

**;"rgfsf] xs ;DalGw P]g @)^$ sf] bkmf %-#\_ / ;"rgfsf] xs ;DalGw lgodfjnL, @)^% sf] lgod # adf]lhdsf] ljj/0f b]xfo adf]lhd /x]sf] 5 .**

**!\_ lgsfosf] :j?k / k|s[lt**

 sDkgL P]g, @)^# sf] bkmf % sf] pkbkmf -!\_ cg';f/ sDkgL /lhi6f/sf] sfof{nodf ldlt @)^$÷)\*÷!\* df klJns lnld6]8 sDkgLsf] ?kdf btf{ eO{ btf{ g+= !)#^÷)^$÷)^% /x]sf] tyf aLdf P]g, @)$( sf] bkmf !) sf] pkbkmf -#\_ cg';f/ >L aLdf ;ldltaf6 ldlt @)&$÷)$÷!\* df hLjg aLdf ;DalGw Joj;fo ug]{ Ohfhtkq k|fKt hLjg jLdf sDkgL xf] .

**@\_ lgsfosf] sfd, st{Jo / clwsf/**

 aLdf P]g, @)&( adf]lhdsf] sfd, st{Jo / clwsf/ o; aLdf sDkgLdf lglxt /x]sf] 5 .

**#\_ lgsfodf /xg] sd{rf/L ;+Vof / sfo{ ljj/0f**

 xfn o; sDkgLdf ##\* hgf sd{rf/Lx? sfo{/t 5g . sDkgLn] ;Dkfbg ug'{ kg]{ sfo{x? ljleGg sd{rf/Lx? dfkm{t ;Dkfbg eO/x]sf 5g\ . Joj:yfkg ;d"xsf] gfdfjnL sDkgLsf] j]e;fO6 [www.reliablelife.com.np](http://www.reliablelife.com.np) df cWofjlws u/LPsf] 5 .

**$\_ lgsfoaf6 k|bfg ul/g] ;]jf**

 o; sDkgLaf6 ljleGg hLjg aLdf, b'3{6gf tyf :jf:y aLdf / ;fd"lxs DofbL aLdf h:tf aLdf of]hgfx? ;DaGwL ;]jfx? k|bfg ul/Fb} cfPsf] 5 .

**%\_ ;]jf k|bfg ug]{ lgsfosf] zfvf / lhDd]jf/ clwsf/L**

 ;]jf k|bfg ug]{ lgsfosf] zfvf pkzfvfx?sf] ljj/0f sDkgLsf] j]e;fO6 [www.reliablelife.com.np](http://www.reliablelife.com.np) df cWofjlws ul/Psf] 5 .

**^\_ ;]jf k|bfg ug{ nfUg] b:t'/ / cjlw**

 ;fdfGo hLjg aLdf, b'3{6gf tyf :jf:y aLdf / ;fd"lxs DofbL aLdfsf] xsdf ;ldltsf] :jLs[lt tyf ;ldlt4f/f ;do ;dodf hf/L ul/g] lgb]{zg adf]lhdsf] aLdfz'Ns tyf aLdfsf] xsdf sDkgLsf] hf]lvdfª\sg ljefu tyf k'gaL{dsaf6 tf]lsP adf]lhdsf] aLdfz'Ns e'QmfgL kZrft tTsfn} aLdfn]v pknAw u/fOG5 . ;fy} bfjL k/]df cfjZos ;Dk"0f{ sfuhft tyf hfgsf/L k|fKt ePsf] ldltn] !% lbg leq bfloTj lgwf{/0f ul/ e'QmfgL k"hL{ -l8:rfh{ efpr/\_ hf/L ul/G5 / o;/L hf/L u/]sf] e'QmfgL k"hL{ lgj]bsaf6 k|fKt ePsf] ldltn] !% lbg leq aLdf bfjL e'QmfgL ul/G5 .

**&\_ lg0f{o ug]{ k|s[of / clwsf/L**

 aLdf sf/f]af/sf] ;DaGwdf cfjZostf cg';f/ ljleGg txsf sd{rf/Lx?nfO{ clVtof/L k|bfg u/LPsf] 5 . lg0f{o pk/ s'g} u'gf;f] ePdf ljefluo k|d'v jf k|d'v sfo{sf/L clws[t ;dIf u'gf;f] /fVg ;Sg] Joj:yf ldnfOPsf] 5 .

**\*\_ lg0f{o pk/ ph'/L ;'Gg] clwsf/L**

 ph'/Lsf] k|s[lt cg';f/ ljefuLo k|d'v / k|d'v sfo{sf/L clws[t .

**(\_ ;Dkfbg u/]sf] sfdsf] ljj/0f**

 aLdf P]g, @)&( g]kfn aLdf k|fljlws/0fn] tf]s] adf]lhd hLjg aLdf sDkgLn] ug{ ;Sg] aLdf ;DaGwL ;Dk"0f{ sf/f]jf/x? ;Dkfbg eO/x]sf 5g .

**!)\_ ;"rgf clwsf/L / k|d'vsf] gfd / kb**

 ;"rgf clwsf/Lsf] gfd M >L lbk]z afa' ltjf/L, jl/i7 ;xfos dxfk|aGws

 sfo{sf/L k|d"vsf] gfd M >L gf/fo0f afa' nf]xgL, k|d'v sfo{sf/L clws[t

**!!\_ P]g, lgod, ljlgod jf lgb]{lzsfsf] ;"rL**

 sDkgL P]g @)^#, aLdf P]g, @)&( g]kfn aLdf k|flws/0f4f/f hf/L lgb]{zg, kl/kq, ;+:yfut ;'zf;g lgb]{lzsf, >d P]g @)&$ tyf lgodfjnL @)&%, af]g; P]g @)#) tyf lgodfjnL @)#(, cfos/ P]g @)%\* tyf lgodfjnL @)%(, ;DklQ z'l4s/0f P]g, @)^$ / lgodfjnL, @)&# cflb .

**!@\_ cfDbfgL, vr{ tyf cfly{s sf/f]af/ ;DaGwL cBfjlws ljj/0f**

 o; sDkgLsf] cfDbfgL, vr{ tyf cfly{s sf/f]jf/ ;DaGwL q}dfl;s ljj/0fx? /fli6«o :t/sf] klqsfdf k|sflzt ub}{ cfPsf] 5 kl5NNff] qodf;sf] ljQLo ljj/0fx? ldlt @)\*)÷)&÷@% sf] /fli6«o b}lgs gofF klqsf df k|sflzt u/L sDkgLsf] j]e;fO6 [www.reliablelife.com.np](http://www.reliablelife.com.np) df klg cWofjlws u/LPsf] 5 .

**!#\_ tf]lsP adf]lhd cGo ljj/0f**

gePsf]

**!$\_** **cl3Nnf] cfly{s jif{df ;fj{hlgs lgsfon] s'g} sfo{qmd cfof]hgf u/]sf] eP ;f] sf] ljj/0f**

 clestf{ ;Dd]ng, sd{rf/L tyf clestf{ tflnd, ;]ldgf/ cflb .

**!%\_ ;fj{hlgs lgsfosf] j]e;fO6 eP ;f] sf] ljj/0f**

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**!^\_ ;fj{hlgs lgsfon] k|fKt u/]sf] j}b]lzs ;xfotf, C0f, cg'bfg Pj+ k|fljlws ;xof]u / ;+emf}tf ;DaGwL ljj/0f**

 gePsf]

**!&\_ ;fj{hlgs lgsfon] ;+rfng u/]sf] sfo{qmd / ;f] sf] k|ult k|ltj]bg**

gePsf]

**!\*\_ ;fj{hlgs lgsfon] jlu{s/0f tyf ;+/If0f u/]sf] ;"rgfsf] gfdfjnL / To:tf] ;"rgf ;+/If0f ug{ tf]lsPsf] ;dofjlw, cflb ljj/0f**

gePsf]

**!(\_ ;fj{hlgs lgsfodf k/]sf ;"rgf dfu, ;DaGwL lgj]bg / ;f] pk/ ;"rgf lbPsf] ljj/0f**

gePsf]

**@)\_ ;fj{hlgs lgsfosf ;"rgfx? cGoq k|sfzg eP ;f]sf] ljj/0f**

 o; sDkgLsf] j]e;fO6df .

l/nfoan g]kfn nfOkm OG:of]/]G; lnld6]8

k|wfg sfof{no, 1fg]Zj/, sf7df08f}+, g]kfn

kmf]g g+= $%@#^#), $%@#^!\*, kmofS; M $%@#^%&

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j]e;fO6 M [www.reliablelife.com.np](http://www.reliablelife.co..np)