rlnt P]g sfg'g tyf a}+lsª s;"/ tyf ;hfo ;DaGwL sfg'g adf]lhd C)fL pk/ a}+sn] sf/afxL ug{ ;Sg]% . h"g ;"s} kl/l:yltdf klg lwtf] afkt lbPsf] p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pandf klxnf] k|fyldstf a}+ssf] x"g]% .

7= C)fLn] a}+sn] c\*\sn u/] adf]lhdsf] vftf axL Psfp)^ l/l;Pan sfod /fVg" kg]{ % a}+sn] dfu u/]sf] avt cGo lwtf] ;d]t k|bfg ug"{ kg]{ % .

8= C)fLsf] lhDdfdf /x]sf] p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pan cGo s"g} JolQm kmd{, a}+s jf ;+:yfnfO{ lhDdf lbg], lwtf] /fVg] jf hdfgt lbg] sfd ug]{ %}g .

9= Aofhb/sf] xsdf o; lnlvtdf h] ;"s} n]lvPsf] ePtf klg a}+sn] ;do ;dodf lgwf{/)f u/] adf]lhdsf] Aofhb/n] x"g cfpg] Aofh a"emfpg] %"÷%f}+ .

10= a}+sn] lg/LIf)f ug{ hf¤bf p&fpg af¤sL aSof}tf, Psfp)^ l/l;Pan;¤u ;DalGwt axL vftf /x]sf] :yfg tfnfaGbL /x]sf] jf c? h"g ;"s} sf/)fn] lg/LIf)f ug{ g;s]df a}+saf^ v^L uPsf] lg/LIfsn] :yfgLo lgsfo jf k|x/L k|ltlglwx? Jff :yflgo eb| enfbdLx?sf] jf To; sDkgL÷kmd{sf] sd{rf/Lx? ;d]tsf] /f]xa/df Cl)fsf] pkl:yt gePdf klg tfnf vf]nL lwtf]sf] lg/LIf)f ug{ jf a}+sn] cfˆgf] P]g lgod adf]lhd cfˆgf] sAhfdf lng] jf cGo s"g} Joj:yf ug{ ;Sg] % .

11= a}+sn] kqfrf/ u/]sf] s"g} ;'rgf jf kq adf]lhdsf] sfo{ ug{ C)fL k')f{ ?kn] k|lta$ % / o:tf] kq C)fLn] a}+snfO{ pknJw u/fPsf] &]ufgfdf kqfrf/ u/]sf] 7 lbg leq k|fKt u/]sf] dflgg] % . syd\sbflrt\ C)fLsf] &]ufgf kl/jt{g ePdf To;sf] hfgsf/L t"?Gt a}+snfO{ u/fpg" kg]% . &]ufgf kl/jt{g ePsf] hfgsf/L gu/fPdf a}+s;¤u pknJw &]ufgfdf k&fPsf] ;'rgf C)fLn] k|fKt u/]sf] dflgg] % . ljB"lto dfWodaf^ k&fPsf] ;'rgfn] ;d]t dfGotf kfpg] s"/fdf C)fLsf] d~h'/L /x]sf] % .

O{lt ;Djt\ 20==== ;fn ============== dlxgf ========== ut]======= /f]h z"ed\ .