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] %\_ hdfgLsf] lnvt ul/lbg]sf gfd ${ggrandfather\_name}sf] ${ggrandfather\_relation} ${gfather\_name}sf] ${gfather\_relation}${gspouse\_name} ${gdistrict} lhNnf ${glocalbody} ${gbody\_type} j\*f g+=${gwardno} a:g] aif{ ${gage} ${ggender} **${gnepali\_name}** -gf=k|=k=g+=${gcitizenship\_number} hf/L ldlt ${gissued\_date} lhNnf ${gissued\_district}\_ -h;nfO{ o; pk|fGt æhdfgLstf{Æ elgPsf] %\_ cfu] tkfO{ wgL a}+sn] d]/f] cg"/f]w tyf hdfgL a;Llbg] zt{df, tkfO{ wgL a}+saf^ ${borrower\_details} -h;nfO{ o; pk|fGt æC)fLÆ elgPsf] %\_ nfO{ tkfO{ wgL a}+sn] o; cl# ;do ;dodf k|bfg u/]sf]÷ xfn k|bfg u/L/fv]sf]] / ;fy} eljiodf k|bfg ug]{], ldlt ${offerletterdate} sf] shf{ :jLs[lt kq adf]lhd :jLs[t s"n shf{ tyf a}+lsª ;"ljwf **?=${amount}÷– -cIf/]lk ${words} dfq\_** ;Ddsf] ljleGg gubL shf{, k|lttkq, a}+s hdfgt cflb cGo a}+lsª sf/f]af/ ;"ljwf / ;f] df tkfO{+{ wgL a}+s / C)fLsf] aLr ;DkGg ;Demf}tf tyf cGo lnvt sfuhft -;+zf]wg jf gjLs/)f ePdf ;f] ;d]t\_ adf]lhd C)fLn] tkfO{ wgL a}+snfO{ ltg{ a"emfpg kg]{ ;f¤jf, Aofh, sldzg, kmL, dflh{g cflb cGo /sd snd jfkt hdfgt a;L lbg d]/f] d~h'/L ePsf]n] tkfO+{ wgL a}+snfO{ C)fLn] ltg{ a"emfpg" kg]{ pNn]lvt shf{ tyf a}+lsª sf/f]af/ /sd snd tkfO{ wgL a}+sn] dfu u/]sf] avt tkl;nsf] zt{ aGb]hsf] clwgdf /xL d cfkm}n] ltg{ a"emfpg d~h'/ u/L of] hdfgLsf] lnvt ul/lbPsf] %" . tkfO{ wgL a}+sn] dfu u/]sf avt pNn]lvt /sd snd glt/], ga"emfPdf jf a"emfpg cfn^fn u/]df tkfO+{ wgL a}+sn] d]/f] #/ #/fgfsf] cGo rn, crn hfoh]yfaf^c;"n pk/ u/L lnPdf d]/f] d~h'/L % ;fy} g]kfn /fi^« a}+saf^ a}+s tyf ljQLo ;+:yfx?nfO{ hf/L lgb]{zg cg"?k dnfO{ sfnf];'rLdf ;dfj]z u/]df ;d]t d]/f] k')f{ d~h'/L % . kl% csf{n] lnP vfPsf] C)f d}n] ltg{ a"emfpg" kg]{ xf]Og egL jf cGo s"g} Joxf]/fn] ph"/ afh"/ ug]{ %}g u/] o;} lnvtn] ab/ u/fO{ lng" egL d]/f] dgf]dfgL /fhLv";Ln] tkfO{ wgL a}+ssf] sfof{nodf a;L of] hdfgLsf] lnvt u/L tkfO{ wgL a}+snfO{ lbP¤ / o;sf] Ps k|lt bf]x/L ;d]t a"emL lnP¤, ;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= 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

**tkl;n**

1= o;df pNn]lvt gubL shf{ tyf a}+lsª ;"ljwfx?sf] tkfO{ wgL a}+snfO{ ltg{ a"emfpg kg]{ /sd snd ltg]{ a"emfpg] ;DaGwdf d]/f] bfloTj d"n C)fL ;/x g} x"g]%, h; cg";f/ tkfO+{ wgL a}sn] ptm C)f shf{ tyf a+}lsª ;"ljwfx? ltg{ a"emfpg af¤sL /sd snd ;f]em} d;¤u dfu ug{ ;Sg] / pk/f]tm /sd snd d}n] tkfO{ wgL a}+snfO{ d"Vo C)fL (Principal Debtor) ;/x k|fylds bfloTj (Primary Liability) sf ?kdf ltg{ a"emfpg kg]{ / pk/f]tm adf]lhdsf] C)f shf{sf] ;Dk')f{ /sd, snd r"tmf e"tmfg geP;Dd ;f] k|lt d]/f] bfloTj lg/Gt/ /xL /xg] s"/fdf d]/f] d~h'/L % .

2= C)fLn] tkfO{ wgL a}+saf^ k|fKt ljleGg C)f shf{ tyf a+}lsª sf/f]af/ ;"ljwfsf] ltg{ a"emfpg kg]{ ;f¤jf, Aofh, sldzg, lkm, dflh{g cflb /sd sndsf] ;do ;dodf ls:tf e"tmfg u/]sf] jf cf+lzs r"tmf u/]sf] jf ;f] dWo] s]xL k')f{ r"tmf u/]sf] cfwf/df d]/f] dfly k|s/)f 1 adf]lhd axg ug{ :jLsf/ tyf d~h'/ u/]sf] k|fylds bfloTjsf] s"/fdf s"g} k|lts"n k|efj k/]sf] dflgg] %}g / k|s/)f 1 df pNn]lvt k|fjwfgsf] ;j{;fdGotfdf s"g} k|lts"n jf ljkl/t k|efj gkg]{ u/L af¤sL /sd snd ltg{ a"emfpg d]/f] d~h'/L % .

3= tkfO{ wgL a}+sn] C)fL;¤u pNn]lvt C)f shf{ tyf a+}lsé sf/f]af/ ;"ljwfsf] ;Gbe{df cGo rn, crn hfoh]yf ;"/If)fsf] ?kdf u|x)f u/]sf] jf lwtf] aGwsL n]vfO{ lnPsf] jf cGo t]>f] Joltm ;d]t;¤u hdfgt lnPsf] jf To;/L lnPsf] ;"/If)f km"s"jf u/L lbPsf] jf hdfgtaf^ %'^\sf/f lbPsf] jf C)fL jf t]>f] Joltm;¤u C)f shf{ r"Qmf e"Qmfg ug]{ ;DaGwdf ;Demf}tf ldnfkq u/L Dofb yk u/L lbPsf] jf %"^ ldgfx lbPsf] jf cGo zt{ sa"lnot u/]sf], zt{ sa"lnotdf kl/jt{g jf ;+zf]wg u/]sf] jf C)f shf{ gjLs/)f jf yk C)f shf{ lbPsf] eGg] cflb s"g} klg cfwf/df d}n] o; lnvt adf]lhd k|fylds ?kdf Joxf]g{ d~h"/ u/]sf] bfloTjdf s"g} k|lts"n jf ljkl/t k|efj k/]sf] dflgg] %}g / d}n] :jLsf/ tyf d~h'/ u/]sf] bfloTj k|fylds bfloTjsf] ?kdf d}n] lgjf{x tyf jxg ug"{ kg]{ d]/f] st{Jo oyfjt\ /xL /xg]% / d}n] tkfO{ wgL a}+ssf] kIfdf u/L lbPsf] o; hdfgLsf] lnvt adf]lhd tkfO{ wgL a}+s k|ltsf] d]/f] bfloTj Joltmut / ;fy} ;fd'lxs (Joint and Several) x"g] eGg] s"/fdf d]/f] d~h'/L % . h; cg";f/ tkfO{ wgL a}+sn] cfˆgf] thlahdf C)f shf{sf] ;"/If)f afkt cGo rn crn ;DklQ cGon] hdfgt u/L lbPsf] cj:yfdf ;d]t o; lnvt adf]lhd hdfgL ul/lbPsf] xb ;Ddsf] /sd snd ;f]em} d;¤u Joltmut ?kdf c;"n pk/ u/L lng ;Sg] s"/fdf d]/f] d~h'/L % .

4= syd\sbflrt C)fL ^f^ kN^]df jf bfdf;fxLdf k/]df jf C)fL sfg'g cGtu{t :yfkgf ePsf] ;+ul&t ;+:yf ePdf / sfg'g adf]lhd vf/]hL ePdf jf cGo s"g} sf/)fn] C)fLsf] pBf]u Joj;fo aGb ePdf pk/f]tm cj:yfdf d}n] tkfO{ wgL a}+snfO{ o; hdfgLsf] lnvt adf]lhd ltg{ a"emfpg d~h'/ u/]sf] bfloTjdf s"g} k|lts"n k|efj k/]sf] dflgg] %}g / d]/f] tkfO{ wgL a}+s k|lt o; lnvt adf]lhdsf] ltg{ a"emfpg kg]{ bfloTjsf] l:yltdf s"g} kl/jt{g ePsf] dflgg] %}g / o:tf] bfloTj r"tmf e"tmfg geP ;Dd oyfjt sfod /lx/xg] % .

5= C)fL sfg'g adf]lhd :yflkt ;+ul&t ;+:yf ePsf] l:yltdf C)fLsf] ;+u&g jf :jfldTj ;+/rgf jf Joj:yfkgdf ePsf] s"g} kl/jt{g cyjf C)fLsf] ljwfg, lgod, ljlgoddf ePsf] s"g} ;+zf]wg cyjf C)fL cGo sDkgL, kmd{ jf ;+:yfdf ljlng jf ;dflxt ePsf] jf cGo sDkgL, kmd{ jf ;+:yf C)fLdf ljlng jf ;dflxt ePsf] sf/)f jf cfwf/df d]/f] tkfO{ wgL a}+s k|lt o; lnvt adf]lhd ltg{, a"emfpg kg]{ bfloTjsf] l:yltdf s"g} kl/jt{g ePsf] dflgg] %}g / To:tf] bfloTj oyfjt\ sfod /lx/xg] % .

6= C)fLn] tkfO{ wgL a}++snfO{ of] olt ltg{ kg]{ egL cbfntsf] km};nfåf/f &x/ ul/lbPsf] /sd snd jf tkfO{ wgL a}+sn] C)fLnfO{ lnlvt ;'rgf lbO{ dfu u/]sf] ltg{{ a"emfpg af¤sL /sd snd jf tkfO{ wgL a}+ssf] vftfaxL, :^]^d])^ OToflbaf^ C)fLn] tkfO{ wgL a}+snfO{ ltg{ a"emfpg af¤sL b]lvPsf] /sd snd jf jlxvftfdf gb]lvPsf] t/ Mannual basis df u)fgf ul/Psf] Aofh ;d]t g} C)fLn] tkfO{ wgL a}+snfO{ ltg{ a"emfpg kg]{ jf:tljs bfloTjsf] ?kdf dflgg] / ;f]xL cfwf/df tkfO{ wgL a}+sn] lnlvt ;'rgf lbO{ d;¤u /sd snd ltg{ a"emfpg dfu u/]df ;f]xL ;'rgfnfO{ clGtd tyf csf^\o k|df)fsf] ?kdf :jLsf/ u/L ;f] pNn]lvt /sd snd ltg{ a"emfpg d]/f] d~h'/ % .

7= dfly k|s/)fx?df h] h:tf] pNn]v ePtf klg o; lnvt adf]lhd d]/f] bfloTj tkfO{ wgL a}+sn] C)fLnfO{ k|bfg ug]{÷u/]sf] **?=${amount}÷– -cIf/]lk ${words} dfq\_** ;Ddsf] C)f shf{ tyf a+}lsª sf/f]af/ ;"ljwf / ;f]df wgL a}+ssf] lgod cg";f/ x"g] Aofh, k]gfn Aofh, dflh{g, kmL, sldzg tyf cGo nfUg] /sd sndsf] xb;Dd ;Lldt /xg] % .

8= syd\sbflrt\ C)fL sfg'g adf]lhd gfafns jf cztm jf c;Ifd Joltm eO{ sfg'gtM C)f shf{sf] bfloTjaf^ d"tm ePdf jf To:tf] bfloTj lghn] sfg'gtM Joxf]g"{ gkg]{ ePdf ;d]t pk/f]tm cfwf/df o; lnvt adf]lhd d}n] tkfO{ wgL a}+snfO{ ltg{ a"emfpg d~h'/ u/]sf] bfloTjaf^ d d"tm ePsf] dflgg] %}g / tkfO{ wgL a}+s k|lt d]/f] o; lnvt adf]lhdsf] bfloTj oyfjt sfod /xL /xg] % / tkfO{ wgL a}+sn] dfu u/]sf] cj:yfdf pk/f]tm bfloTj cGtu{t ltg{ a"emfpg kg]{ /sd snd ltg{ a"emfpg d]/f] d~h'/L % .

9= d / C)fLsf aLrdf n]gb]g sf/f]af/ eO{ pk/f]tm cg";f/ C)fLn] dnfO{ /sd snd ltg{, a"emfpg" kg]{ cj:yfdf ;d]t C)fLn] tkfO{ wgL a}+snfO{ ltg{ a"emfpg kg]{ /sd snd ltl/ a"emfO{ km%\of}{^ geP;Dd d}n] C)fL;¤u n]gb]g sf/f]af/ cGtu{t k|fKt ug"{ kg]{ /sd k|fKt ug{sf nflu s"g} lsl;dsf] bfjf ug]{ jf sfg'gL sf/afxL rnfpg] %}g .

10= o; lnvt adf]lhd wgL a}sn] /sd snd dfu u/L dnfO{ lnlvt ;'rgf lbg" kg]{ ePdf tkfO{ wgL a}+snfO{ d}n] To:tf] ;'rgf lbg" cl# clGtd k^s pknAw u/fPsf] #/ &]ufgfdf Joltm jf x"nfs jf O{d]n dfkm{t\ ;'rgf lbg ;lsg]% . To;/L Joltm dfkm{t\ jf O{d]n dfkm{t\ lbPsf] ;'rgfsf] xsdf a"emfPsf] ldlt / x"nfs dfkm{t\ k&fPsf]df ;'rgf /lhi^\*{ u/]sf] ldltn] 15 lbgleq d}n] k|fKt u/]sf] dflgg]% . ;fy} tkfO{ wgL a}+ssf] s"g} klg cflwsfl/s sd{rf/Ln] x"nfs dfkm{t\ /lhi^\*{ u/L of] ldltdf ;'rgf k&fPsf] egL lnlvt ?kdf k|dfl)ft u/LlbPdf ;f] s"/f cGoyf k|dfl)ft geP;Dd To:tf] ;'rgf k&fPsf] s"/fsf] csf^\o tyf clGtd k|df)fsf] ?kdf x"g] s"/fdf d]/f] d~h'/L % .

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