**;"rgfsf] xs ;DaGwL P]g, @)^$ sf] bkmf %-#\_ / ;"rgfsf] xs ;DaGwL lgodfjnL, @)^% sf] lgod # ;+u ;DalGwt**

****

**æ cf= j= @)\*)/\*! sf] rf}yf] q}dfl;s ljj/0f Æ**

**-s\_ a}+ssf] :j?k / k|s[lt M**

s'df/L a}+s lnld6]8 sDkgL P]g, @)^# adf]lhd :yfkgf eO{ a}+s tyf ljlQo ;+:yf ;DaGwL P]g, @)&# adf]lhd ;~rflnt Ps æsÆ ju{sf] jfl0fHo a}+s xf] .

**-v\_ a}+ssf] sfd, st{Jo / clwsf/ M**

s'df/L a}+s lnld6]8sf] sfd, st{Jo / clwsf/ a}+s tyf ljlQo ;+:yf ;DaGwL P]g, @)&# n] tf]s] adf]lhd /x]sf 5g\ .

**-u\_ a}+sdf /xg] sd{rf/L ;+Vof / sfo{ ljj/0f M**

o; a}+sdf xfn sfo{/t sd{rf/L ;+Vof **#@\*)** /x]sf] 5 . a}+ssf] Joj:yfkg ;d"x, ljefuLo k|d'v, zfvf k|d'v÷ k|aGwsx?sf] sfo{ ljj/0f ;do ;dodf a}+sn] tf]s] adf]lhd x'g] 5 . Joj:yfkg ;d"x / ljefuLo k|d'vx?sf] hfgsf/L https://www.kumaribank.com/personal-banking/kbl-management-team af6 lng ;lsg]5 .

**-3\_ a}+saf6 k|bfg ul/g] ;]jf M**

s'df/L a}+s lnld6]8n] k|bfg ug]{ ;]jfx?df a}+s tyf ljlQo ;+:yf ;DaGwL P]g, @)&# adf]lhd æsÆ ju{sf] jfl0fHo a}+sn] lbg ;Sg] ;Dk"0f{ a}+}lsË ;]jfx? /x]sf 5g\ . ;fy}, a}+sn] k|bfg ug]{ ;do ;fk]If kl/dfh{g u/LPsf ;]jfx? h:t} M lgIf]k÷shf{÷nufgL÷cGo ;]jf ;'ljwfx?sf] ljj/0f https://www.kumaribank.com/ df pknAw 5 .

**-ª\_ ;]jf k|bfg ug]{ a}+ssf] zfvf / lhDd]jf/ clwsf/L M**

o; a}+ssf] xfn zfvf ;~hfn **#)@** / **%)** PS:6]G;g sfpG6/x? /x]sf 5g\ . pQm zfvfx?sf] lhDd]jf/ clwsf/Lx?sf] ljj/0f a}+ssf] j]a;fO{6 https://www.kumaribank.com/branch df pknAw 5 .

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

o; a}+sn] k|bfg ug]{ ljleGg ;]jf z'Ns, o; a}+ssf] j]a;fO{6 https://www.kumaribank.com/ sf] “Service Charges” df pknAw 5 .

**-5\_ lg0f{o ug]{ k|lqmof / clwsf/ M**

a}+}lsË sf/f]af/sf ;DaGwdf ljleGg txsf clwsf/Lx?n] ljleGg k|sf/sf lg0f{o ug{ ;Sg] ljs]G›Ls[t ;+/rgfsf] Joj:yf ul/Psf] 5 . b}lgs sfo{ ;~rfngsf nflu a}+ssf] ;~rfns ;ldltn] k|Tof]hg ug]{ clWfsf/ ;Ldfdf /xL lg0f{o ug]{ clwsf/ k|d'v sfo{sf/L clws[t;+u /x]sf] 5 .

**-h\_ lg0f{o pk/ ph"/L ;'Gg] clwsf/L M**

lg0f{o pk/ ph"/L ;'Gg] clwsf/Lsf] Joj:yf a}+ssf] ;+u7gfTds ;+/rgf cg'?kg} ljleGg txdf /xg] u/L ldnfOPsf] 5 . ;fy}, a}+ssf] k|To]s zfvf sfof{nox?df Pp6f **“**;'emfj k]l6sf÷So"cf/÷O{d]n**”** /fvL u'gf;f], ph"/L tyf ;'emfjx? ;+sng u/L lgoldt ?kdf o:tf u'gf;f, ph"/L tyf ;'emfjx? ;dfwfg / sfof{Gjog ug]{ ul/Psf] 5 . s]G›Ls[t ?kdf **k|d'v hf]lvd clws[t** ph'/L ;'Gg] clwsf/Lsf] ?kdf /xg' x'g]5 .

**gfd M ljsf; vgfn**

**kb M k|d'v hf]lvd clws[t**

**;Dks{ gDa/ M +++++(&&—!—$%$#)&%÷$%$#)&(**

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**-´\_ ;Dkfbg u/]sf] sfdsf] ljj/0f M**

o; a}+sn], a}+s tyf ljlQo ;+:yf ;DaGwL P]g, @)&# adf]lhd æsÆ ju{sf jfl0fHo a}+sx?n] ;Dkfbg ug{ ;Sg] ;Dk"0f{ a}+}lsË sf/f]af/x? ;Dkfbg ub}{ cfO{/x]sf] 5 . pQm ;Dkflbt sfo{x?dWo s]xL sfdx?sf] ljj/0f gd'gfsf] ?kdf a}+ssf] j]a;fO{6sf] https://www.kumaribank.com/news nufot cGo v08x?df k|fKt ug{ ;lsg]5 .

**-`\_ a}+ssf] k|d'v sfo{sf/L clws[t tyf ;"rgf clwsf/Lsf] ljj/0f M**

a}+ssf] k|d'v sfo{sf/L clws[tsf] gfd / kb M

**gfd M /fd rG› vgfn**

**kb M k|d'v sfo{sf/L clws[t**

**;Dks{ gDa/ M +(&&—!—$%$#)&%÷$%$#)&&**

;"rgf clwsf/Lsf] gfd / kb M

**gfd M rGbg sfsL{**

**kb M k|d'v nufgL tyf dfs{]l6ª clws[t**

**;Dks{ gDa/ M +(&&—!—$%$#)&&÷$%$#)&\*, PS;6]Gzg M !)^**

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**-6\_ a}+sn] k|fKt u/]sf] j}b]lzs ;xfotf, C0f, cg'bfg Pjd\ k|fljlws ;xof]u / ;Demf}tf ;DaGwL ljj/0f M**

a}+sn] Joj;flos k|of]hgsf] nfuL d;|]s a}+sdf /x]sf] afFsL C0f ;xof]u afx]s cGo s'g} j}b]lzs ;xfotf, C0f, cg'bfg Pjd\ k|fljlws ;xof]u k|fKt u/]sf] 5}g .

**-7\_ a}+sn] ;~rfng** **u/]sf] sfo{qmd / ;f]sf] k|ult k|ltj]bg M**

o; a}+sn] a}+}lsË sf/f]af/ ;DaGwL sfo{sf ;fy} ljleGg k|sf/sf ;+:yfut ;fdflhs pQ/bfloTj tyf ljlQo ;fIf/tf sfo{qmd ;+rfng ub}{ cfPsf] 5 . ;~rfng u/LPsf] ljj/0f a}+ssf] jflif{s k|ltj]bg tyf a}+ssf] j]a;fO6df pknAw 5g\ .

**-8\_ a}+sn] juL{s/0f tyf ;+/If0f u/]sf] ;"rgfsf] gfdfjnL / To:tf] ;"rgf ;+/If0f ug{ tf]lsPsf] ;dofjlw M**

;"rgf juL{s/0f u/]sf] cj:yf gePsf], ;"rgfsf] cgflws[t k|sfzg / k|;f/0f gx'g]u/L ;+/If0f ul/Psf] .

**-9\_ a}+sdf k/]sf ;"rgf dfu ;DaGwL lgj]bg / ;f] pk/ ;"rgf lbPsf] ljj/0f M**

a}+sn] ;fj{hlgs u/]sf] tyf k|rlnt sfg'g adf]lhd k|sfzg ug{ ldNg] ;"rgfx? dfu eO{ cfPdf ;DalGwt lgj]bssf] dfu adf]lhd ;"rgf pknAw u/fpg] ul/Psf] 5 .

**-0f\_ a}+ssf] ;"rgfx? cGoq k|sfzg ePdf jf x'g] eP ;f]sf] ljj/0f M**

jflif{s ljj/0fx? k':tssf] ?kdf k|sflzt eO{ a}+ssf] j]a;fO{6df ;d]t k|sfzg ul/g] Joj:yf /x]sf] 5 . ;fy} a}+ssf] cfly{s ljj/0fx?, Aofhb/ ;DaGwL ljj/0fx? cflb q}dfl;s ?kdf ljleGg /fli6«o:t/sf kqklqsfdf k|sflzt u/L a}+ssf] j]a;fO{6df ;d]t k|sflzt ul/Fb} cfPsf] 5 . ;fy}, cGo cfjZos ;"rgf tyf ljj/0fx? a}+sn] /fli6«o:t/sf] kqklqsfx?df k|sflzt u/L ;j{;fwf/0fnfO{ ;dod} hfgsf/L u/fpg] u/]sf] 5 .

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

a}+sn] Joj;fo ;~rfngsf qmddf b]xfo adf]lhdsf P]g, lgod, ljlgod jf lgb]{lzsfx? kfngf ug]{ u/]sf] 5 .

|  |  |
| --- | --- |
| != a}+s tyf ljQLo ;+:yf ;DaGwL P]g, @)&# | !!= ljlgdo clwsf/ kq P]g, @)#$ |
| @= g]kfn /fi6« a}+s P]g, @)%\* -bf]>f] ;+zf]wg ;lxt\_ | !@= ljb]zL ljlgdo –lgoldt ug]{\_ P]g, @)!( cflb |
| #= a}+s tyf ljQLo ;+:yfsf] C0f c;'nL P]g, @)%\* | !#= ;"rgfsf] xs ;DaGwL P]g,@)^$ |
| $= sDkgL P]g, @)^# | !$=d'n'sL b]jfgL ;+lxtf P]g, @)&$ |
| %= a}+}lsË s;'/ tyf ;hfo P]g, @)^$ | !%= cfos/ P]g, @)%\* |
| ^= ;DklQ z'l4s/0f -dlg nfp08l/Ë=\_ lgjf/0f P]g, @)^$ | !^= pko'St P]gx? adf]lhdsf ;Dk"0f{ lgod tyf ljlgodx? |
| &= lwtf]kq ;DaGwL P]g, @)^# | !&= g]kfn /fi6« a}+s tyf cGo ;DalGwt lgofds lgsfox?af6 hf/L ul/Psf ;Dk"0f{ lgb]{lzsf Pjd\ kl/kqx? |
| \*= ;'/lIft sf/f]af/ P]g, @)^# | !\*= g]kfn /fi6« a}+saf6 :jLs[t o; a}+ssf ljleGg ljlgodfjnLx? |
| (= e'QmfgL tyf km5\of}{6 P]g, @)&% | !(= cGo nfu'xg] P]g, lgod, ljlgod jf lgb]{lzsf ;d]t . |
| !)= >d P]g, @)&$ |  |

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

a}+ssf] cfDbfgL, vr{ tyf cfly{s sf/f]af/ ;DaGwL q}dfl;s cBfjlws ljj/0fx? /fli6«o:t/sf] kq–klqsfdf k|sflzt x'Fb} cfPsf] 5 . ;fy}, a}+ssf] j]a;fO{6sf] https://www.kumaribank.com/reports v08df ;d]t pknAw 5 .

**-b\_ tf]lsP adf]lhdsf cGo ljj/0fM**

gePsf] .

**-w\_ cl3Nnf] cfly{s jif{df a}+sn] s'g} sfo{qmd jf cfof]hgf ;+rfng u/]sf] eP ;f]sf] ljj/0f M**

o; a}+sn] a}lsË sf/f]af/ ;DaGwL sfo{sf ;fy} ljleGg k|sf/sf ;+:yfut ;fdflhs pQ/bfloTj tyf ljlQo ;fIf/tf sfo{qmd ;~rfng ub}{ cfPsf] 5 . ;~rfng u/LPsf] ljj/0f a}+ssf] jflif{s k|ltj]bg tyf a}+ssf] j]a;fO6df pknAw 5g\ .

**-g\_ a}+ssf] j]a;fO{6 eP ;f]sf] ljj/0f M**

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