**K];ypk; vapl; ikf;Nuh fpubl; ypkpnll;**

|  |  |  |  |
| --- | --- | --- | --- |
| **mYtyf ghtidf;F kl;Lk;** | | | |
| fpis |  | fld; epiyaj;jpd; ngau; |  |
| epiya FwpaPl;L ,y: |  | E.epjp mYtyu; ngau; |  |
| E.epjp mYtyu; FwpaPl;L ,y |  | thbf;ifahsu; ,yf;fk; |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1. tpz;zg;gjhuupd; jfty;** | | | | | | | | | | | | | | | |
| 1.1. tpz;zg;gjhuupd; KOg;ngau; : | | | | | | | | | | | | | | | |
| 1.2. Nj.m.ml;ilapy; cs;sgbahd ntpyhrk;: | | | | | | | | | | | | | | | |
| 1.3. jw;Nghja tjptpl tpyhrk; : | | | | | | | | | | | | | | | |
| 1.4. jw;Nghja tjptplj;jpy; trpf;Fk; fhyk; : | | | | | | | | | | 1.5.njhiyNgrp ,y: | | | | | |
| 1.6. fpuhk cj;jpNahfj;ju; gpupT: | | | | | 1.7. tjptplk;>nrhe;jkhdJ / nghJthdJ / thlif / NtW CVhers (please specify) | | | | | | | | | | |
| 1.8. gpwe;j jpfjp : | | taJ : | | | 1.9.Nj.m.m.,y : | | | | | | | toq;fpa jpfjp : | | | |
| 1.10. ghy; :       Mz;/ ngz; | | | | | FLk;g me;j];J  : jpUkzkhdtu; / jpUkzkhfhjtu; / tpjit / tpthfuj;J | | | | | | | | | | |
| 1.12. njhopy; / tUkhd %yk; : | | | | | | | | | | | | | | | |
| **2. FLk;gj; jiytu;** / **jiytp** / **gpujhd tUkhd ciog;gtu; tpguk;** | | | | | | | | | | | | | | | |
| 2.1. KOg; ngau; | | | | | | | | | | | | | | | |
| 2.2. njhiyNgrp ,y : | | | | | | | | 2.3. gpwe;j jpfjp : | | | | | | | taJ : |
| 2.4. Nj.m.m.,y : | | | | toq;fpa jpfjp: | | | | 2.5. ghy; :      Mz; / ngz; | | | | | | | |
| 2.6. tpz;zg;gjhuUldhd cwT : | | | | | | | | 2.7.  njhopy; / tUkhd %yk; : | | | | | | | |
| **3.njhopy; tpguk;** | | | | | | | | | | | | | | | |
| 3.1. tpahghuj;jpd; ngau;: tpahghuj;jpd; tif: | | | | | | | | | | | | | | | |
| 3.2. tpahghuj;jpid Kd;epd;W nraw;gLj;Jgtu; tpguk; : fdtd; / kidtp /  kfd; / kfs; | | | | | | | | | | | 3.3.tpahghuj;jpy; <LgLNthu;/ njhopyhsu;fspd; vz;zpf;if: | | | | |
| 3.4. tpahghu epiyaj;jpd; tpyhrk;: | | | | | | | | | | | | | | | |
| 3.5. tpahghuk; nraw;gLj;jg;gLk; fhyk; : | | | | | | 3.6. tpahghu gjpT ,y (gjpT nra;ag;gl;bUg;gpd;) : | | | | | | | | | |
| 3.7. njhiyNgrp ,y : | | | | | | | | | | | | | | | |
| **4. Njitg;gLk; trjp gw;wpajhd jfty;** | | | | | | | | | | | | | | | |
| 4.1. flDf;F tpz;zg;gk; nra;tjw;fhd fhuzk; : | | | | | | | | | | | | | | | |
| 4.2. tpz;zg;gpf;Fk; njhif: | | | | | | | 4.3. kPs nrYj;j Njitg;gLk; fhyk;: | | | | | | | | |
| 4.4. VNjDk; ed;nfhilfs; / cjtpfs; / fld;fs; ngw;wpUg;gpd; : | | | | | | | | | | | | | | | |
| ,y | epWtdj;jpd; ngau; | | Nehf;fk; | | | | ngwg;gl;l  njhif | | kPjk; nrYj;j  Ntz;ba  njhif | | | | khjhe;j jtidg;  gzk; | kPjk; nrYj;jg;gl Ntz;ba jtidfspd; vz;zpf;if | |
|  |  | |  | | | |  | |  | | | |  |  | |
|  |  | |  | | | |  | |  | | | |  |  | |

**fld; tpz;zg;gg;gbtk;**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **FLk;g tpguk;** | | | | | |
|  | **ngau;** | **tpz;zg;gjhuUldhd**  **cwT Kiw** | **taJ** | **njhopy;** | **khjhe;j**  **tUkhdk;** |
| 1 |  |  |  |  |  |
| 2 |  |  |  |  |  |
| 3 |  |  |  |  |  |
| 4 |  |  |  |  |  |
| 5 |  |  |  |  |  |
| 6 |  |  |  |  |  |

NkNy vd;dhy; toq;fg;gl;Ls;s jftYf;F mika Fwpj;j Njitapid epiwNtw;Wk; nghUl;L K];ypk; va;l; ikf;Nuh fpubl; (fud;b) ypkpnll; epWtdj;jplk; &gh: ………………..…,id ,j;jhy; fldhf NfhUfpd;Nwd;.

tpd;zg;gjhuupd; xg;gk; ………………………….. jpfjp……………………..…

**cj;juthjk; nfhLg;gtu; 02**

ngau;;;: ……………………………….……………..

Nj.m.m.,yf;fk; : ………………….…….………

Xg;gKk; jpfjpAk; :………………………/ ………….

**cj;juthjk; nfhLg;gtu; 01**

ngau;;;: ……………………………….……………..

Nj.m.m.,yf;fk; : ………………….…….………

Xg;gKk; jpfjpAk; :………………………/ ………….

**fld; ngw;Wf; nfhs;tjw;fhd gupe;Jiug;gFjp**

cupa fld; njhifahd ………………………&ghit toq;FtJ nghUj;jnkd gupe;Jiu nra;fpd;Nwd;.

**………………………….**

**Ez;epjp cj;jpNahfj;ju**

NkNyAs;s fld; tpz;zg;gjhupf;F ……………………&gh gzj;ij mDjpf;fpd;Nwd; / gupe;Jiu nra;fpd;Nwd;.

**...………………………**

**fpis Kfhikahsu;**

**fld; mDkjpf; FO**.

|  |  |  |
| --- | --- | --- |
| epiyaj;jpy; ngwg;gl;lJ | kPsha;tpd; NghJ ngwg;gl;;;lJ | rl;l eltbf;ifapd; NghJ ngwg;gl;;lJ. |
|  |  |  |

Kd;da fld; mwtPL nra;j tpjk;;.

|  |  |  |  |
| --- | --- | --- | --- |
| fld; nrYj;jpa jtidfspd; vz;zpf;if | P | R | A |
|  |  |  |  |

fld; kPsr; nrYj;j gq;Nfw;w tpjk;;.

NkNyAs;s fld; tpz;zg;gjhupf;F …………………… &gh gzj;ij mDjpf;fpd;Nwd; / gupe;Jiu nra;fpd;Nwd;.

**……………………………..…… ………………………………**

**01 mq;fj;jtu; (EPF No……..) 02 mq;fj;jtu; (EPF No……….)**

**Fwpg;G:**

|  |
| --- |
|  |

NkNyAs;s fld; tpz;zg;gjhupf;F …………………… &gh gzj;ij mDjpf;fpd;Nwd; / gupe;Jiu nra;fpd;Nwd;.

**………………………**

**gpuNjr Kfhikahsu;**

NkNyAs;s fld; tpz;zg;gjhupf;F ……………………… &gh gzj;ij mDjpf;fpd;Nwd; / gupe;Jiu nra;fpd;Nwd;.

**………………………………**

**nraw;ghl;L Kfhikahsu;**

**K];ypk; va;l; ikf;Nuh fpubl; ypkpnll;**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **FLk;g kjpg;gPL** | | | | | |
| **FwpaPl;L**  **,yf;fk;** | **khjhe;j FLk;g tUkhdk;** | **njhif** | **FwpaPl;L**  **,y** | **khjhe;j FLk;g nryTfs;** | **njhif** |
| FI-1 | rk;gsq;fSk; $ypfSk; |  | FE-1 | czT |  |
| FI-2 | thlif tUkhdk; - fl;blk; |  | FE-2 | fy;tp |  |
| FI-3 | Vida thlif tUkhdk; |  | FE-3 | fl;lzk; : ePu;>kpd;rhuk;>njhiyNgrp |  |
| FI-4 | tpahghuj;jpd; Kykhd Njwpa ,yhgk; | (BI-6) | FE-4 | Rfhjhu kw;Wk; kUj;Jt nryTfs; |  |
| FI-5 | Vida tUkhdk; |  | FE-5 | thlif nfhLg;gdT |  |
|  |  |  | FE-6 | jtidf; fl;lzq;fs; / Vidait |  |
|  |  |  | FE-7 | Nghf;Ftuj;J |  |
|  |  |  | FE-8 | Milfs; |  |
|  |  |  | FE-9 | Vidait |  |
| **FI-6** | **nkhj;j FLk;g tUkhdk;** |  | **FE-10** | **nkhj;j FLk;g nrytpdk;** |  |
| **FI-7** | **Njwpa tUlhe;j FLk;g tUkhdk;**  (FI-6 – FE-10) |  | **FC-1** | **Vida NjitfSf;fhd khjhe;jk; gad;gLj;jf; $ba njhif (**FI 7 /12) |  |
| **FC-2** | **khjk; / thuhe;jk; fld ;nrYj;j**  **,aYkhdd mjp $ba njhif**  (40%Of FC-1) |  | **FC-3** | **fld; kPs; nrYj;Jk; fhyk;**  **(khjk;** /**thuk;** |  |
| **FC-4** | **fld; toq;f $ba mjp $ba**  **njhif** (FC-2 X FC-3) |  | **FC-5** | **epWtdj;jpdhy; toq;f $ba mjp**  **$ba fld; njhif** |  |
| **FC-6** | **tpz;zg;ggbtj;jpd; gpuhfuk; fld;**  **NfhUk; njhif** |  |  |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **tpahghuj;jpd; kjpg;gPL** | | | | | |
| **FwpaPl;L**  **,yf;fk;** | **khjhe;j tpahghu tUkhdk;** | **njhif (RS)** | **FwpaPl;L**  **,yf;fk;** | **khjhe;j tpahghur; nryTfs;** | **njhif (Rs)** |
| Bl-1 | fhR tpw;gid |  | BE - | fhRf; nfhs;tdT |  |
| BI-2 | fld; tpw;gid |  | BE-2 | fld; nfhs;tdT |  |
| BI-3 | tpw;gidf; fl;lisfs; |  |  |  |  |
| BI-4 | **nkhj;j tpw;gid** |  | BE-3 | **nkhj;j nfhs;tdT** |  |
| BI-5 | nkhj;j ,yhgk; (BI-4 – BE-3) |  |  |  |  |
|  |  |  | BE-4 | thlif |  |
|  |  |  | BE-5 | fl;lzq;fs;: ePu;>kpd;rhuk;>njhiyNgrp |  |
|  |  |  | BE-6 | $ypfs; |  |
|  |  |  | BE-7 | jtidf;fl;lzk; thlif fl;lzk; |  |
|  |  |  | BE-8 | Nghf;Ftuj;J nryTfs; |  |
|  |  |  | BE-9 | jpUj;jq;fSk; guhkupg;Gk; |  |
|  |  |  | BE-10 | Vidait |  |
| BI-6 | **Njwpa ,yhgk;** |  | BE-11 | **nkhj;j tpahghu nryTfs;** |  |

|  |
| --- |
| fld; Rw;W: |

**Nky; Fwpg;gplg;gl;Ls;s jfty;fs; ahTk; vdJ mwptpw;Fw;gl;l tifapy; cz;ikahdJk rupahdJ vdTk; ,j;jhy; cWjp $Wfpd;Nwd;.**

tpz;zg;gjhuupd; ifnahg;gk;  : ………………………………. jpfjp …………………

**jahupj;jtu;:**

ngau; :…………………………………. ifnahg;gk; :…………………….. jpfjp;…............................

**Master Murabaha Agreement (MMA)**

**(General Frame Work)**

This Murabaha Agreement made at Colombo this …………of ……….…..in the year……..……. by and between

………………………………………………………………………………………………………… (Client Name and Address),

Hereinafter referred to as the “Client” which expression where the context shall so require admit, mean and include the

said estate  of the ONE PART: and**………………………………** at**………………………………………………………...**

hereinafter referred to as “ the Investor” as the other part in the Democratic Socialist Republic of Sri Lanka

AND WHEREAS the Client is desirous of obtaining Murabaha facilities by which the Investor will from time to time

procure the items of goods for the Clientor shall appoint the Client to procure the goods on his behalf and sell the same

to the Client at an agreed price as per the terms of an application/s made by the Client which shall constitute an integral

part(s) hereof.

On the Investor deciding to grant the facilities requested by the Client, both parties hereto shall fulfill their respective

obligations under this Agreement.

NOW THEREFORE THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN

THE PARTIES HERETO AS FOLLOWS:-

1. In this instrument unless the context otherwise requires –

(a) “due date” means the date on which the Murabaha sale price or any part thereof is due and payable

by the Client to the Investor as per the “Letter of Offer to Sell”.

(b) “goods” mean the articles, things or commodity that the Client wishes and requests the Investor to

firstly acquire with title and then to sell it to the Client as more fully described in the Invoice(s).

(c) “invoice” means the confirmed order of the supplier in respect of supply of the goods to the Investor

and affirmed by the Client in respect of its price and all its terms and conditions.

(d) “Murabaha sale price” means the price payable by the Client to the Investor with respect to the goods

calculated to include the actual price paid by the Investor in respect of the items plus actual expenses, such as

bank charges together with a return (profit/s) to the Investor as agreed upon between the two parties.

(e) “specific currency” means the currency in which Murabaha will be executed and payable by the Client

to the Investor on the due date(s) according to the “Letter of Offer to Sell”.

(f) “specification” means the technical or such other description (if any) of the goods as is contained in the

Invoice.

2. The Client undertakes to indemnify the Investor against any claim, payment of additional customs duties, penalties

etc that may arise in the process of customs and port clearance if such cost were to borne after the Murabaha sale

was concluded. If the additional cost were to be borne before the conclusion of the sale, the Investor should bare all

such costs and he may add them to the cost price of the goods.

3. The Client shall undertakes to purchase the goods from the Investor as per terms of this Agreement and any refusal

to comply will be a violation of his obligation and undertaking, in which the Investor shall sell the goods in the

open market. The Investor will have the right to claim from the Client any losses (the difference between the cost of

acquiring the goods and the sale price in the open market) if any arising out of this transaction.

4. The goods , shall be at the risk of the investor, after the client has purchased and take possession the same on his

behalf prior to the letter of offer to sell endorsed by both parts.

5. Transfer of ownership/title; The title of the goods shall pass from the Investor to the Client at the point where the

Investor endorses the relevant papers i.e. letter of offer to sell, that constitute the title in favour of the Client and the

Client accepts the same.

6. The Client shall be responsible for any losses/damages occurring to the goods after taking physical and/or

constructive possession of the same after the transfer of title to his name.

7. The Client shall pay the Murabaha sale price in the specific currency on or prior to the due dates.

8. Either party hereto acting in violation of any financial obligation hereunder shall indemnify the other for the actual

damage resulting from such violation, unless such violation was caused consequent to civil commotion, war or

other force majeure.

9. As Islamic finance requires mutual trust and respect for due dates, in the event that the Client being in default of

any obligation to pay a sum of money due under this Agreement or under any other contract or agreement between

the Investor and the Client, the Investor may, by notice to the Client declare all the unpaid amounts immediately

due and payable.

10. General:

10-1 a) This Master Murabaha Agreement undertaking may be amended or any term or condition waived

only in writing executed by persons duly authorized, provided that no term or condition which has the effect

of materially altering the agreement or which is otherwise repugnant to Shariah shall be added, deleted or

waived.

b) Exhibits (if any) of this Master Murabaha Agreement shall be considered as an integral part hereof.

c) This Agreement has been executed in duplicate-one Original and the other counter-

part. Each page of this Agreement and each Exhibit (if any) have been initialed by both Parties hereto.

d) The operation of the provision of this Agreement shall be subject to the laws of

the country of incorporation of the company viz. Democratic Socialist Republic of

Sri Lanka.

e) All matters related to this agreement are governed by the Islamic Sharia Law as interpreted by AAOIFI.

11. Securities/Guarantees/Collateral

The client shall furnish securities to the investor as per his request and this will be evidence by document as follows.

11.1The Clients provides the guarantees of the following two guarantors as security for this

transaction guaranteeing due settlement of the Murabahah Sale Price under and in terms of this agreement;

11.1.1 Name of the 1st guarantor: ……………………………………

Address: ……………………………………

NIC No: …………………………………..

11.1.2 Name of the 2nd Guarantor: ……………………………………

Address: ……………………………………

NIC No: …………………………………..

11.2 The client and the Guarantors further agree to provide the investor with a PromissoryNote to the full value of the

Murabahah Sale Price.

11.3 The Client and his/her Guarantors hereby further undertake, covenant and agree that inthe event of the default in

payment of the Murabahah installment/s by the client,the investor shall have the right to;

11.3.1 Demand jointly and/or severally on the Promissory Note given by the client and theGuarantors jointly or

otherwise,

11.3.2 Sue the client and the Guarantors either in one action or to sue the client inthe first instance or to sue the

Guarantors in the first instance at the sole discretion of theinvestor to recover the monies due to the investor under this

agreement,

11.4 The Guarantors expressly agree and covenant that they hereby renounce the rights to whichsureties are by law

otherwise entitled to.

11.5 The Guarantors expressly agree and covenant that their guarantee given herein shall not beaffected or diminished

by any other security, lien and/or deposit of the Client held bythe investor on account of this transaction or any other

transaction.

In witness whereof the investor and the client and the guarantors have subsequent to havingread and understood the

contents hereof set their respective hands hereto and to another of the same tenor anddate as these presents.

…………………………………

For and on behalf of investor Muslim Aid

Title: ……………………….……………….

…………………………

Client

…………………………

GUARANTOR

Full Name : ………………………..………………………………….

…………………………

GUARANTOR

Full Name : ……………..…………..…………….………………….

**Witnesses :**

1. Full Name : ...........................................................................................

Address : ............................................................................................

NIC Number : ............................................................................................

2. Full Name : ...........................................................................................

Address : ............................................................................................

NIC Number : ...........................................................................................

Date (DD/MM/YYYY): \_ \_ /\_ \_/ \_ \_ \_ \_

Time (HH/MM): \_ \_ /\_ \_ am/pm

…………………………………………

…………………………………………

…………………………………………

…………………………………………

Iah!/mk;kdp.

**tpw;gid Vw;Gf; fbjk;**

vq;fshy; …………………………….…………….k; jpfjpapyhd gw;Wr; rPl;bd; gpuhfhk; nfhs;tdT nra;ag;gl;l……………………………………..…………… nghUl;fs; jw;NghJ vq;fsJ trk; cs;sJ. Nkw;gb nfhs;tdT nra;ag;gl;l nghUl;fis “Kwhg`h” vDk; xg;ge;jjpw;F mikthf &gh:………………………………………….…(&gh………)w;F jhq;fSf;F tpw;gid nra;a ,j;jhy; ,zf;fk; njuptpf;fpd;Nwd.; ;.

**nfhs;Kjy; tpiy : …………………**

**,yhgk; : ………………… (ehl;fs;……..)**

**tpw;gid tpiy : ……………..…**

Nkw;gb tpw;gidj; njhifahdJ …………….k; jpfjpapd; gpufhuk; K];ypk; va;l; ikf;Nuh fpubl; epWtdj;jpw;F jq;fshy; nrYj;jg;glTs;sJ.

,t;tz;zk;

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***fpis Kfhikahsu;***

***K];ypk; va;l; ikf;Nuh fpubl; (fud;b) ypkpnll;.***

***Kfhikahsu;***

***K];ypk; va;l; ikf;Nuh fpubl; ypkpnll;***

***………………………..***

***………………………..***

***…………………………***

Iah!

Nkw;gb **“Kwhg`h”** nghUs; tpw;gid cld;gbf;ifapd; ……………..jpfjpg;gb ehd;/ehq;fs; Fwpj;j tpahghuj;jpid Vw;Wf;nfhs;fpd;Nwd;.

ed;wp

,t;tz;zk;

………………………… jpfjp: …………………..

thbf;ifahsu; (xg;gk;)

**nghUl; gw;Wr;rPl;L**

K];ypk; va;l; epWtdj;jpy; ,Ue;J ………………………….…..vDk; ,yf;f “Kwhg`h”cld;gbf;iff;F mikthf ……………………………………………………….…………….(tpyhrk;) vDk; gpuNjrj;jpy; trpf;Fk; …………………………………………………………………………………………………………(KOg; ngau;) Mfpa ehd; ngw;Wf; nfhz;l nghUl;fs; cupa juj;jpYk; ey;y epiyapYk; fhzg;gLtjhf ,j;jhy; njupag;gLj;Jfpd;Nwd;.

nfhs;tdT nra;ag;l;l nghUs; tif: ……………………………………………………………

,izf;fg;gl;l gw;Wr; rPl;L ,yf;fk;:…………………………..

nghUs; ngw;wtu; Xg;gk; : ……………………………..

jpfjp : ………………….

Neuk; : …………………..

**nghUl; gw;Wr;rPl;L**

K];ypk; va;l; epWtdj;jpy; ,Ue;J ………………………….…..vDk; ,yf;f “Kwhg`h”cld;gbf;iff;F mikthf ……………………………………………………….…………….(tpyhrk;) vDk; gpuNjrj;jpy; trpf;Fk; …………………………………………………………………………………………………………(KOg; ngau;) Mfpa ehd; ngw;Wf; nfhz;l nghUl;fs; cupa juj;jpYk; ey;y epiyapYk; fhzg;gLtjhf ,j;jhy; njupag;gLj;Jfpd;Nwd;.

nfhs;tdT nra;ag;l;l nghUs; tif: ……………………………………………………………

,izf;fg;gl;l gw;Wr; rPl;L ,yf;fk;:…………………………..

nghUs; ngw;wtu; Xg;gk; : ……………………………..

jpfjp : ………………….

Neuk; : …………………..

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| toq;Fdu; ngau; |  | tp.F.,y |  |
| njhlu;ghsu;  ngau; |  | Nj.m.m.,y |  |
| tpahghuj;jpd;  Kftup |  | njh.Ng.,y: |  |

tpiyg;gl;bay;

Kfhikahsu;>

K];ypk; va;l; ikf;Nuh fpubl; ypkpnll;.

%Jhu;.

……………………………. jpfjp: ………………………….

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| thbf;ifahsu; nghau; |  | Nj.m.m.,y |  |
| tpahghuj;jpd;  Kftup |  | njh.Ng.,y; |  |

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| **,y** | **tpguk;** | **myF tpiy** | **myFfs;** | **nkhj;jk;** |
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|  | **nkhj;jk;** |  |  |  |

Nkw;gb thbf;ifahsupd; Ntz;LNfhSf;F mika gpd;tUk; nghUl;fspd; tpiyg;gl;bais jahupj;J toq;Ffpd;Nwd;.

……………………………….

toq;Fdu; xg;gk; (mYtyf Kj;jpiu)

fhNrhiy gpd;tUkhW vOjg;gly; Ntz;Lk;:………………………………………………………………

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fpuhk cj;jpNahfj;ju;

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%Jhu;. …..

Iah!

**tjptplj;jpid cWjpg;gLj;jpjuf; Nfhuy;**

Nkw;gb ngaUila ………………………………………………………………(milahs ml;il ,y ………………………) Mfpa ehd; jq;fsJ fpuhk cj;jpNahfj;ju; gpuptpy; fle;j ………………………… Mz;Lfshf / khjq;fshf ………………………………………. njhopy; / mur cj;jpNahfk; nra;J trpj;J tUfpd;Nwd; vd;gjpid cWjpg;gLj;jp jUkhW kpfg;gzpTld; Ntz;bf; nfhs;fpd;Nwd;.

ed;wp

,t;tz;zk;

…………………………..

**fpuhk cj;jpNahfj;ju;**

Nkw;gb tpz;zg;gjhup………………………………………….gpuNjrj;jpy; ……………………. Mz;Lfshf / khjq;fshf trpj;J tUfpd;whu; vd;gjpid ,j;jhy; cWjpg;gLj;Jfpd;Nwd;.

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