**[[1]](#footnote-1)♥cg';"rL @**

**lgIf]ksf] nflu b/efp kq k]z ug]{ kmf/fdsf] gd'gf**

ldlt M ==== ==

>L sfo{sf/L lgb]{zs Ho" ,

a}b]lzs /f]huf/ af]8{sf] ;lrjfno,

 sf7df08f}+ .

ljifo M lznjGbL b/efp kq ;DaGwdf .

 j}b]lzs /f]huf/ k|j4{g af]8{sf] sNof0fsf/L sf]ifdf /x]sf] /sd jfl0fHo a}+sx?df ! aif]{ d'2tL lgIf]kdf nufgL ug]{ ;DaGwdf ldlt ================ =df ;"rgf k|sfl;t eP adf]lhd ;"rgfdf pNn]v ePsf ;j} zt{x? k'/f ul/ b/efp kqdf ;xefuL x'g of]Uo ePsf] 3f]if0ff ub}{ of] b/efp kq k]z u/]sf 5f}= .

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| l;=g+ | a}+ssf] gfd / 7]ufgf | lgIf]k lng rfx]sf] /sd ?= | k|:tfljt Jofh b/ -k|ltzt\_ | Jofhb/ k|bfgul/g]cjlw |
| Go"gtd  | clwstd  | c++sdf  | cIf/df  |
| ! |  |  |  |  |  |  |

o;====================== = = = = =sf] =======;fn==============dlxgfsf] ljQLo ;"rsf+s o; k|sf/ /x]sf] 5 .

|  |  |  |  |
| --- | --- | --- | --- |
| qm=;= | ljj/0f | OsfO{ | ljQLo ;"rsf+s |
| != | lgliqmo shf{ -NPA) M( Non Performing Assets-) | k|ltzt |  |
| @= | v'b t/n ;DklQ÷:jb]zL lgIf]k M ( Net Liquidity - NLP) | k|ltzt |  |
| #= | k"FhL sf]if Mcg'kft ( Capital Adequacy Ratio CAR) | k|ltzt |  |
| $= | v'b ;DktL ( Net worth ) Total assets - Current Labilities) | /sd ? |  |
| %= | r'Qmf kF"hL  | /sd ? |  |
| ^= | ;++:yfut lgIf]k÷ s'n lgIf]k cg'kftdf k|lt;t ÷  | k|ltzt |  |
| & | v'b ;+rfng d'gfkmf  | /sd ?  |  |
| \* | hDdf lgIf]k /sd -s\_ ;+:yfut ======= -v\_ JolQmut ========= | /sd ? |  |

**Gff]6 M** !=;Dk"0f{ ljj/0f ge/L k|fKt ePsf] b/efpkq d"NofÍg k|lqmofdf ;Dfj]Zf ul/g] 5}g .

 @= dfly pNn]lvt ;Dk"0f{ ljlQo ;"rsfÍx? dWo] d"NofÍg k|of]hgsf nflu tf]lsPsf ;"rsfÍx? dfq k|of]u ul/g] 5 .

 #= b/efpkqsf] dfGo cjlw lt; lbg ;Dd /xg] 5 . ;f] eGbf 36L cjlw ePsf] jf s'g} zt{ /flvPsf] b/efp kq dfGo x'g]5}g .

 $= s'g} klg a}Ídf nufgL ug]{ jf gug]{ ;Dk"0f{ clwsf/ sNof0fsf/L sf]if Aoj:yfkg ;ldltdf /xg] 5 .

 Dffly pNn]v ul/Psf ;Dk"0f{ ljlQo ljl/0fx? ;lx / ;To 5g\ . d'4tL vftfdf /sd lgIf]k lng] k|of]hgsf nflu s'g} lja/0f unt pNn]v ePsf 5}gg elg x:tfIf/ ug]{ M

a}+ssf] cflwsf/Ls kbflwsf/Lsf]

b:tvt a}+ssf] gfd M

gfd M a}+ssf] 7]ufgf M

kb M a}+ssf] 5fk M

;Dks{ df]jfO{n gDj/ M

Od]n M

ldlt M

1. ♥ klxnf] ;+zf]wgåf/f ;+zf]lwt [↑](#footnote-ref-1)