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 æwgL a}+sÆ elgPsf] %\_ lnvt u/L lbg] C)fLsf] gfd ${borrower\_details1} **${borrower\_name}** ${borrower\_details2} cfu] d÷xfdL C)fLsf] ljljw JolQmut÷Jofj;flos sf/f]af/÷;~rfngsf] nflu shf{ tyf ;"ljwf cfjZos k/L tkfO{ wgL a}+s;¤u cg"/f]w u/]sf]df tkl;ndf pNn]lvt shf{ tyf ;"ljwf ldlt ${offerletterdate} sf] :jLs[lt kqfdf pNn]lvt p@]Zosf nflu tkfO{ wgL a}+saf^ Ps} k^sdf jf k^s–k^s u/L **?=${amount}÷– -cIf/]lk ${words} dfq\_** ;Dd C)f lnPsf] &Ls ;f¤rf] xf] . ;f] shf{sf] ;f¤jf Aofh /sd tyf cGo b:t"/ ;d]t cfhsf ldltn] ;f]xL shf{ ;"ljwf :jLs[lt kqfg";f/ r"Qmfe"Qmfg ug]{ %"÷%f+} . pQm shf{df shf{ ;"ljwf :jLs[lt kqfg";f/sf] aflif{s b/n] x"g] Aofh /sd, Aofh b/df kl/jt{g ePdf kl/jlt{t b/n] x"g] Aofh, shf{sf] efvfDofb gf#]df Dofb gf#]sf] shf{df a}+ssf] lgodfg";f/ nfUg] k]gfn Aofh / wgL a}+ssf] lgodfg";f/ nfUg] cGo b:t"/ ;d]t a"emfpg d~h'/L % . pQm shf{{ tyf ;"ljwf / kl% lng] ljleGg shf{ tyf ;"ljwf / ;f]df nfUg] Aofh, lkm, sldzg, k]gfN^L, b:t"/ / C)f c;"nLdf nfUg] vr{ nufotsf ;Dk')f{ /sd ;d]tsf] ;"/If)f afkt wgL a}+ssf] gfddf tkl;n adf]lhdsf]] #/hUuf / ;f]xL] hUufdf kl% aGg], ylkg] #/, ^x/f, Uof/]h lnunufkft ;d]t, ;jf/L ;fwg jf a}+ssf] gfddf xfOkf]lys]^ ul/lbPsf] :^s÷p&fpg" kg]{ /sd (Receivables)÷Knf)^ tyf d]zg/L ;lxt l:y/ ;DklQ jf a}+ssf] k|lttkqaf^ cfoft ul/Psf ;fdfgx? Jff a}+ssf] gfddf b/kL& u/L lbPsf] k|lttkq / ;f];¤u ;DalGwt sfuhftx? jf a}+ssf] gfddf lwtf] n]lvlbPsf] d"@lt /l;b÷z]o/÷/fli^«o art kq tyf C)fkq cflb wgL a}ssf] gfddf lwtf] ;"/If)f n]lv lbPsf] %"÷%f}+ . lwtf] n]lvlbPsf] ;DklQdf a}ssf] ;Dk')f{ /sd r"Qmf gu/L jf a}+ssf] k'j{ :jLs[lt glnO{ x^fpg] eTsfpg] ;fg]{ jf, #/hUufsf] df]n #^fpg] sfd ug]{ %}g . pk/f]Qmfg";f/ C)fLn] lnPsf] jf lng] C)f /sdsf] ;Dk')f{ ;f¤jf, Aofh /sd / wgL a}+ssf] lgodfg";f/ C)fLn] ltg{ a"emfpg kg]{ cGo /sd ;d]t km%\of{}^ geP;Dd of] lnvt sfod} /xg]% / C)f shf{ gjLs/)f ePdf gjLs/)f x¤"bfsf] cj:yfdf wgL a}+sn] C)fLsf] gfddf hf/L ug]{ shf{ ;"ljwf :jLs[lt kqdf pNn]lvt zt{ aGb]hx? klg o;} lnvtsf] cleGg cé x"g]% . C)fLn] a}+ssf] zt{ aGb]hsf] pNnª\#g u/]df jf C)f shf{sf] b"?kof]u jf cGo sfo{df nUffPdf C)fLn] o;} lnvtåf/f ;"/If)f n]lvlbPsf] tkl;ndf pNn]lvt rn crn ;DklQ, k|rlnt a}+s tyf ljQLo ;+:yf ;DaGwL P]g, ;"/lIft sf/f]af/ P]g cGo k|rlnt sfg'g tyf a}+ssf] lgodfg";f/ lnnfd laqmL jf cGo tj/n] a]rlavg u/L C)f shf{sf] c;"n pk/ u/L lng" kg]{ ;Dk')f{ ;f¤jf, Aofh, lkm, sldzg, k]gfN^L tyf cGo b}b:t"/x? c;"npk/ u/L lng"xf]nf . pk/f]Qm adf]lhd lnnfd laqmL jf a]rlavg ubf{ z"?df lgwf{l/t d'Nofª\sgdf #^La(L u/L] lnnfd laqmL jf cGo tj/n] a]rlavg ug{ ;Sg] s"/fdf C)fLsf] d~h'/L % . lwtf] ;"/If)f n]lvlbPsf] tkl;nsf] rncrn ;DklQ sRrf gs/f &x/L a]rljvg, lnnfd laqmL x"g g;s]df jf lnnfd laqmL x"¤bf ;d]t a}+sn] c;"n u/L lng" kg]{ ;Dk')f{ /sd snd c;'n pk/ gePdf C)fLsf] xs jf xs nfUg] cGo rn crn hfoh]]yf ;d]taf^ c;'n u/L lnPdf d]/f]÷xfd|f] d~h'/L % . ;fy} C)fLn] a}+ssf] shf{ ;dodf r"Qmf e"Qmfg gu/L shf{ c;"nLsf] sf/afxL rnfp¤bf ;d]t sa"n u/]sf] /sd wgL a}+s ;dIf bflvnf gePdf Cl)fnfO{ shf{ ;'rgf s]Gb| ln=sf] sfnf];'rLdf ;dfj]z ug{ l;kmfl/; ug]{, Cl)fsf] gfddf cGo a}+s tyf ljQLo ;+:yfdf /x]sf] a}+s vftfsf] hfgsf/L dfu ug{, pQm vftf /f]Ssf u/L shf{ c;'nL ug{ jf g]kfn lwtf]kq af]\*{df ;'rLs[t tyf ;'rLs[t gePsf cGo ;+ul&t ;+:yfx?sf] lwtf]kq / z]o/sf] hfgsf/L dfu ug{ / pQm lwtf]kq / z]o/x? /f]Ssf u/L shf{ c;'nL ug{ a}+snfO{ o;} lnvt adf]lhd k')f{ clVtof/L k|bfg u/]sf] %"÷%f}+ . kl% s"g} ph"/ bfaL ug]{ %}g÷%}gf}+, u/] o;} lnvtn] ab/ u/fO{ lng" xf]nf egL lsgf/fsf ;fIfLx?sf] /f]xa/df wgL a}ssf] k|ltlglwsf] ;fd"Gg] a}ssf] sfof{nodf a;L d]/f]÷xfd|f] v"zL/fhLn] of] lnvtdf ;xL%fk u/L wgL l;len a}+s lnld^]\*nfO{ lbP÷lbof}}+ . ;fIfL lsgf/fsf ;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= j8f 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

**shf{ ;"ljwfsf] ljj/)f**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| qm=;+= | shf{sf] lsl;d | shf{ /sd | Aofhb/÷sldzg | shf{sf] cjlw | s}lkmot |
| ${facilitysn}= | ${facility} | ?=${facility\_amount}÷– | ${rate}Ü | ${time} | ${remarks} |

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