

# সিভিল অডিট ম্যানুয়াল

সিভিল অডিট অধিদপ্তর

বাংলাদেশের মহা হিসাব-নিরীক্ষক ও নিয়ন্ত্রক  
কর্তৃক প্রকাশিত





## সূচীপত্র

côv

### অধ্যায় ১ - সিভিন অডিট অধিদপ্তর

wmfj AwWU Ana` Bti i Avl Zv I Df'ik`  
 msMVb I tj vKej  
 `wqZj I KZ@`  
 Ab'vb' msMVtbi mvf\_ m'úK@  
 AwWtUi dj vdj

### অধ্যায় ২ - সাধারণ নিরীক্ষা পন্থাসমূহ

figKv  
 wmf ÷ g-wfWÉK vbi x'lv cšv  
 ev`e cšv  
 bgbvqbl cix'lvYi `t  
 Kw'úDUvi vbi x'lv Ges vbi x'lvq Kw'úDUvti i e`envi  
 cwi wkó-1 c'vb Af`š+xY wqšY e'e`v  
 cwi wkó-2 Af`š+xY vbi x'lv c'wqK wetePbvmg  
 cwi wkó-3 c'wqv-ce@Ges c'wqvRvZ DcvÉ wqšY cix'lv

### অধ্যায় ৩ - পরিকল্পনা প্রণয়ন

figKv  
 cwi Kí bvi c'vb `t+mgn  
 tKškj MZ (÷`vUwRK) cwi Kí bv  
 ewl R (U`vKwUK`vj) cwi Kí bv  
 Kg'wÉK (Acvti kbvj) cwi Kí bv  
 cwi Kí bv c'wqvq figKv I `wqZj  
 cwi wkó 1 vbi x'lvthvM` BDwbU m'úK@Avb  
 cwi wkó 2 g'vUwi qwj wU I SpKi gj`vqb  
 cwi wkó 3/1 vbi x'lvvi Rb` w'e`g'vbj tj vKetj i ewl R gj`vqb  
 cwi wkó 3/2 ewl R (U`vKwUK`vj) cwi Kí bv  
 cwi wkó 3/3 ewl R (U`vKwUK`vj) cwi Kí bv  
 cwi wkó 3/4 vbi x'lv Kg'ewi Kí bv  
 cwi wkó 3/5 mgtqi c'j b

**অধ্যায় ৪ - সাধারণ নিরীক্ষা পদ্ধতিসমূহ**

**সাধারণ পদ্ধতি সূচী**

e`q mvavi Y c×wZmgn

teZb  
teZb wbañ Y  
mvrnh`-gÅji  
tcbkb  
cY`-mvgMñ µq/msMñ  
ågY  
mi ei vn I tmev, tgi vgZ I msi ¶¶Y

cñññ : mvavi Y c×wZmgn

^e†`wkK mvrnh` t Abj vb  
`vbrš† cñññ

`vq : mvavi Y c×wZmgn

mvavi Y fueI` Znvej  
Rgv  
^e†`wkK F†Yi `vq

cwi m³úr : mvavi Y c×wZmgn

mi Kwii KgPvi xMY†K cñ Ë FY I AwMñg  
FY I BKzBwU  
AwbwñZ wnmve

**অধ্যায় ৫ - হিসাব নিরীক্ষার পদ্ধতিসমূহ**

figKv  
wnmve Kvhñg  
wnmve gnv wqš†Ki figKv  
wnmve gnv wqš†Ki Kvhñg q wbi x¶¶v  
†Rj v I \_vbw wnmvei ¶¶Y Awd†mi figKv  
†Rj v I wnmvei ¶¶Y Awdñ wbi x¶¶v  
AvÅwj K wnmvei ¶¶Y Awd†mi figKv  
AvÅwj K wnmvei ¶¶Y Awdñ wbi x¶¶v  
cñvb wnmvei ¶¶Y Awd†mi figKv  
cñvb wnmvei ¶¶Y Awdñ wbi x¶¶v

**অধ্যায় ৬ - বিশেষ নিরীক্ষা পদ্ধতিসমূহ**

figKv  
mfx`nRbK Awbqg, cZvi Yv I `pxwZ  
f'vj y-di -gmb AwWU ev cvi di tgy' AwWU

**অধ্যায় ৭ - তত্ত্বাবধান ও পর্যালোচনা**

figKv  
wbi x'vvi c'wZi ch'q ZE'yeavb  
wbi x'v Pj vKv'j ZE'yeavb I ch'j vPbv  
wbi x'v mgw'Bi ci ZE'yeavb I ch'j vPbv  
cvi `k' I gvb wq's'Yi e'e'w'

**অধ্যায় ৮ - রেকর্ডভুক্তি ও প্রমাণ সংগ্রহ**

figKv  
c'v'Yi `wj j f'w<sup>3</sup>

**অধ্যায় ৯ - নিরীক্ষা প্রতিবেদন প্রণয়ন ও অনুসরণ কার্যক্রম**

figKv  
g'v'tbR'tg'u tj Uvi  
wbi x'v c'w'qbc' I Aw'fgZ  
wbi x'v-Aw'fg'tZi c'Kvi t'f`  
cvi w'ó - wbi x'v c'w'ze` t'bi QKmgv

**অধ্যায় ১০ - সূচীপত্র এবং সকল ফরম ও চেকলিস্টের কপি**

figKv  
m'p'c' I di gmg'tni K'ic

### শব্দপঞ্জী

A'v±	1983 chS- mstkwaz K'utU'j vi GÜ AwWUi -tRvt'ij (GwWkbyj d'vskbm) A'v± (1974 m'bi 24 b'at AvBb)
weifc AwfgZ	wbix'vaxb cÖZö'tbi Aw_R weewZmg'n cKZ I h_v_°Ae'v cÖZd'w'j Z nqwb g'g'wbix'v'vi AwfgZ
Dc'thrBb wnmve	tKvb A_°erm'ti Dc'thrBb (wb'°ÖKiY) AvB'tb wb'°Öf'ite D'ij weZ K'wZc'q `dvi wecix'tZ wnmvef'° e'tqi wnmve
wbix'v'v	Aw_R we'tq Dch'° KZ'e'v'v Öv'iv c'ÖxZ we'wa I Av't' kve'j Ab'niY; c'Ö'ßmg'n h_vh_f'ite wba'f'Y, Av'vq I wnmvef'w'°; w'bgg I h_v_°v Ab'niY K'ti e'q'ub'e'f'n; c'wi m'°ur BZ'w' i h_vh_ e'°envi I msi'v'v; miK'wi m'°u` w'gZe'w'qZv, `v'vZv I dj c'ÖhZvi m'v't_ e'°envi Ges wnmve m'wK Ae'vi c'ÖZdj b – GB m'Kj we'lq'w' wb'°ÖZ Kivi D't'ik' miK'vi, m'swe'æx miK'wi KZ'e'v'v Ges miK'wi c'ÖZö'tbi c'Ö'ß I e'tqi wnmve e'w'n, Ab'v'b' `w'j c'Ö'w', f'v'Évi, c'wi m'°ur BZ'w' c'ix'v'v'v w'bi'v'v'v A's'f'°
Aw'w'Ui Avl Z'v'axb c'ÖZö'vb	gnv wnmve-wbix'v'v'v I w'bg's'K th c'ÖZö'vb ev m'sM'v'v Aw'w'Ui Rb' `v'q'x
AwWUi	e'v'sj v't' t'ki gnv wnmve-wbix'v'v'v I w'bg's't'K'ic't'v'v'v e'v'sj v't' k AwWU we'f'v't'Mi th m'Kj K'g'Z'Z'K'g'v'ix w'bi'v'v'v K'v'h'°m'°u'v' b K't'ib
c'Ö'qbc'Ö	MYc'Öv'Z's'v'v e'v'sj v't' t'ki m'swe'v't'bi 128 Ab't'°Q` Ges K'°u't'U'j vi GÜ AwWUi -tRvt'ij (GwWkbyj d'vskbm) A'v±, 1974-Gi 4_°Ab't'°Q't' i we'v'bg't'Z gnv wnmve-wbix'v'v'v I w'bg's'K th c'Ö'qbc'Ö c'Ö'vb Ki't'Z c'v't'ib
tK'w'w	AwWU tK'w'w
w'bg'v'v'v'v'v w'bi'f'c'Y m's'v'v'v-AwWU	Aw_R we'wa I c'Ö'w'am'g'n Ab'ni't'v'v'v we'lq c'ix'v'v'v'v D't'ik' c'wi P'v'ij Z w'bi'v'v'v'v
gnv wnmve-wbix'v'v'v I w'bg's'K	e'v'sj v't' t'ki gnv wnmve-wbix'v'v'v I w'bg's'K

wmwfj AwWU g'vbpvj 0.8

wbqšy-Spk	e'e'vcbv KZK cwi Pwj Z Af'sixY wbqšy AwbfPthvM nl qvi Kvi tY mP Spk
`pxfZ	Nj, ūgnK cQqvM A_©Av`vq, cFve we`wi, `RbcMz, cZvi Yv wKsev ZQi "tci gva"tg e"v³MZ mjeavi Rb" mi Kwi ¶lgZv, `dZi wKsev KZfZji Ace`envi
`pxfZgj K KvR	`pxfZtZ chēmZ nq GiJc tKvb KvR AskMhY
Aw_R wnmve	tKvb Aw_R ermti mi Kvti mKj cM̄B l e'tqi mweR wnmve
Aw_R Ae`v	w`wZcĀ Ges cQhvR" t¶jĀ Ab`vb" msweae× wnmvnm msikē- Avq-e`q wnmve Qviv cKwKZ wbiX¶vaxb cĀZōv̄bi Aw_R Kvhp̄rg m̄útk©AwfgZ
cZvi Yv	Aw_R weeiYw` l wnmve mspvš- tikWĒĀw`i B"QvKZ weKwZ Ges/A_ev cwi m̄úr ZQi "c
mi Kvi	Qmi Kvi 0 ej tZ MYcRvZšy evsj v̄`k mi Kvi tK ešvq
g'v̄Uwi qwj wJ (Materiality)	wnmve mspvš- weeiYw`i mweR tĉ¶jvcĀU tKvb wv̄w̄ wel tqi Av̄cū¶K ſi"tZji Awfe"v³   tmB wel qvUB e`MZ ſi"Zj jvf Ki te hw` Zvi eR̄B wKsev wq_`v eYBv AwWU AwfgZ cĉtKi wv̄vštK h̄j³m½Zfvte cFveZ Kti   wnmve weeiYw`i AšM̄Z tKvb c_`K `dvi tĉ¶jvcĀU g'v̄Uwi qwj wJ ſYMZ l cwi gvYMZ Dfqw` KB itqtQ tm̄nZ GuUj m̄vaviY MwYwZK msAv cĉvb iv m̄e bq   tKvb ZvrchēY° welq e`MZfvte ſi"ZcY° bvl ntZ cv̄ti   D`vniY `tfc, Av̄t̄bi cwi cšK tKvb `dv e`MZfvte ſi"ZcY°bv ntq l ZvrchēY°ntZ cv̄ti
AwfgZ	wbiX¶vaxb cĀZōv̄bi wnmve weeiYw`i (A_ev weeiYxi cQqvRb bv `vKtj Ab" wnmve) lci wbiX¶KMYtK th AwfgZ Aek`B cĉvb KitZ nq
h_v`Zv wbiJcY mspvš- wbiX¶v	Ah_v`°e`q RwoZ itqtQ etj cĀZfvZ nq Ggb wel qw` cix¶vi Rb" th wbiX¶v
mi Kwi cĀZōvb	mi Kv̄ti b`bc̄t¶ cĀvk f̄wM tkqvi Av̄Q GiJc tKvb tKv̄úmb ev dvg¶K ešvq, Zv wMge× (incorporated) ev wbenŪZ t̄vK ev bv t̄vK





## অধ্যায় ১ - সিভিল অডিট অধিদপ্তর

### সূচিপত্র

ৱel q	côv
ৱৱৱfj AৱWU Aৱa` B†i i Avl Zv I D†i k"	2 - 3
msMVb I tj vKej	3 - 4
` ৱiqZj I KZ®	5
Ab"vb" msMV†bi mv†_ mঝúK©	6 - 7
AৱW†Ui dj vdj	7

## অধ্যায় ১ - সিভিল অডিট অধিদপ্তর

### সিভিল অডিট অধিদপ্তরের আওতা ও উদ্দেশ্য

1. miKwii wnmve e'e-v wefvMxqKi+Yi cwi+cc+Z Ges gnv wnmve-wbix+K I wbqst+Ki wbix+lv Kvh+rg+K kw+kvjx Kivi D+I+K 1985 m+b wmwfj AwWU Awa`Bi c+Z+Z nq| gnv wnmve-wbix+K I wbqst+Ki wbqst+Yvxb th 9 (bq) wJ AwWU Awa`Bi i+q+Q, GuU Zvi Ab`Zg|
2. GB Awa`B+ii K+Ri AvI Zv, c+Zi+lv, tij I+q, moK I Rbc\_, WvK, tUwj +hvM+hwM I MYc-Z wefvM e`ZxZ, miKv+ii e`q I c+uB mspvš-tj b+`b cix+lv m+`m+u+K+Z|
3. GB Awa`B+ii c+vb`wqZ+jnj t
  - (1) miKv+ii msk+Dc+hwRb wnmve wbix+lvceR c+Z`qb Kiv;
  - (2) miKv+ii Aw\_R wnmve wbix+lvceR c+Z`qb Kiv;
  - (3) w+æ+3 wnmvei +Y Kvh+ qmg+n wbix+lv cwi Pj bv Kiv t
    - wnmve gnv wbqst+Ki Kvh+ q
    - c+vb wnmvei +Y KgRZ+ Kvh+ q
    - Av+Aj K wnmvei +Y KgRZ+ Kvh+ q
    - tRj v wnmvei +Y KgRZ+ Kvh+ q
    - \_vbv wnmvei +Y KgRZ+ Kvh+ q
  - (4) wbix+lv wefv+Mi KgRZ+I KgPvix+`i teZb wba+Ymn, teZb, tcbkb, Avb|wzK e`q Ges Ab`vb` tj b+`b wbix+lv Kiv;
  - (5) gnv wnmve-wbix+K I wbqst+K KZR w+`KZ I Ab+gw` Z th tKvb ai+bi we+kl wbix+lv cwi Pj bv Kiv;
  - (6) gnv wnmve-wbix+K I wbqst+Ki gva`tg wbix+lv djvdj msewj Z c+Z+e`b RvZxq msmt` tck Kiv; Ges
  - (7) ce+Zx+mcwii +ki I ci MnxZ Kvh+rg Abjni Y Kiv|
4. Aw\_R wbix+lv wfv+Z wnmv+ei th c+Z`qb t` I qv n+e Zv+Z GB w+o+Zv c+vb Ki+Z n+e th t
  - (1) wnmv+ei AvKvi Ges weIqe` ; mswewaex I tURwii i c+qvRb+K Abjni Y K+; ;
  - (2) wnmv+ei A¼ mWK Ges h\_vh\_ Ae`v c+ k+ K+; ;
  - (3) miKwii Znwej msmt` i Awf+c+q Ab+vx e`e+Z n+q+Q Ges
  - (4) KZ+; AvBb Ges Ab`vb` c+eavb Ab+vx c+uB M+Y I A`cwi +kva Kiv n+q+Q|
5. Dcwi D<sup>3</sup> `wqZ+m+u+` +bi Rb` th wbix+lv Kvh+rg c+qvRb, Zv i'aywmwfj AwWU Awa`B+ii `wqZ+ bq| Ab`vb` AwWU Awa`B+ii m+` GB `wqZ+ fVM K+i w+Z n+e| G+q+I hv+Z tKvb Am+Y+Zv bv \_v+K Ges tKvb cpive+E bv nq, Zv w+o+Z Kivi e'e`w` m+u+K<sup>12</sup> Ab+Q+` we`wii Zfv+e Av+ vPbv Kiv n+q+Q|









Gaitbi Af'sixY wboxv wetePbv Kivi c0qRb nte| m'eci t'f'f' cwi Pvj bMZ KvR Ges c0\_wgK wnmvei f'f'Yi `wqfZj; wbtqwrZ ms'vmg'ni Rb" we`"gvb e'e'w' i lci Af'sixY wboxv Kv h'igfK ZLbB wbdqZvi Drm wntmte wetePbv Kiv thfZ cvfi hw` m'uvw`Z KvR ch'fB, c0m'w'K Ges wbf'f'f'vM" etj wbdZ nl qv m'e nq|

**অন্যান্য নিরীক্ষকদের সাথে সম্পর্ক**

19. tKvb ms'v hw` tKvb AvBb etj ewntwboxvK `j KZ' wboxvZ nq, Zvntj www.fj AwWU Awa`B'f'ii gnvcwi Pvj K, D<sup>3</sup> wboxvK th KvR K'f'f'Qb Ges th c0Zte`b tck K'f'f'Qb Zv wetePbvq Avb'teb| cwi K'f'f'v' ch'f'q Gaitbi ewntwboxv'vi lci wbf'f'f'vM"Zvi gv'v wetePbvq Avbv nte| tmB mv't\_ wbf'f'f'vM"Zv ew'xi Rb", w'f'kl tKvb c0qR'f'bi c0Zl `i"Zj; c0vb Kiv nte|

**নিরীক্ষার ফলাফল**

- 20. miKwvi wnmve, cKZ Ges h\_vh\_ Ae'v c0Zdwj Z K'f' wKbv G w'f'q gZvgZ c0vb GB Awa`B'f'ii `wqZj| D<sup>3</sup> gZvgZ c0v'f'bi mvaviY b'w'Zgvj v M'f'b'g'u AwWU's ÷'v'U'w'f', AwWU tKwW Ges GB g'v'bpvj i beg Aa'v'q ew'Y'Z Kiv n'f'f'Q|
- 21. GB Awa`Bi wnmvei f'f'Y Aw'clm'g'f' wboxv Ges tKvb w'f'kl wboxv thgb, A'by'U'vb, f'v'j y'di-g'w'b BZ'w' wboxv'vi dj v'vj m'ew'j Z c0Zte`bl tck K'f' \_v'f'K| GB c0Zte`bmg'tn wboxvZ c0Z'v'f'bi Reve Ges m'p'w'v' kmn wboxv'vi Z'vr'ch'e'Y'dj v'vj A's'Z'f' \_v'K'te|



## অধ্যায় ২ - সাধারণ নিরীক্ষা পত্ৰসমূহ সূচিপত্ৰ

বৈল	পৃষ্ঠা
fjgKv	9
vm† ÷ g-wfvwEK vbi xqv cšv	9 - 12
ev̄ e cšv	12 - 13
bgbvqb I cixqv†Yi †	13 - 14
KvúDUvi vbi xqv Ges vbi xqv KvúDU†i i e'envi	14 - 15
cwi wkó-1 cāv Af'š+xY vbqšY e'e'v	16
cwi wkó-2 Af'š+xY vbi xqv cōwgK wetePbvmg	17
cwi wkó-3 cōμqv-ceG Ges cōμqvKZ DcvĒ vbqšY cixqv	18 - 19

## অধ্যায় ২ - সাধারণ নিরীক্ষা পন্থাসমূহ

### ভূমিকা

- GB Aa'vtq www.fj AwWU Awa`B'tii wbxqKMYtK AvaybK cšv I ÷ 'vUw©Abhvqx wbxqK cwi Pvj bvi Rb'' wewfbaetKškj m'utK©msu'fB w`K-wb't`R cUvb Kiv ntqtQ| GB c'wZ I tKškj 'tjv m'avi Y w`K-wb't`Rbv gv' | Gi cUqvm cUzW wbxqK cwi w'Zi I ci wbfP Ki'te|
- AwWU tKv'tW wbxqKMY KZ'R AbjmiYxq wbxqK Kvh'f'tgi m'aviY b'wZgvjv ewY'Z ntqtQ| wbxqK cKZ cšv wbfP Ki'te, th ai'tbi wbxqK cwi Pwj Z n'te Zvi I ci; thgb, AwfgZ Ges wbggvb'jmiY, mZZv, cvidi'tgY BZ'w' wbf'cy ms'vš-wbxqK| m'eci mKj t'f't' mgwšZ cšv Mh'Y Kiv h'p'hy' n'te| thgb, μq ms'vš-tj b't`b cixqKvKvtj wbxqKMY wbt'æv<sup>3</sup> w'elq'w' w'et'Pbv Ki'teb t
  - (1) μq wK g'Avi KZ Ges Ab't'g'w' Z?
  - (2) Pvj vb (invoice) wK 'YMZ gvb, cwi gvY, g'j'' BZ'w' i w'w'i tL cixqKZ ntqtQ?
  - (3) GUv wK m'wKfv'te t'k'w'eb'' - Ges h\_vh\_fv'te K'vk eB'tq tj Lv ntqtQ?
  - (4) Awbqg wKsev Ah\_v\_Zvi tKvb Bw'zZ Av'tQ wK?
  - (5) w'ægv'tbi f'vj y-di-g'wb wKsev AwZwi<sup>3</sup> e'q BZ'w' i tKvb Bw'zZ Av'tQ wK?
  - (6) w'mvei q'Y Awdm wK mKj w`K-wb't`Rbv AbjmiY K'ti tQ?
- wbxqK 't'ji c'vb wnt'm'te, wbxqK I w'mve i'q'Y Kg'RZ'f'Aax'qK cUzW wbxqK Kg'm'P'tZ Ab'Kibxq cšv w' i Ki'teb| cUq'Rb t'v'ta, ms'w'k' -Dccwi Pvj t'Ki m'v't\_ c'vgk'©Ki'teb| Z'te, AwaKvsk wbxqK cwi Pvj bvi Rb'' th wbxqK cšvi cUq'Rb, Zv n'te t
  - (1) w't'÷g, c'wZ, w'qš'Y e'e'vi ch'f'j v'Pbv (w't'÷g'w'f'w'EK cšv) Ges
  - (2) w'e'w'i Z cixqK (m'v'w'v'v'w'f cšv)-Gi w'gk'Y|
- th'tnZi eZ'g'vb ch'f'q Af'š'ixY w'qš'Y e'e'v 'p' Ges Af'š'ixY wbxqK wKsev w'qš'Y BD'w'U Kvh'Ri f'vgKv cvj b Ki'tQ bv; t'm'tnZi Avil cU'vj x'x Dcv'tq cwi Pwj Z w'e'w'i Z cixqK t\_t'K cUq'Rbxq c'gvY ms'Mh' Ki'tZ n'te| Zv m't'Éj, cU'Z'K wbxqKvq Af'š'ixY w'qš'Y e'e'vi I ci wKQy KvR n'lqv mg'x'Pxb| www.fj AwW't'Ui t'f't' G'w' c'vbZ w'mve g'v w'qš'K-Gi Kvh'f'q I 'v'bxqfv'te cU'Z'te`b t'ct'ki w'f'w'É wnt'm'te cU'Z'K w'mvei q'Y Awdm KZ'R Abjnz w't'÷g, c'wZ I w'qš'Y e'e'vi m'v't\_ m'v'w'w'K'Z n'tZ n'te|
- miKwi cwi'tkva I cU'Bi c'vb t'f't' 'tjv hv'tZ wbxqK Avl Z'v'f'p' nq, Zv w'w'ÖZ Kivi Rb'' wbt'æv<sup>3</sup> w'e'w'i Z cixqK c'wZmg'v w'be'Pb Kiv n'te| cixqK't'Yi t'K' w'e'v' n'te D'P S'p'Kc'Y©Ges D'Pg't'j 'i tj b't`bmg'v|

### সিস্টেম-ভিত্তিক নিরীক্ষা

- w't'÷g-w'f'w'EK wbxqKv'tK w'e'w'i Z ev ev'e wbxqKv t'p'tq AwaKZi 'q' I Kvh'Ri c'wZ wnt'm'te w'et'Pbv Kiv nq| th'tnZi G'w' c'wZ I w'qš'Y e'e'vi w'bf'P't'w'v'Zvi I ci 'i'Zi Av't'vc K'ti, t'm'tnZi G'w' wbxqKMYtK Aš'w'f'Z 'p'Zvmg'v'tK w'P'v'YZ Ki'tZ Ges wbxqKv Avl Z'v'x'v

c0Z0vb ,tj vtK c0ZKvi gj K e'e-v M0tiYi civgk0w tZ mnvh" Kti | GuU 0mbivgtqi tPtq ubevi Y DEg0N GB bwiZ Abjni Y Kti |

7. cY0/2 wmt÷g-wfW0EK wbiX0v-Gi c0vb -t ,tjv n0j t

- (1) c0vb c0vb wmt÷g ,tjv wPwYZKiY;
- (2) wmt÷g ,tjv ti KW003 KiY;
- (3) wmt÷g l w0qšY e'e-v ,tjv cix0vKiY;
- (4) wbiX0vi djvdj gj"vqb;
- (5) w0qšY e'e-v mg0 ch0j vPbv Ges` 0j Zvmg0 wPwYZKiY; Ges
- (6) Dbq0bi civgk0c0vb |

8. AfšixY wbiX0v BDwUmn AfšixY w0qšY e'e-vi AvciZt` 0j Zvi Kvi tY e'vcKwfw0EK wmt÷g N wbiX0v c0qvM Kivi wKsev GuU e'q-mv0qx (cost-effective) nl qvi m00ebv tbB | Zv mt0Ej cY0/2 wmt÷g-wfW0EK cšv Ae j 0b Kiv m00e bv nl qv ch0-GB g'vbgvj i tPKwv ÷-Gi wfW0tZ b-bZg cwi gvtY wmt÷g-wfW0EK wbiX0vi c0qvRbxqZv itqt0 | GB mxwZ wmt÷g-wfW0EK wbiX0vi c0vb D0ik" nte` 0j w0qšY e'e-vtK A\_ev w`K-w0t` Rbv Abjni Y bv Kivi cwi w-wZtK wPwYZ Kiv Ges m0tkvabgj K e'e-vi m0cwik Kiv | wmt÷g-wfW0EK wbiX0v 0viv tjbt` tbi we-wi Z cix0vi Rb" c0qvRbxq bg0vi AvKivi nwm cvl qvi m00ebv tbB |

9. b-bZg wmt÷g-wfW0EK wbiX0vi KvR nte t

- (1) wnmve m0m0š-mKj c0vb e'e-v wPwYZ l ciw0vZ nl qvi wel qwU wbi0Z Kiv;
- (2) ,i"ZcY0w0qšY e'e-v mg0 ch0j vPbv l cix0v Kiv; (4\_0l 5g Aa"vq c0E tPKwv ÷ Gi wfW0tZ);
- (3) wbiX0vi D0ik'vejxi l ci wbiX0vi djvd0ji c0ve gj"vqb Kiv | thgb, Aw0R e'e-v wbi0cY m0m0š-wbiX0v, h\_v\_Zv wbi0cY m0m0š-wbiX0v BZ"0w` ;
- (4) D`NwUZ Z\_0w` m00tK0c0Zte`b c0vqb l tck Ges w0qšY e'e-v wKsev c0wZmg0ni Dbq0bi tP0v Kiv |

**সিস্টেম ও কন্ট্রোল চিহ্নিতকরণ**

10. gw0K wfW0tZ wnmvei 0vY Aw0m t\_tK wnmve gnv w0qš0Ki Kv0j t0 th wnmve m0m0š-Z\_0 tc0Y Kiv nq Zvi mgš0qB c0vb wnmve e'e-v M0WZ | ewl R wnmve c0tZi Rb" wnmve gnv w0qš0K-Gi Kv0j t0 mg0xKiY l m0wZweav0bi th Kv0j0g cwi Pwv Z nq, Zv GB c00qv0i P0vš-0t | GuU metPtq ,i"ZcY0e'e-v Ges c0Z`K wbiX0vq G wel t0 Aw0KZi g0bv0thwM w0ex Ki tZ nte |

11. tek KtqKwU ,i"ZcY0w0qšY e'e-v itqt0, th ,tjv c0ZeviB wbiX0vi mgq ch0j wPZ ntZ nte Ges m0w0e-wnmvei 0vY KgRZ0 Ges wnmve gnv w0qš0Ki w0KU GB e'e-vi` 0j Zv m00tK0 c0Zte`b tck Ki tZ nte | cwi w00 1 -G GB w0qšY e'e-v ch0j vPbv0i GKwU tPKwv ÷ t` l qv ntqt0 |

12. c0vb wnmve e'e-vi mvt\_ tek KtqKwU mnvqK e'e-v itqt0 N thgb, teZb, 0gYfvZv, 0q BZ"0w` | Zvrch0Ges S0K Abjni ti ch0q0t0g G ,tjv ch0j vPbv Ki tZ nte | D`vni Y-0fc, teZb ivR`e"0qi metPtq eo AvB0Ug | Kv0RB GuU evrmi K wfW0tZ ch0j wPZ nte | Ab"0 tK ewl R 0vU A0c0vKZ Kg Zvrch0Y0wel q nl qvq GuU c0Z 3/4 ermi ci ci ch0j wPZ ntZ cv0i | H

mKj wbxqjv e|l<sup>o</sup>tKvb bZb wKsev mstkwaZ e'e<sup>v</sup> chqj wPZ nZ cvti | tKvb tKvb welq wbxqjv Kiv nte tm m<sup>u</sup>tK<sup>m</sup>xvš-cwi Kí bv c<sup>o</sup>q<sup>t</sup>bi chqj tbi qv nte | ZZxq Aa<sup>v</sup>tq welq w<sup>w</sup> Zfvte Avtj wPZ ntqtQ |

**প্রকৃতপূর্ণ নিয়ন্ত্রণ ব্যবস্থাসমূহ পর্যালোচনা ও পরীক্ষণ**

13. GB Aa<sup>v</sup>q Ges PZ<sup>o</sup> cAg Aa<sup>v</sup>tqi tPKwj ÷<sup>u</sup> t<sup>j</sup>v wbxqjKMYtK, wqšy e'e<sup>v</sup> AvtQ wKbv Ges<sub>v</sub>Ktj tm<sub>u</sub> KvhRi wKbv Zv wbaft<sup>i</sup>Yi Rb<sup>w</sup> AwaKvsk c<sup>o</sup>q<sup>r</sup>Rbxq c<sup>o</sup>q<sup>r</sup>x mi eivn Ki<sup>t</sup>e |

**দুর্বলতার প্রভাবসমূহ মূল্যায়ন**

14. wbxqjKMYtK cwij wqjZ tKvb `p<sup>o</sup>Zvi cKwZ I<sup>u</sup> i<sup>u</sup>ZtK wetePbv Ki<sup>t</sup>Z nte | Zte GwJ wbxqj<sup>t</sup>Ki wePvi-wetePbvi welq | m<sup>o</sup>te<sup>w</sup> Kvh<sup>o</sup>e<sup>v</sup> Mh<sup>t</sup>Yi w<sup>w</sup> K-wb<sup>t</sup> Rbv wntmte wbtai D<sup>v</sup>niY<sup>u</sup> t<sup>j</sup>v t<sup>o</sup> qv n<sup>o</sup>j t

cwi w <sup>v</sup> Z	m <sup>o</sup> te <sup>w</sup> Dcmsnvi /Kvh <sup>o</sup> e <sup>v</sup>
1. e <sup>v</sup> sK wi Kbmwj tqkb nvj bvm <sup>v</sup> KZ bq, wKsev tRi Uvbn nqwb	1. GwJ GKwJ c <sup>o</sup> vb `p <sup>o</sup> Zv   wnmvei qY Awdm <sup>t</sup> K nvj bvm <sup>v</sup> wi Kbmwj tqkb Kvh <sup>o</sup> g Mh <sup>t</sup> Yi civgk <sup>o</sup> c <sup>o</sup> vb Ki <sup>b</sup>   w <sup>w</sup> Z cix <sup>o</sup> t <sup>i</sup> Yi c <sup>o</sup> q <sup>r</sup> Rb nZ cvti   mZi wnmve gnv wqšKtK AewZ Ki <sup>b</sup>
2. μq mspvš-Pvj v <sup>t</sup> bi Ach <sup>o</sup> cix <sup>o</sup> Y/ ZÉyav <sup>t</sup> bi Afve (ce <sup>o</sup> wbxqjv)	2. hw <sup>w</sup> Ach <sup>o</sup> cix <sup>o</sup> Y c <sup>o</sup> t c <sup>o</sup> t Ges e <sup>v</sup> ck n <sup>t</sup> i msNwJZ nq, Zvntj Zv <sup>u</sup> i <sup>u</sup> Zi nZ cvti   hw <sup>w</sup> we <sup>r</sup> Ob <sup>o</sup> tKvb fj nq, Zvntj AwZw <sup>o</sup> cix <sup>o</sup> t <sup>i</sup> Yi welq wetePbv Ki <sup>t</sup> Z nte   hw <sup>w</sup> GwJ mvaviY tKvb `p <sup>o</sup> Zv nq, Zvntj djvdj AwaKZi i <sup>u</sup> Zi nZ cvti Ges AwaKZi cix <sup>o</sup> t <sup>i</sup> Yi c <sup>o</sup> q <sup>r</sup> Rb nZ cvti   wbxqjKMYtK wetePbv Ki <sup>t</sup> Z nte th fj <sup>u</sup> t <sup>j</sup> v we <sup>r</sup> Ob <sup>o</sup> bv AwaKZi e <sup>v</sup> ck   tKvb AwZw <sup>o</sup> A <sup>o</sup> c <sup>o</sup> vb Kiv ntj Zv Av <sup>v</sup> q Kivi civgk <sup>o</sup> w <sup>b</sup>   c <sup>o</sup> q <sup>r</sup> t <sup>i</sup> Yi c <sup>o</sup> q <sup>r</sup> RbxqZv chqj vPbv Ki <sup>b</sup>
3. teZb wbaft <sup>i</sup> Yi I ci cwij wqjZ fj - <sup>t</sup> w	3. 2 Kj v <sup>t</sup> g w <sup>t</sup> KZ GKB wetePbv c <sup>o</sup> q <sup>r</sup> M I Kvh <sup>o</sup> e <sup>v</sup> Mh <sup>Y</sup> Ki <sup>t</sup> Z nte   fj <sup>u</sup> t <sup>j</sup> v wK we <sup>r</sup> Ob <sup>o</sup> bv mvaviY? teZb wbaft <sup>i</sup> Yi I ci mvaviY fj <sup>u</sup> t <sup>j</sup> v Zvrch <sup>o</sup> nZ cvti Ges A <sup>t</sup> bK ermi Ae <sup>v</sup> nZ <sub>v</sub> K <sup>t</sup> Z cvti

15. মবাবি Y ৱবগ্জ, Af'š+xY ৱবগ্জ Y cwi j ৱফ্জ `প্জ Zv,tj vi AwZwi<sup>3</sup> cixফ্জ cঊqRb t
- `প্জ Zvi mৱeR cফ্বে গ্জ `vq̄bi Rb`;
  - মবাবি Y ফ্জ ,tj v ৱনম্ভেই l ci Ges A\_@Av`vtqi ৱK cফ্বে tdj tZ cvti Zv cwi gvc Kivi Rb` Ges
  - tKvb Awbqg msNwUZ n̄tq̄Q ৱKbv Zv ৱেভেPbvi Rb`|

**ফলাফল সম্পর্কে প্রতিবেদন পেশ**

16. cঊZ`K ৱbixফ্জv tk̄l, ,i"ZcY@ৱbq̄šY e'e`vmḡni chফ্জ vPbv Ges ৱন̄t÷tgi Ab`vb` ৱe`wi Z cixফ্জ, ৱনম্ভেই ফ্জ Awdm̄t̄i K̄v̄Q t̄c̄i Ze` cঊZte`t̄bi GKw Ask n̄l qv mgxPxb| cঊZte`b BwZevPK n̄tZ n̄te| GtZ ৱbq̄šY e'e`v Ab̄ȳniY Ges tKvb `প্জ Zv `vKt̄j tm m̄ú̄t̄K@gZvgZ AšZf̄ n̄te| cঊvb `প্জ Zvmḡ ৱKsev cঊvb c×wZ/ৱbq̄šY Ab̄ȳniYi Afve m̄ú̄t̄K@m̄w̄f̄j AwWU Awa`B̄t̄i i gnv̄cwi Pvj K Ges ৱনম্ভে gnv ৱbq̄šK eivei Z̄ȳi r cঊZteb tck Ki tZ n̄te|

**অভ্যন্তরীণ নিরীক্ষা/নিয়ন্ত্রণ ইউনিটসমূহ**

17. tKvb cঊZôv̄t̄b Af'š+xY ৱbixফ্জv/ৱbq̄šY BDwU KvhRi `vKt̄j ৱৱিফ্জ আৱু Awa`B̄t̄i AwWUiMY G,tj vi ৱন̄t÷g Ges Kvh@x̄w̄Zi l ci Av`v `vc̄b Ki tZ cvtib ৱKbv Zv ৱেভেPbv Kivi cঊqRb n̄te| Gici ৱbixফ্জv cwi K̄i bv c̄ȳq̄b Ges ৱbixফ্জv cwi Pvj bvi c̄ēG ai t̄bi K̄v̄Ri gvb, Avl Zv Ges dj v̄dj chফ্জ vPbv Ki tZ n̄te| cwi ৱkó 2 -G Af'š+xY ৱbixফ্জv/ৱbq̄šY BDwU chফ্জ vPbvi GKw t̄PKw̄j ÷ t` l qv n̄ôj |

**বাস্তব পন্থা (Substantive Approach) :**

18. ৱbixফ্জvi AwaKvsk cঊvYw` ev`e cixফ্জ c×wZ t`t̄KB Avm̄t̄Z `vKt̄e| `̄ait̄bi ev`e cixফ্জ c×wZ i t̄q̄t̄Q̄N ৱে̄t̄kH̄ḡj K chফ্জ vPbv c×wZ Ges ৱe`wi Z cixফ্জ| ৱে̄t̄kH̄ḡj K c×wZ ৱbixফ্জ KMYt̄K c`K c`K t̄j b̄t̄ t̄bi ৱe`wi Z cixফ্জYi c̄ēGK̄t̄k̄Ȳi DcvE m̄ú̄t̄K@GKw mৱeR avi Yv ৱ`t̄Z AZ`š-KvhRi | A\_@ mৱeR DcvE ৱK A\_@n?
19. ৱে̄t̄kH̄ḡj K c×wZi Avl Zvq, ৱbixফ্জK, GKw t̄gvU A¼t̄K (aggregate figure) m̄e` AmvḡÄm`Zv ৱP̄w̄ȳZKi t̄Yi Rb` ৱKsev Gait̄bi tKvb AmvḡÄm`Zv t̄bB Gw ৱb̄ôZ Kivi Rb` m̄ú̄K̄h̄ȳ DcvE ev cঊv̄t̄Yi m̄v̄t̄ Z̄j bv Ki tZ cvtib| h̄w` AmvḡÄm`Zv cwi j ৱফ্জ nq, Zvnt̄j ৱbixফ্জK Aek`B m̄š̄w̄ RbK e`vL`v P̄v̄B̄teb| Gici l ৱe`wi Z cixফ্জYi cঊqRb n̄te| Zte, h̄w` mৱeR DcvE m̄w̄K c̄Z̄xq̄gvb nq, Zvnt̄j ৱe`wi Z cixফ্জYi gv̄v n̄w̄m Kiv t̄t̄Z cvti | D`vniY 1 t` L̄p|

D`vni Y-1

ৱbixফ্জvi Avl Zvaxb GKw cঊZôv̄t̄bi ermi t̄k̄t̄l Aw`R ৱনম্ভে t̄gvU 10,00,000 UvKvi ēt̄Kq̄v FY i t̄q̄t̄Q̄| Dc̄t̄h̄Rb ৱনম্ভে m̄y ৱন̄m̄t̄e i vR`^e`q t` Lv̄t̄bv n̄t̄q̄Q̄ 21,000 UvKv|

ৱbixফ্জK GB UvKvi A¼ t̄t̄K ৱbȲḡ Ki tZ cvtib th, cঊE m̄t̄`i Mo nvi 2.1%| FY P̄w̄ȳ/FY t̄i ৱR`vi cixফ্জvq t` Lv̄ h̄vq th, F̄t̄Yi l ci m̄t̄`i nvi 1.7% t̄t̄K 2.5% ch̄š̄t̄

Ḡt̄f̄t̄ ৱb̄ēf̄c ৱে̄t̄kH̄ḡj K c×wZ Ges ৱbixফ্জv Kvh̄p̄ḡ M̄h̄Y Kiv t̄t̄Z cvti t

1. eřKqv FY uK cŃ Ę mř` i nřti i mřt\_ mvgÄm`cY(FY ti uR ÷vi Ges FYPr<sup>3</sup> Abjvřti)?
2. DĚi nu tevaK| 2.1% mř` i Mo nvi mř` i nřti i mřgvbvi (range) gřa` - hv AřubřnZ cřvY řtřK cřvkv Kiv nřte|
3. weřkřYgj K cřvY, BřZevPK| KvřRB we`wii Z cixřY mřvgZ Ki`b|
4. D`vniY řřc, 4uU FY we`wii Z řvřte cixřY Ki`b| Gi gřa` řřUv cřřbv Ges řřUv bZb|
  - Pr<sup>3</sup> řtřK FY ti uR ÷vi Ges řmLvb řtřK řnmřřei řgvU řřYi Z řvřmj cixřY Ki`b|
  - FY řřvj vi I ci mř wbyř cixřY Ki`b Ges eřvsK/řnmřřei mřt\_ řgvj řq ř`Lř|
  - bZb řřYi Rb` eřřřK bM` Rgvi i řk` cixřY Ki`b|
  - eřvsK řřYi Avřmj cwi řkva Kiv nřř Zv řnmřřei mřt\_ řgvj řq ř`Lř|
5. hř` dj řdj mřřř RbK nq, Zvřř cixřY řkl Ki`b Ges řm Abjvřti Dcmsřři DcbřZ řnvb|
6. hř` dj řdj Amřřř RbK nq, řhgb, ZřrchřYřveřřvZ řřYřZ nq, Zvřř Ab` řřYi I ci we`wii Z cixřY mřřřwii Z Ki`b, hřřY chř-bv mřř nřqv hvq řh, FY Ges/ev mř h\_vh\_ řvřte Dřj řřZ nřřřQ (řKsev nqřb)|

20. řř bř` bmgř eo ařřbi řř řtřK gř<sup>3</sup>, evřRU Ges Ab`vb` ř`K-řbř`ř Abjvřř, mřWK řvřte řkřwřb`-Ges řnmřřei Ařřř Ć GB weřq řřv řbřřZ Kivi Rb` we`wii Z cixřY cřK cřK řř bř` b řbřřvi I ci řřwř Kři cwi řřvj Z nq| Dcřři D`vniřY AvBřUg 4 -G řh cřwřZ AbjvřZ nřřřQ Zv we`wii Z cixřY řřYi řřřř
21. GB g'vbgvj řř řPKřj ÷mgřn weřkřYgj K Ges we`wii Z cixřY cřwřZmgřni I ci we`wii Z ř`K-řbř`ř Rbř cŃ vb Kiv nřřřQ|

**নমুনায়ন এবং পরীক্ষণের স্তর**

22. řbřřřřřř cřř kZKiv 100 řvM AvBřUg řbřřřř Kiv řemki řvM řřřř mřř bq, Ges Zv AvřřcřřI bq| řbřřřřřřMY hřřř mřt\_ řbřřřřvi weřq` Ges Zvř`i mřL`v řbřřř Křřb| Gřřřřř cwi mřL`vbMZ řKřkj cřřřM Kiv hvq, hv řbřřřř mřřřř-cv`cřřřK řvj řvřte řj wceř AvřQ| řřte řKvb AvBřUg řřv cixřY Kiv nřte, Zv řbřřřřřř řřřř řbř`^weřvi-weřřev cřřřM KřřZ nřte| evřřř řři eřřřv Ae`v cwi mřL`vbMZ bğřvřřři Rb` DcřřřMř bq, KviY GLvřb Af`řřřř řbğřřř mřvgZ Ges cřřřw řř b řř KWr<sup>3</sup> Kiv nq KwiqK řvřte|
23. AZGe, řřK Ges weřvřteřřai mřvgkřY we`wii Z cixřY mřřřbř KřřZ nřte| www.fj AwWU Avř`Břři gřvcwi řvj K, cwi Křřv cřřqb cřřřv Ask řnřřte ermi-řřwřK G řřv řbřřřY Křřb| Gaiřři mKj weřvi-weřřev mřř cřřřřřK nřqv řři`Zcřřř wřřřř mviwřřZ mřřř cřřřw řřřřm eřřL`v Kiv nřř ř

D`vni Y-2

- wbuoZ Ki`b, th mKj gL` e`e`v,tjv (systems) ewl R wfiE`Z cixw`jZ n`q`q thgb, teZb|
- tMsb wmt`÷g/wbqšY e`e`v,tjv wbu`θ mgq Aš` cixw`jZ nte thgb, cōZ wZb ermti GKevi |
- thLv`b m`e, cixw`jY c`i v GKwU wmwve ermi R`fo nte| thgb, cōZ`K g`m cixw`jY
- wmt`÷g/tj b` b,tjvi S`jK wby`q Ki`b, thgb,
  - D`P S`jK = ÁvZ S`jKc`Y`Gj vKv, thgb AZxZ Awf`ÁZv t`\_tK|
  - `vfw`eK S`jK = D`P S`jKc`Y`bq Gifc mKj Gj vKv| thgb, `vfw`eK teZb, Ab`vb` cwi`tkvamgn|
- D`P S`jK/D`Pg`j`i AvB`Ugmg`ni lci cixw`jY tK``fZ Ki`b, thgb, eo A`t`i e`q, D`Pg`j`i t`÷vi AvB`Ug, gj ab e`q t
  - wbu`θ tj b` b`i t`j`i 100% tj b` b` cixw`jv Ki`b| thgb 1 j`q UvKvi l`c`i (www.fj AwWU Aw`B`i i gnv`c`i P`j K KZ`R ewl R wfiE`Z wba`ni Z nte);
  - bZb AvB`Ug/tj b` b`i eo bg`bv;
  - ÁvZ S`jKc`Y`AvB`U`tgi eo bg`bv|
- wby`xZ S`jKi wfiE`Z (`wqZ`c`B KgR`Z`P`v`v wba`ni Z nte) cōZ`K c`v`b wmt`÷t`g 12 t`\_tK 48wU AvB`U`tgi cō`w`gK bg`bv wbe`P`b Ki`Z nte t
  - cō`w`eZ cō`w`gK bg`bv e`w`B t
  - D`P-S`jK 36-48wU AvB`Ug cixw`jv Ki`b, thgb, cōZ 3 wKsev 4 g`v`mi |
  - `vfw`eK S`jK 12-24wU AvB`Ug cixw`jv Ki`b, thgb, 1 wKsev 2 g`v`mi |
- hw` D`Pg`v`i m`v`i Y`fj cvl`qv hvq, (aiv hvK, cōZ``kwU AvB`U`tgi 1wU AvB`U`t`g GKwU m`v`i Y`fj Av`Q) Zvntj 12 AvB`U`tgi Avi GKwU e`v`P cixw`jv Ki`b A`\_`w cōZ`g`v`m 1wU, GUv wbuoZ Kivi Rb` th f`j i nvi GKB a`i`bi wKbv wKsev cō`w`gK bg`bv AcōZ`w`v`aZ`gj K wKbv|
- m`e n`j, m`w`eR f`j i nvi gj`v`qb Ki`b| thgb, cixw`jYi d`j i wfiE`Z mgM0Z`\_`w`i cwi`gvc|

**কম্পিউটার নিরীক্ষা এবং নিরীক্ষায় কম্পিউটারের ব্যবহার**

- mi Kwi tj b` b` K`w`úDUv`i i e`env`i i gv`v GLbl mxw`gZ| Zte Zv μgvš`t`q e`j`x cvt`Q| thLv`b K`w`úDUv`i/Z`\_` c`h`y`³ we``gvb tmLv`b w`bix`w`jKM`t`Yi AvM`ni `f`Uv c`v`b t`j`i i`q`q|
  - w`bix`w`jv Z`\_` c`h`y`³ wKfv`te e`envi Kiv hvq?
  - w`bix`w`jv lci K`w`úDUv`i wmt`÷t`gi wK c`f`ve nte?
- A`bK c`k`v`m`bK t`j`i i`q`q, thLv`b Z`\_` c`h`y`³ AwWU Aw`B`i`K m`v`v`h` Ki`Z cv`i t
  - w`bix`w`jv cwi`K`i`bv c`v`q`b, thgb, w`bix`w`jv`th`M` BDm`b`U`i ti KW`©, w`bix`w`jv msNU`b`i msL`v, c`KZ cwi``k`θ;
  - cv`i`d`i`t`g`Y` w`bif`c`Y, thgb, c`KZ cv`i`d`i`t`g`Y, S`jK msμ`v`š`-Awf`ÁZv`i ti KW`©Ges
  - cōZ`te`b c`v`q`b, thgb, g`v`b`R`t`g`U` tj Uvi, w`f`G`d`G`g` w`i`t`cv`U`c`K`v`k`bv|
- eZ`g`v`b mi Kwi Awdm Ges `v`bx`q cōZ`ö`v`bmg`ni tj b` b` c`v`bZ K`w`q`K`fv`te m`ú`w` Z`n`q| GUv K`w`úDUv`i AwWU Ges Z`\_` c`h`y`³ t`K`š`k`t`j`i Avl Zv`t`K` `vi`Y`fv`te mxw`gZ K`i`i`t`l`t`Q| Zte, Z`\_`

ch'v<sup>3</sup>i μgwišZ weKv#ki tç'vçtU, www.fj AwwU Awa`B#ii gnvcwi Pvj K tKškj MZ cwi Kí bvi (strategic planning) t'q'â K'wúDUvi e'env#ii Ici ewl R wfwÉtZ ch'vj vPbv Kiteb| K'wúDUvi w#t÷tg wbx'vvi cšv Z" ch'v<sup>3</sup>i AwaKZi weKv#ki mv#\_ mv#\_ m#tkvab Kiv c'qvRb|

27. eZgvtb www.fj AwwU Awa`B#ii Kv#p#tgi tK>le>ynt"Q thLv#b K'wúDUvi e'envi Kiv nt"Q tmLv#b c'μqv-ce©DcvÉ (input) Ges c'μqvKZ DcvÉ e'env#ii t'q'â (output) ch'ß wqšY we`gvb wKbv Ges wbx'vvi Rb" AbyniYxq c\_ m#ó (audit trail) nt"Q wKbv Zv w#öZ Kiv| cwi wó-3 G c'μqv-ce©DcvÉ (input) Ges c'μqvKZ DcvÉ (output) ch'vj vPbvi GKwU tPKwj ÷ t`lqv ntqtQ|





অভ্যন্তরীণ নিরীক্ষার প্রাথমিক বিবেচনার বিষয়সমূহ

wbqšY	dj vdj (nw/bv)	mq_ŠmPK gšē/ Kvhēti i m†
<p>1. `b w` b Kvhēwi Pvj b Ges j vBb e`e`vcbv t_†K `Zšj Ges `faxb Af`š+xY wbiX¶v e`e`v Av†Q wK?</p> <p>2. Af`š+xY wbiX¶v wK D`Pzi e`e`vcbvi Kv†Q cŌZte`b tck K†i Ges cŌvb wbe¶xi (wKsev Zui mgK¶) Kv†Q wbiX¶K `†ji mivmwi cŌekvmaKvi Av†Q wK?</p> <p>3. wbiX¶Z ms`vi AvKvi, Ruj Zv Ges AšwŌZ S¶Ki Av†j v†K Af`š+xY wbiX¶vi Kv†gv h_vh_ AvKvi, gh¶ v Ges ¶lgZv mæúbæ wK?</p> <p>[ c`†¶c 1-3 t G†¶† Af`š+xY wbiX¶v Kvhēti gi GKwU msvMvwbK Kv†gv `Zwi /msMŌ Kiv mnvqK n†Z cv†i   G†Z Af`š+xY wbiX¶v Kv†R w†qwiRZ Kg¶vi x† i Ae`vb Ges wi†cvUŠ Gi `wqZj mibte†kZ _vKte ]</p> <p>4. Af`š+xY wbiX¶vi mæúŌZK cŌZte`†bi Kuc msMŌ Ki`b   G_†j v Dc†ii 3 bs c`†¶†c ewYŠ Af`š+xY wbiX¶vi mvg†_¶ cŌ_wgK gj`vq†K mg_Š K†i wK?</p> <p>5. mswkē-erm†ii Ges cieZx`erm†ii Af`š+xY wbiX¶v Kvhēti gi we`wi Z cwi Kí bv Av†Q wK?</p> <p>6. D³ cwi Kí bv dj vdj Ges j ¶¶gv†v†K `úofv†e w¶wYZ K†i wK?</p> <p>7. cwi Kwí Z dj vdj ewntwbiX¶vi Rb` Dc†hVwX cŌxqgvb nq wK?</p> <p>8. Af`š+xY wbiX¶v Kvhēti gi wK wbiX¶v `j†K mivmwi mn†hwMZv Kivi †Kvb AwZwi³ mvg_Š Av†Q wKsev mw`Qv Av†Q?</p> <p>9. Af`š+xY wbiX¶v Kv†Ri wKsev Af`š+xY wbiX¶vi mivmwi mn†hwMZvi †Kvb mætebv Av†Q wK?</p>		

**প্রক্রিয়া-পূর্ব উপাত্ত (Input) নিয়ন্ত্রণ নিরীক্ষা - চেকলিস্ট**

**ভূমিকা :**

GB বর্ধিত Df'k" n'j t'j b'f' t'bi c'p'q'v-ce'mKj DcvE' w'bf'f', m'p'u'Y'G'es Ab'f'g'w' Z G'u' w'w'o'Z Kiv| m'v'avi'Y K'w'q'K c'x'u'Z'f'Z c'o'w'g'K Dc'K'i'f'Yi `w'j'j'c'i'w' e'w'Z'j'K'i'Y, Ab'f'g'w' Z `f'f'i' l' c'p'q'v-ce'Dcv'f'f'i' t'h'v'M'd'j' c'i'x'f'f'Y' G'es I'w'u'-w'e'p'z'w'Z' w'p'w'y'Z'K'i'Y' A's'f'f' i't'q't'Q| t'h't'f'f'i' K'w'p'u'DU'f'i' g'v'a't'g' w'm'v'e' g'n'v' w'b'q's'f'f'K'i' K'v'h'f'f'f'q'i' DcvE' t'c'o'Y' Kiv' n'q' t'm't'f'f'i' m'K'j' w'm'v'e'i'f'f'Y' A'w'd't'm' G'B' f'P'K'w'j' ÷'w'u' e'`e'nv'i' K'i'f'Z' n't'e|

**চেকলিস্টের প্রশ্নাবলী :**

উদ্দেশ্য	গণনা	কর্তৃপক্ষের মত
1. DcvE' A's'f'f' Ab'f'g'w' Z l' w'bf'f' G'u'v' w'w'o'Z' Kivi' w'K' w'K' e'`e'v' w'e'`g'v'b' i't'q't'Q?		
2.		
2. GKB' DcvE' c'p'i'v'q' A's'f'f'f' w'b't'i'v'a'K'f'f' w'K' e'`e'v' M'h'Y' Kiv' n't'q't'Q?		
3. A's'f'f'f' i' R'b' m'K'j' DcvE' c'v'l' q'v' t'm't'Q' G'es' c'p'q'v'R'v'Z' Kiv' n't'q't'Q' G'u' w'w'o'Z' Kivi' w'K' w'K' c'x'u'Z' A'v't'Q?		
4. m'K'j' `e'a' t'j' b't' b' A's'Z'f'f'f' n't'q't'Q' G'u' w'w'o'Z' Kivi' w'K' w'K' c'x'u'Z' i't'q't'Q?		
5. f'f'j' G'es' e'w'Z'j' K'Z' A'v'B't'U'g' m'p'u't'K'`e'`e'v' M'h't'Y'i' w'K' w'K' e'`e'v' i't'q't'Q?		
6. A's'f'f'f' i' R'b' DcvE' c'p'i'x'f'f'f'Y'i' D'f'f'f'k' A'v'Â'w'j' K' w'm'v'e'i'f'f'Y' K'g'R'Z'f'c'â'v'b' w'm'v'e'i'f'f'Y' K'g'R'Z'f'w'm'v'e' g'n'v' w'b'q's'f'f' K'Z'R' w'K' w'K' e'`e'v' M'h'Y' Kiv' n'q'?		

..... K'Z'R' c'Y'x'Z'; Z'w'i' L' t' .....

..... K'Z'R' c'i'x'f'f'Z'; Z'w'i' L' t' .....

**প্রক্রিয়াকৃত উপাত্ত (Output) নিয়ন্ত্রণ নিরীক্ষা - চেকলিষ্ট**

**ভূমিকা :**

GB ৱবixৱি Dfík ntpQ, KৱúDUvfi c0μqvKZ mKj Z\_ I DcvE mৱúY, ৱbfj Ges Abtgv Z, GB ৱelqv ৱbৱDZ Kiv | c0μqvKiYi mৱúYZv I ৱbfj Zv c0vYi Rb c0μqvKZ DcvE hvPvB Ges Gi m½wZweavb KiZ nte | c0μqvKZ DcvEi c0Zte`b chjvPbrceR c0qvRbtvta Dchj e`v MhY KiZ nte | c0μqvKZ DcvEi mৱe` SৱKi gta` Ašf iqtQ DcvE nwiqt hvlqv ev fj nqv, DcvE mৱúK AvcwE Dlvcb Ges Aৱ\_R c0Zte`bi Abbtgv Z mstkvb | KৱúDUvfi mৱeavmৱúemKj ৱnmveiৱY Ges ৱnmve gnv ৱbqšI Ki Kvhj qt GB tPKwj ÷ e`envi KiZ nte |

**চেকলিষ্টের প্রশ্নাবলী :**

ৱbqšY	gše`	KvhEfi mfi
1. c0μqvKZ Ges c0μqv-ce DcvE mvgAm`cY GUv ৱbৱDZ Kivi Rb ৱK ৱK e`v ৱe`gvb iqtQ?		
2. c0μqvKZ DcvEi ৱbfj Zv Ges mৱúYZvi I ci thšw³KZv ৱbifcY mspvš-cixৱY cwi Pwv Z ntpQ ৱK?		
3. KৱúDUvi t÷kbwi gRZKiY I e`envfi I ci ৱK ৱK ৱbqšY e`v iqtQ?		

..... KZR cYxZ; Zwi L t .....

..... KZR ci xৱZ; Zwi L t .....



## অধ্যায় ৩ - পরিকল্পনা প্রণয়ন

### ভূমিকা :

1. g'vbgvj i GB Aa'vtq www.fj AwWU Awa`Bti i KiYxq KivR wKfvte cwiKibv Ges KgmiPtZ ifcvšni Z nq tm m'utK'Avtj vPbv Kiv ntqtQ | GtZ wbxq'lv cwiKibv c'vqtb wK wK welq wetePbvq Avbv nte Zv Ztj aiv ntqtQ hvZ wbxq'lv KivR c'qvRbxq tj vKej h\_vh\_fvte b' - Kiv hvq Ges wv' mgtq c'v' tj vKej Ges evRU eivti i gta`B wbxq'lv j ' AR' Kiv hvq |
2. e'q-mvktq (cost effective) cšvq wbxq'lv mKj `wqZ; w'ubæKivi welqU wv'Z KivB nt'Q GB mKj wbxq'lv cwiKibv c'vb Dti k' | GtZ wv'v' welq, wj Ašf' itqtQ t
  - (1) cwiKibv c'vqtb mgq Mfb'gU AwWUs ÷ v'Uw' Ges AwWU tKivWi weavb AbyniY wv'ZKiY;
  - (2) wbxq'lv w'q'wRZ KgPvix' i ` ' , mgtqvc'hwMx Ges mgwšZ wbxq'lv cwiPvj bvi Rb' GKwU Kivv'gv c'vb;
  - (3) www.fj AwWU Awa`Bti tjvKej eU'bi t'it' S'KcY't'it' wPw'ZKiY N hvZ mte'eg djvdj AR'bi Rb' tjvKej e'eüZ nq | GtZ wbxq'lv µgc'xfZ Avb, wvqš' cwi tek m'cuk'Z wetePbv, e' wv'Zvi avi Yv Ges h\_vh\_ wbxq'lv tKškj e'envi Ašf' \_vKte;
  - (4) c'Z t'it' cwiKiv Z wbxq'lv Avl Zv hvZ mwe' nq Ges Ggbfvte cwiPw'j Z nq th Gi Øviv Aw' R/Dc'hwRb/Ab' tKvb mgm'vcY't'it' we' gvb th tKvb Awbqg Ges e-MZfvte 'i'Zc'Y' 'wU-weP'wZ wPw'Z Kiv hvq;
  - (5) cwiKibv I KivRi 'úó `wj wj KivYi gva'tg mvg'Am'Zv I KivRi k;Ljv wv'ZKiY N hv gvb ch'j vPbv c'v'qvi m'vav' c'vb Kivte Ges
  - (6) cwiKibv c'v'q' Ae'vnZ ivLvi welqU wv'Z Kivi cšv' GUV wbxq'lv th ermi 'ii' nte Zvi AvtM Avi'c'nte Ges wbxq'lv tkl bv nlqv ch' -Ae'vnZ \_vKte Ges Acwi Kiv Z wKsev we'kl wbxq'lv mn gj cwiKibvq Ab'vb' cwi eZ' Avbq'bi Rb' nvj bvMv' Kiv nte | ce'Zx' Ges AvMvgx erm'ti i wbxq'lv m' eZ'vb erm'ti i cwiKibvq me'v Ašf' nte |

**পরিকল্পনা প্রণয়নের মূল ধাপসমূহ**

3. **উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ**

উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

গণিতগত বিশ্লেষণ

গণিতগত বিশ্লেষণ

উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

4. উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

5. উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

6. উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

7. উদ্দেশ্য নির্ধারণের মূল ধাপসমূহ

- A) tKŠkj MZ (÷³mUwRK) cwi Kí bv t wZb t\_†K cuP ermi mg†qi g†a mgMÖwbix¶vi th cwi Kí bv MÖY Kiv n†e;
- Av) ewl R (U`vKwJK`vj) cwi Kí bv t AvMvgx wmwve erm†ii Rb` AwWU Aw`Bi th cwi Kí bv MÖY Kiv n†e; Ges
- B) Kgf¶wEK (Acv†i kbvj) cwi Kí bv t tKvb wmwvei¶¶Y Aw†m cÖZ`K wbi¶¶vi Rb` MpxZ cwi Kí bv |

**স্ট্যাটস্টিক বা কৌশলগত পরিকল্পনা**

8. GB cwi Kí bvq wmwfj AwWU Aw`Bi wK wK welq wbi¶¶vi Kiv n†e, tKgb K†i Kiv n†e Ges Klb Kiv n†e tm m³ú†K©tgvUvgUfv†e Av†j vKcvZ Kiv n†e | GUv bxwZ mspvš-wewZ hv t\_†K `†-†gqvw` cwi Kí bv c¶qb Kiv hvq | cwi eZÖkxj Ae`†K cÖZdwj Z Kivi Rb` GB cwi Kí bv†K wbw` Ö mgq Aš† nj bvMv` Ki†Z n†e | w†zav³ we`wii Z welqvw` G†Z Aš†¶ Kiv n†e t
- A) wmwfj Aw†Ui gL` D†i k` m³†j Z GKwU weewZ;
- Av) th mg†qi g†a` wbi¶¶vi mKj D†i k`vej x c†Y Kiv n†e;
- B) wbi¶¶v†hM` Gj vKv/BDwU (mKj wmwvei¶¶Y Aw†m);
- C) KvR m³ú†K©Avb;
- D) wbi¶¶vi cšv N w†÷g-wfwEK Ges ev`ewfwEK cšv;
- E) wmw†e Kw³DUvi c†y³ e`env†ii e`wß;
- F) tj vK†j i cÖBe`ZvN†MÖ, msL`v I `¶Zv Ges
- G) Dbqwb cwi Kí bv Ges mgqN cÖk¶¶Y, bZb ÷`vUw©, AwWU tKwW Ges GB g'v'v'v' ev`evqb Ges Zv`xN©vqx Kivi e`e`w` (sustainability arrangements) |

9. wmwve gnv wqšKmn mKj gL` AvMÖxc†¶i Kv†Q cwi Kí bvi GKwU Kw†c tÖY Ki†Z n†e |

**ট্যাকটিক্যাল বা বার্ষিক পরিকল্পনা**

10. SpK Ges Kv†g†K wfwE K†i Ges tj vK†j I ev†RU eiv† wetePbvq ti†L Aw`B†ii wbi¶¶vi mspvš-AMÖwKivi GB cwi Kí bvq cÖZdwj Z nq | cwi wkó-3 G GKwU U`vKwJK`vj cwi Kí bvi D`vniY t`Lv†bv n††Q | ewl R cwi Kí bvi wfwE†Z cÖZ`K wbi¶¶v`†j i Rb` `††gqvw` Kgf¶wP c¶qb Kiv hvq |

**অপারেশনাল বা কর্মভিত্তিক পরিকল্পনা**

11. G,tjv cÖZ`K wbi¶¶v†hM` BDw†Ui Rb` (lvbv, tRjv, Av†w†j K I cävbw wmwvei¶¶Y KgrZ¶ Kv†¶q) we`wii Z Kgf¶wP | cwi`k¶bi c†e©wbi¶¶vi I wmwvei¶¶Y KgrZ¶Aax¶K G,tjv c¶qb Kiv n†e | cwi Kí bvKv†j GB Aa`††q weewZ m†aviY w`K-w††`Rmgn Ges GB g'v'v'v'†j i wbi¶¶vi tPKw† ÷mgn wetePbvq ivL†Z n†e | SpK, tj b†`b Ges w††÷†gi we`gwb cv`R` Ges H mKj Aw†m AZ†Z wbi¶¶vi Kivi Aw†ÁZvi Av†j v†K GB m†weR w`K-w††`Rmgn Aek`B Aw††hwiRZ n†e | cwi wkó 3 -G Gai†bi cwi Kí bv Rb` th mKj dig/OK e`envi Ki†Z n†e Zv t`Lv†bv n†j |
12. wbi¶¶vi `i†Z `j†bZv wmwvei¶¶Y KgrZ¶ m†\_ wbi¶¶vi cwi Kí bv w††q Av†j vPbv Kiv n†e Ges wbi¶¶vi wKfv†e m³úw` Z n†e, wK cÖkwiZi cÖZ†e`b`Zwi n†e Zv e`vL`v Kiv n†e | GB Av†j vPbv





### নিরীক্ষাযোগ্য ইউনিট সম্পর্কে ধারণা

#### নিরীক্ষা সম্পর্কিত ক্রমপুঞ্জীভূত জ্ঞান

wbixŋv mxcv`tbi AZxZ AwfÁZv cwi Kí bv cŋq̄b cŋuqvq AZ`šZ „iZcY© Ges G mspuvšZ Z\_” AwWU Awā`Bti iŋŋZ\_vtK| ceēZxŋwbixŋvqv hui v mxcu<sup>3</sup> wQ̄tj b Zut`i Ávb I AwfÁZvi mgštq Gme Z\_” mwÁZ nq| GtZ wj wLZ ti KWēIw`, thgb `vqx bw\_, Pj wZ wbixŋv bw\_, eŋKqv Awb<sup>o</sup>úbœAvcwēI Ašf<sup>o</sup> itqtQ|

cŋZ`K cwi`kŋbi Rb` we`wvi Z KgŋwP cŋq̄tbi cteŋwbixŋv I wmwveiŋY KgRZŋ AaxŋKtK, Aek`B GB AwfÁZvtK wetePbv Kitz nte|

#### নিয়ন্ত্রণ পরিবেশ

cwi Kí bv cŋuqvi Ask wntmte, wbqšY cwi tekK, Aek`B gj`vq̄tbi GKwJ Ask wntmte wetePbv Kitz nte| wbqšY cwi tek nt`Q, Af`š+xY wbqšY Ges Gi „i”Zi mxcútkŋwbixŋvaxb cŋZŋvbtbi mwēR gtbvŋve, mŋPZbZv Ges Kvŋŋg| wbixŋvaxb cŋZŋvbtK Abveteŋbi tŋŋtŋ GwJ GKwJ AwZ „i”ZcY© weteP` wēl q Ges wbixŋvKvŋcwi Pvj bvi cāvb wbaŋ K Dcv`vb| wbqšY cwi tek mxcútkŋwbixŋvi AwfŋGZ cŋZ`K BDwbtUi wbixŋvi cšvtK cŋwēZ Kite|

4. tek KtqKwJ „i”ZcYŋŋtŋ chŋj vPbvi ŋviv wbqšY cwi tek gj`vq̄b Kiv nq t

„i”ZcYŋŋtŋ

weteP` wēl qw`

e`e`vcbv

wmwveiŋY Awdŋmi e`e`vcbvi gvb|

wbqšY Kvŋvtg

Af`š+xY wbixŋvi Kvŋŋwi Zv| wmwve mspuvš-wēwa, cŋēwa, wbt`Rgvj vi e`envi | wmwve mspuvš-ti KWŋvj bvMv` wKbv|

KgPvi x wbtqM

wmwve mské-KvŋthŋwtqWRZ KgPwi MŋYi thM`Zv|

wbqšY e`e`w` cwi exŋY

evtRU wbqšŋYi Kvŋŋwi Zv|

Z\_” chŋ<sup>3</sup> mspuvš-cwi tek/AvtqRb

wē`gvb e`e`w` KwxcúDUvi wbcwšZ wKbv Ges DcvĒmgn chŋŋfvte wbcwšZ wKbv|

5. cteŋ wbixŋvKvŋcwi wē`gvb Z\_-mŋ Ges cwi Kí bv cŋuqvi Ab`vb` w`K wbqšY cwi tek gj`vq̄b-cŋuqvq AwāKvsk tŋŋtŋ mnvqK fŋgKv cvj b Kite|

6. thŋnZi Af`š+xY wbixŋv Ges Af`š+xY wbqšŋYi wēKvK Ges KwxcúDUvi chŋ<sup>3</sup>i e`envi GLb chŋ-LpB mxwGZ, tmŋnZieZŋvb Ae`vq AwāKvsk tŋŋtŋ ev`e hvPvB-Gi wfwĒtZ wbixŋv cwi Pvj bv Kiv mgxPxb nte| Zte gvŋS gvŋS Dwj wLZ tŋŋtŋ mgŋni wē`gvb Ae`v wetePbv I chŋj vPbv Kivi cŋvm MŋY Kitz nte| wbqšY cwi tek th mKj tŋŋtŋ Dbq̄b cŋqvRb, tm„wŋ wPwŋZ Kti cŋZte`tb Dŋj L-Kitz nte|

### ম্যাটেরিয়ালিটি ও বুকির মূল্যায়ন

#### ম্যাটেরিয়ালিটি

1. cwi Kí bv cǎuqvi Ask wntmte Aek" B g'vtUwi qwj wLi úY% gj 'vqb cǎqvRb| Gi wfwE nte ce@Zxermíi Aw\_℞ weewZmgn wKsev wbi xqjZ cǎZǎvbi evtRU| bM` wfwEK wnmvtei tñtñ mvaviYZ g'vtUwi qwj wLi wfwE nte `j e`q Ges `j Avq| cwi m'úr l `vq mspvš-Zt`i cǎqvRb ntZ cvti |
2. GB wfwE ,tjvi tñtñ th mKj kZKiv nvi cǎqvM Kiv nte Zv wmfj AwWU Awa`Btii gnvcwi Puj K w`i Ki teb Ges ewl ℞ wbi xqj cwi Kí bvq Dñ E-Ki teb |

#### বুকি

3. wbi xqj cǎZwU Dñ k" mvañbi Rb", msuké-SyK ,tj v gj 'vqb KiñZ nte| wmfj AwWU Awa`Btii GKwU cǎvb DñtMi welq nj Ah\_v\_@wbi xqj cZ`qb cǎvb wKsev mi Kwi wnmve m'útk@Ah\_v\_@ AwfgZ Ávctbi SyK| wbi xqj Ab`vb" Dñ k" mvañbi tñtñ m'útké SyK ,tj v mntR wPwýZ Kiv hvq bv| G ,tj v wbaifc t
  - ,i"Zcy@Kvb wKQyfj nl qvi SyK| thgb eo aiñbi cZvi Yv, Ah\_v\_Zv Ges
  - ce@Zx@wbi xqjvi c×wZmgn wPwýZ bv nl qvi SyK Ges wbašñYi `pZvmgn mstkwaz bv nl qvi SyK|
4. SyKi gvTv wby@ wePvi-wetePbvi welq| wmfj AwWU Awa`Btii tñtñ SyKñK `ñUv `ñi wetePbv KiñZ nte Ñ D"P SyK l `vfwieK SyK|
5. Kvhñtñ wewfbaDrñmi (attribute) l ci SyK gj 'vqb Kiv thñZ cvti , thgb,

wbi xqj BDwU thgb, cǎZwU \_vbw, tRj v, AvÁwj K l cǎvb wnmvei ñY Awdm|

tj bñ`b thgb, teZb, tcbkb, mnvh" gÁwi cfwZ (wnt÷g l AšwñZ SyKi KviñY mnvh"-gÁwi mspvš④ tj bñ`b D"P-SyKcyñtñZ cvti)|

6. wnmvtei tñtñmgn  
 Kvhñi wbi xqjvi m'evt\_@Aw\_℞ weewZmgn, wnmvtei tñtñ Abñvqx wetkñY Kiv nq| wnmvtei tñtñ wPwýZKiY wePvi-wetePbv mvtcñ| Zte Gñtñtñ wotæv³ welq ,tj v wetePbvq \_vKte t
  - Zvrch@Yñj bñ`b;
  - wnmve l Aw\_℞ cǎZte`b cǎqb cǎuqv;
  - wewfbañtñi tj bñ`ñi fj nl qvi SyK l c@YZv gj 'vqb Ges
  - we`gwb wbašñY e`e`v|

tj bñ`ñi ñenkó'i wfwEñZ mi Kwi wnmvetK mvaviYZ wotæv³ fvte fñM Kiv hvq| Zte GB Zvwj Kv cY% bq| `Zš; wbi xqjvi Rb" gnvcwi Puj ñKi wePvi-wetePbv Abñvqx Ab`vb" tñtñmgn l wPwýZ ntZ cvti |

teZb  
fvZv  
mieivn l tmev  
Aemi fvZv  
KgPvi x` i cÖ È FY l AwMöj  
fiel" Znvej  
Rgv  
mrvnh"-gÄyi  
µq  
cÖß l ivR^-  
mÿ cwi tkva  
weib tqvM (FY l BKBWJ)  
fvËvi  
FY MÖY  
FY cpi "xvi  
ågY

cÖZ`K wnmve tñtñi Rb" wfbæaitbi SÿK itqtQ Ges wefbaewnmve tñtñi mv\_ RwoZ SÿK  
gj"vqtb i Df tk" wbi xñv cšv w`i Kiv nq| SÿKi gj"vqtb l ci wbi xñv-hvPvBtqi cÖWZ, e"wb  
Ges wbt` Rbv wbfPkj |

7. mæte" D"P SÿK mæubæj b` b t

- RvUj cÖewa Øvi v wboqšZ tj b` bmgñ | cÖewa hZ RvUj nte fñj i SÿK ZZ tewk nte;
- cY" l tmevi weib tqv cwi eñZ© we wKsev tNv l Yvi wfvËñZ msNwUZ cÖß l cwi tkvamgn | cY"  
l tmevi cÖß hvPvB, GKRB `we`vi tkvb gÄyi cÖßi kZñgn ciY Kñib wKbv Zv hvPvB  
Añcñv mnRZi;
- wboqñZ wKsev tcšbtçwbK msNwUZ bq Ges `vfwæK KvRKg©cwi Pvj bq msNwUZ bq Gifc  
tj b` b | Gaitbi tj b` b msL`v mvavi YZ Kg, Zte G\_ñj vi \_i"Zi AñcñvKZ tewk | KvñRB  
G\_ñj vi cÖve ZvrchEY©;
- tgqv` tkñl mgšñ | G\_ñj v mvavi YZ cÖ° j b Ges/wKsev mPivPi `vfwæKfvte msNwUZ nq bv  
Gifc tj b` b Ges
- temi Kwii cÖZövb/e" w³ i mv\_ñj b` b |

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৫. ৩৩৩, ৩৩৩৩৩ ৩৩৩৩৩৩৩৩ ৩৩৩৩৩৩ ৩৩৩৩৩৩৩৩৩ ( )

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(৩৩৩৩ ১ × ৩৩৩৩ ৬)

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বার্ষিক (ট্যাকটিক্যাল) পরিকল্পনা

ছক এবং উদাহরণ

হিসাব মহা নিয়ন্ত্রকের কার্যালয় (১ নিরীক্ষা ইউনিট) – প্রায় ৩০০০ নিরীক্ষা দিবস

১	২	৩	৪	৫	৬
১০০০	১০০০	D"P (1.3)	১,৩০০	১.৩	৩৯
১০,০০০	১০,০০০	(D"P 1.3)	১৩,০০০	১৩.০	৩৯০
৫,০০০	৫,০০০	~fweK	৫,০০০	৫.০	১৫০
১,০০০	১,০০০	~fweK	১,০০০	১.০	৩০
২,০০০	২,০০০	D"P	২,৬০০	.৬	৭৮
১০,০০০	১০,০০০	~fweK	১০,০০০	১০.০	৩০০
৫০০	৫০০	~fweK	৫০০	০.৫	১৫
৭,০০০	৭,০০০	D"P	৯,১০০	৯.১	২৭৩
				১০০%	৩,০০০

১০০০ গ্ন ১০০০ Ki Kvhj tqi Rb" tgvU KZ ১০০০ w`em eivl Kiv nte Zv ১০০০ AwWU AwA`Bti i gnvci Pvj tKi wePvi -wetePbvi welq| Zte GtZ GB D"Pchqti ১০০০ BDwtUi i"Z;cZdwj Z nte| gW chq ১০০০ vi Aenkó w`b,tjv (cwiwkó-3/1 Gi Kj vg 7 t\_tK) wtæi wnmvei Y AwdmmgnatK eivl Kiv nte (cwiwkó 3/3)|

বাৰ্ষিক (ট্যাকটিক্যাল) পৰিকল্পনা

ছক এবং উদাহরণ

প্রধান হিসাব রক্ষণ/আঞ্চলিক হিসাব রক্ষণ অফিস

ৱাৰ্ষিক আৱশ্যকীয়	তজ্জ্বি আৱশ্যক	ms <sup>-</sup> vi S <sup>+</sup> K D <sup>+</sup> P/ <sup>-</sup> ʔfweK 1.3/1.0	tgU (2 × 3)	tgU kZKiv nvi	eiv <sup>i</sup> KZ wbix <sup>+</sup> v w <sup>-</sup> em
1	2	3	4	5	6
cāvb ৱাৰ্ষিক আৱশ্যকীয় আৱশ্যক 1	5,000	D <sup>+</sup> P (1.3)	6,500	1.0	180
cāvb ৱাৰ্ষিক আৱশ্যকীয় আৱশ্যক 2	10,000	D <sup>+</sup> P (1.3)	13,000	2.0	360
cāvb ৱাৰ্ষিক আৱশ্যকীয় আৱশ্যক 3	6,000	ʔfweK	6,000	0.9	162
Ab <sup>-</sup> vb <sup>-</sup> cāvb ৱাৰ্ষিক আৱশ্যক					
Av <sup>+</sup> ʔj K ৱাৰ্ষিক আৱশ্যকীয় (ʔRj v/_vbv ৱাৰ্ষিক আৱশ্যকীয় আৱশ্যকীয়) 1	30,000	D <sup>+</sup> P (1.3)	39,000	6.0	1080
Av <sup>+</sup> ʔj K ৱাৰ্ষিক আৱশ্যকীয় 2	20,000	ʔfweK	20,000	3.0	540
Ab <sup>-</sup> vb <sup>-</sup> Av <sup>+</sup> ʔj K ৱাৰ্ষিক আৱশ্যকীয়					
tgU				100%	

ʔbe<sup>-</sup> t Av<sup>+</sup>ʔj K ৱাৰ্ষিক আৱশ্যকীয়-1 Gi H A<sup>+</sup>ʔj i ʔRj v Ges \_vbv ৱাৰ্ষিক আৱশ্যকীয় আৱশ্যকীয়গ<sup>+</sup>ni g<sup>+</sup>ʔa<sup>-</sup> eiv<sup>i</sup> Kivi gZ 1080 w<sup>-</sup>em Av<sup>+</sup>ʔQ | ÷<sup>+</sup>ʔUwRK Ges ewil R cwi Kí bvKv<sup>+</sup>ʔj th Aৱশ্যকীয় cwi<sup>-</sup> k<sup>+</sup> Kiv n<sup>+</sup>ʔʔQ Zv w<sup>+</sup>PyZ n<sup>+</sup>ʔe | tKvb tKvb ʔRj v/\_vbv ৱাৰ্ষিক আৱশ্যকীয় আৱশ্যকীয় c<sup>+</sup>Z ermi cwi<sup>-</sup> k<sup>+</sup> Kiv bvl n<sup>+</sup>ʔZ cv<sup>+</sup>i |

নিরীক্ষা কর্মপরিচয়

\_\_\_\_\_ A\_ermi

Awđtmi bvg I Ae`vb \_\_\_\_\_

wmwfj AwWU Aw`Bi hvđZ wnmvei ƒY Awđm KZR cŃxZ Aw\_Ŕ weewZmgđni I ci gZvgZ MVđbi  
wFwEđZ wntmte cŃvY msMđ Ges wewa-weavb AbymitYi chŃ gj`vqb KitZ cvti tmB Dđiđk` GB  
wbixƒv cwi Kđi bv cŃvqb Kiv ntđđQ|

wbixƒv i`i`i Zwi L \_\_\_\_\_

wbixƒv tkl nI qvi Zwi L \_\_\_\_\_

th Zwi đL m`i `dZđi  
wbixƒv cŃZte`b tcŃY  
KitZ nte \_\_\_\_\_

th Zwi đL g`vđbRđgđU  
tj Uvi (hw` cŃqvRb nq)  
wnmve gnv wbqđK/gđ`  
wnmvei ƒY KgRZŔ  
wbKU tcŃY KitZ nte \_\_\_\_\_

Dccwi Pvj đKi `wqZđi

wbixƒv `j \_\_\_\_\_ AwfđđL (cieZxŔ ÷ kb) \_\_\_\_\_ Zwi đL hvđv Kite|

wbixƒv `j wbđæv<sup>3</sup> m`m` mgđđq MđWZ

wbixƒv I wnmvei ƒY KgRZŔ \_\_\_\_\_

AwWUi \_\_\_\_\_

AwWUi \_\_\_\_\_

AwWUi \_\_\_\_\_

AwWUi \_\_\_\_\_

wbixƒv t\_đK th dj vđj (output) `i Kvi : .....

wbixƒvi Dđiđk` : .....  
.....  
.....





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————— ৳\_ermi

৳৳৳৳ ৳৳ ৳ ৳e vb —————

৳৳Ki ৳৳৳৳Z ৳৳৳Z c0ZU ৳৳ve-Gj vKvi Rb" ৳ba ৳i Z cix ৳Y ৳৳úv` ৳bi Dfí ৳k" c0qRbxq ৳g ৳qi c0° j b c0° Z Ki "b |

৳৳vei ৳Y Gj vKv	Kvh ৳g	৳৳Ki Dcv` vb D"P/ - ৳vneK		৳veK	৳qv ৳U kZKiv nvi	eiví KZ NsUv
1	2	3		4	5	6
teZb/fvZv						
ágY e`q						
PvKvi ein						
KbUJb ৳RvY						
tcbbk						
FY ৳ ৳M0g						
mvavi Y fivel` Znvej						
৳W ৳c ৳RU						
e`vsK wi Kb ৳mvj ৳qkb						
gÁvi						
gvmK ৳mv						
μq						
c0B ৳ ৳vR`^						
QjUi ৳mv						
c0k ৳Y						
ti vqU`vY						



## অধ্যায় ৪ - সাধারণ নিরীক্ষা পদ্ধতিসমূহ

### সূচিপত্র

	পৃষ্ঠা
ৱেল q	
fvgKv	36
mvavi Y vbi x'v c×wZi mWP	36 - 37
<u>e'q t mvavi Y c×wZmgñ</u>	37 - 38
teZb	38 - 42
teZb vbañ Y	43 - 46
mrvnh''-gÄyi	47 - 52
tcbkb	53 - 61
cY''-mvgMô µq/msMô	62 - 68
ågY	69 - 74
mieivn I tmev, tgi vgz I msi 'Y	75 - 77
cZKvh©	78 - 81
<u>côB t mvavi Y c×wZmgñ</u>	82-83
'e†`wkK mrvnh'' t Abj vb	84 - 86
`vbiš† côB	87 - 89
<u>`vq t mvavi Y c×wZmgñ</u>	90 - 91
mvavi Y fiel'' Znñej	92 - 100
Rgv	101 - 104
'e†`wkK F†Yi `vq	105 - 112
<u>cwi m²úr t mvavi Y c×wZmgñ</u>	113 - 114
mi Kwi KgPvi xMY†K cô È FY I AwMô	115 - 120
FY I BKzBwJ	121 - 124
AvbiöZ wnmve	125 - 127





### নিরীক্ষা যাচাইসমূহ

5.5 c0Z"K c0vb tkYxi e"q wbixqvi we"wi Z KgMIP cieZxc0p,uj tZ ewYZ AvtQ|

### বেতন

6.1 teZb metPtq i"ZcY°LvZÑ KviY GwJ nt"Q meEnr miKwi ivR^e"q| mYzivs wbixqvi cwi Kí bvq GB LvZwJtK h\_vh\_fvte wePbv Kiv c0qvrB|

### প্রধান ঝুঁকিসমূহ

6.2 G,tjv nt"Q t

- Ggb e"wb3eMK A\_cwi tkva Kiv nq hui v mi Kwi weavb Abhvqx wbtqvM c0B bb wKsev Avt`S hut`i Aw`Zj tbB|
- teZb-fvZv wKsev KZBw` Ai xfvte wbYq|
- Abtgv`bthvM` bq Gifc fvZw` teZtbi mvt\_ wKsev c\_wKfvte c0 vb|
- Aemi M0Y wKsev Dbqb cKí eU ntq hvl qvi ci l teZb-fvZw` cwi tkva Ae`vnZ ivLv|
- Aemi c0 wZgj K QyU mgvB ntq hvl qvi ci l , tLvi tcvl fvZw` cwi tkva Ae`vnZ ivLv|
- ivR^e"vrtRtUi Avl Zvf3 miKwi KgPvi xMYtK Dbqb cKtí i D"PZi ct` ewaZ teZtb ct` vbwZ c0 vb|

### নিরীক্ষার উদ্দেশ্যাবলী

6.3 c0vb Dfí k",tjv nt"Q t

- mwK e"wb3tK mwKfvte Ges mgqgZ c0c" A\_cwi tkva Kiv ntqtQ wKbv cixqvi Kiv|
- teZb h\_vh\_fvte tkYweb"-Ges wmvf3 Kiv ntqtQ wKbv hvPvB Kiv|
- hui v c0KZctq KivR Kíqb tKej Zt` i tKB teZb fvZv t` l qv nt"Q wKbv wbu0Z nI qv|
- KgPvi xMYtK AvBbm3Zfvte Ges gÄyi KZ tj vKej Abhvqx wbtqvM Kiv ntqtQ wKbv wbu0Z nI qv|

### সংগৃহীতব্য দলিল-পত্রাদি

6.4 wbixqvi chqj vPbvi Dfí tk" wbt3v ti KWEÍw i Rb" Abtí va RvbtZ nte t

- wbixqvi ti wR÷vi
- vqx l A`vqx ct` i Zvj Kv
- A`vqx ct` i msi qY Avt` k (thtqj tÍ c0hvR")
- gÄyi KZ ct` i t`j
- QyURwbZ kb` c` ctYi Avt` k (thtqj tÍ c0hvR")
- weea AwM0j KZ#bi Zdimj
- QyUi wmvf ti wR÷vi

- AwMôg gÄyi Avt`tki mwP
- teZb wbañ Y weei Yx
- ^^^cîZôvbi gÄyi KZ tj vKej
- Abycw`Z e'w³eñM® Zwij Kv
- dvBwij d tiwR ÷vi
- tkl teZtbi mb`cñî i WwññKU Kwc
- tMñRñUW KgñZñ` i e'w³MZ bw\_|











- teZb wbaŋi ŋYi Rb` e`eüZ `wj j cĀw` `ea Ges Aâvš-wKbv Zv cixŋv Kiv; Ges
- Kgx`e`e`vcbvq wbfŋthvM` wqšŸ e`e`w` KvhŔi iŋqŋQ wKbv Zv hvPvB Kiv|

### বিভিন্ন প্রকারের বেতন নির্ধারণ নীতিমালা

7.5 teZb wbaŋi Y mspvš-mgm`v, ŋjv mvaviYZ Qq aiŋbi nŋq \_vŋK hv wŋæ Dŋj Ē Kiv nŋj |  
wbixŋKMY i i" t\_ŋKB msuké-teZb wbaŋi Y ŋKŋmi ŋŋŋĀ cŋhvR` bwxZwJ vPwyZ Kiŋeb|

- (1) ev`e (substantive) c` t\_ŋK ev`e cŋ` (D`PZi cŋ`);
- (2) ev`e c` t\_ŋK ev`e cŋ` (D`PZi cŋ` bq);
- (3) ev`e c` t\_ŋK AwdvŋqivUs cŋ` (D`PZi cŋ`);
- (4) ev`e c` t\_ŋK AwdvŋqivUs cŋ` (D`PZi cŋ` bq);
- (5) AwdvŋqivUs t\_ŋK AwdvŋqivUs cŋ` (D`PZi cŋ`) Ges
- (6) AwdvŋqivUs c` t\_ŋK ev`e cŋ` |









- gÄyi I e`tqi t`fj`f` wbf`f`thvM` wqšY e`e`w` i`q`q` wKbv Ges Zv KvhRi wKbv tm m`ú`K`  
w`w`Z nI qv;
- w`ix`f`v w`ö`q`Zvi Rb` Ab` tKvb weKí e`e`w` we`g`vb i`q`q` wKbv cix`f`v Kiv Ges
- ev`f`RU eiv`f`i AvI Zvq gÄyi c`ö`vb Kiv n`q`q` wKbv hvPvB Kiv|

### সংগৃহীতব্য দলিলপত্রাদি

#### 8.8 w`t`æv`³ `w`j`j`c`I`w` msM`h` Ki`z` n`t`e` t

- gÄyi wqšY/Kvix wev`ag`v`v`
- gÄyi Av`f` kmg`n`
- ev`f`RU
- gÄyi c`ö`c`K`K`Z`R` c`ö`E` c`ö`q`b`
- P`v`j`vb (c`w`i`t`k`v`a`/c`ö`w`B`i` `w`j`j`c`I`w`)|

**নিরীক্ষা যাচাইসমূহ**

8.9 wbtæv³ KgñiPwU AbyñiY Ki†Z nte t

**নিরীক্ষা কর্মসূচি  
সাহায্য-মঞ্জুরি**

Aw†mi bvg I Ae`vb \_\_\_\_\_ A\_ermi \_\_\_\_\_

wbix¶vi chiqmga	hui Øviv cix¶Z	KvhE†
<p>th†¶† gÄyi wbw`Ø kZ`ciY mv††¶ cØvb Kiv nq, tm†¶† Aa`b KZE¶ Øviv cØE gÄyi mga cix¶vi t¶† t</p> <ul style="list-style-type: none"> <li>• cØE gÄyi mæú†K`we`wi Z Z_` msMh Ki`b Ges gÄyi msiké-kZ` AewZ tnvb  </li> <li>• gÄyi cØv†bi cæ`†R†b wbb, KZE¶ wKf†e mšó n†q†Qb th msiké-kZ` ciY Kiv n†q†Q  </li> <li>• KZE¶ KZ` msMpxZ cØv†Yi wbf†thvM`Zv gj`vqb Ki`b (GB cØv†Yi Ici Avi I cix¶Y cØqvRbxq wetePZ n†j cieZ`wbix¶v Kvh¶g MhY Ki`b)  </li> <li>• gÄyi cØv†bi cæ`gÄyi cØcK KZ` kZ` ciY Kiv n†q†Q wKbv wetePbv Ki`b</li> </ul> <p>cØE gÄyi mga cix¶vi t¶†</p> <ul style="list-style-type: none"> <li>• gÄyi-cØcK KZ` KZE¶†K cØE cØv†Yi i`xZv mæú†K`wðqZv cØvbceR gÄyi kZ`ciY Kiv n†q†Q wKbv hvPvB Ki`b  </li> <li>• kZ` ci†Yi welquw we`wi Z hvPvB†qi cØqvRb n†j Avi I cØvY msMh Ki`b  </li> </ul> <p>th t¶†† gÄjx cØcK ms`vi wbiw¶Z wnmve, gÄjx cvlqvi ceRZ` (thw cØcK ms`vi Aw`R Ae`vi cØgwyK `wj j wnm†e KvR Ki†e  ) tm†¶†</p> <ul style="list-style-type: none"> <li>• hvPvB Ki`b th, GB wnmvemga msMpxZ n†quj wKbv Ges</li> <li>• wbwðZ tnvb th, D³ wnmve Abjvqx gÄyi cØvb hy³hy³  </li> </ul> <p>GKBf†e, ce`kZ`w†m†e, cæ¶ gÄyi h_vh_f†e e`envi n†q†Q GB welquw t`Lvi Rb` gÄyi cØcK ms`vi wbiw¶Z wnmve th†¶† msMpxZe` wj tm†¶† t</p>		



wixŋvi chŋmgn	hui ōviv cixŋZ	KvheĪ
<ul style="list-style-type: none"> <li>• thŋŋĪ Ae'wqZ A_ŋdi Z t` qv nqub, tmŋŋĪ Ae'wqZ A_ŋmgeŋyi cŋqvRb tbB G gŋgŋKvb cŋZwŋZ c×wZ_vKŋj tmwU cixŋv Ki"b  </li> <li>• cŋqvRb nŋj , cwi`kŋbi gva'tg wbuŋZ tnvb th gÄyi cŋcK ms`v, gÄyi -mswke-Kvhŋg Ae'vnZ tiŋLŋQ  </li> <li>• wbuŋZ tnvb th, th cwiw`wZ gÄyi cŋvtbi thŋwŋKZv cŋvY Kŋi , Zv Ae'vnZ iŋqŋQ  </li> <li>• gÄyi i UvKvi A¼ wnmvte wPwŋZ nŋqŋQ wK?</li> <li>• gÄyi i tkŋweb`vm Ges UvKvi A¼ wK mwK?</li> <li>• gÄyi i DŋĪk" I kZŋej x msŋvš-cŋaKvi wK ūŋ, m'ūYŋGes weāwšgyß?</li> <li>• gÄyi Avŋ`k wK wKfvte Rvbŋbv nq Ges wŋZxqevi cwiŋkva hvŋZ m'ē bv nq tmfvte wK wj wce× Kiv nq?</li> <li>• hvPvB Ki"b th, gÄyi i A_ŋcŋctŋi wnmvte cwiŋkvaŋhvM" (Account Payee) tPŋKi gva'tg cwiŋkva Kiv nŋqŋQ  </li> <li>• hvPvB Ki"b th gÄyi, cŋqvRb nŋj tURwi i Abŋgv`b jvf Kŋi  </li> <li>• hvPvB Ki"b th gÄyi, evŋRU eivŋŋK AwZŋg Kŋi bv  </li> <li>• gÄyi i Zwj Kv t_ŋK weMZ eQi , wj ŋZ cŋŋ mKj gÄyi wPwŋZ Ki"b   wbuŋZ tnvb th gÄyi cŋcKMY, gÄyi i kZŋ cŋY KŋiŋQb  </li> <li>• cixŋv Ki"b th gÄyi miKvŋi tNwv Z bxxZŋK mg_ŋ Kŋi wKbv Ges ivŋŋi tgŋw K bxxZ wKsev mvsweavwbK cŋqvRŋbi cwi cŋk wKbv   hvPvB Ki"b th, cŋZwU gÄyi Aw_ŋ h_v_ŋvi bxxZi mvŋ_ m½wZcYŋwKbv  </li> <li>• wbuŋZ tnvb th, cŋvmwbK KZŋŋi wbfŋŋhvM" wŋqŋŋ e'e`v we`gvb iŋqŋQ, Ges cŋcKMY Zv ŋŋb Pŋj ŋQb  </li> </ul>		





- tcbkbvṭi i cṭṭ tKej cōṭaKvi cōṢ e'w<sup>3</sup>B tcbkb DṭĒvj b Kṭib wKbv cixṭṭv Kiv Ges
- tcbkbvṭi ṭ' i Ae'vnZ cōc'Zv hvPvB Kiv nq wKbv ṭ' Lv |

### যাচাইযোগ্য দলিলপত্রাদির তালিকা

9.7. chṭṭj vPbvi Rb' wṭæv<sup>3</sup> `wj j cĪw` tck Kivi Rb' Abṭiva RvṭṭZ nṭe t

- tcbkb Avṭe` bcṭĪ i WṭKU ti wR ÷ vi
- tcbkb cōZṭe` b bw\_/ti wR ÷ vi
- tcbkb gĀyi cĪ
- tcbkb cwi ṭkva Avṭ' ṭki wnmvei ṭṭY Aṭdmvṭi i (tcbkb cwi ṭkvaKvi xi) Aṭṭki MwW<sup>3</sup>dvBj
- tcbkb cwi ṭkva Avṭ' k Rwi i ti wR ÷ vi
- tcbkb wj ti wR ÷ vi
- tcbkb fivDPvi
- e'vṭṭKi tcbkb cpf<sup>3</sup>Y wj |

### নিরীক্ষা যাচাইসমূহ

9.8 bgbv I wṭkHṭgjK hvPvBṭqi wfwĒṭZ we'wiiZ cixṭṭY | tcbkb eve` e'ṭqi wṭkHṭgjK hvPvBṭqi djvdṭj i Ici bgbvi AvKvi wbf<sup>3</sup> Kiṭe |

9.9 mshy<sup>3</sup> KgṭṭPwU AbyniY KiṭZ nṭe |







wbixŋvi chŋmgn	hui Øviv cixŋZ	KvheĪ
<p>L. Av`vqthvM` A_© (thLvtb cØhvR“) tKtU ti tL tcbk tbi th A¼ wbaŋY Kiv ntqtQ tmwU wnmvei ŋY Awdm KZŋ cØ Ē Z_ Ges tcbkb cwitkva Avt`tk Dwj w-Z tcbk tbi A t¼i mv t_ wgtj hv t”Q wKbv t` Lp </p> <p>M. gÄyic tĪ Dwj w-Z Av`vqthvM` A_© cKZc tŋ Av`vq Kiv ntqtQ wKbv hvPvB Ki”b </p>		
<p><b>৩. পেনশন পরিশোধ আদেশ নিরীক্ষা</b></p>		
<p>K. wbdZ tnvb th wnmveiŋY Awdm KZŋ Rwi KZ tcbkb cwitkva Avt`k msuké- wnmvei ŋY Awdtm ivLv ntqtQ </p>		
<p>L. bgbv `ŋi wKsev exv½j x   Av½tj i Qvc (KwZcq e`wZµg mv tctŋ) tcbkb cwitkva Avt`tki mv t_ mshy³ Kiv nq wKbv cixŋv Ki”b </p>		
<p>M. bgbv `ŋi wKsev exv½j x   Av½tj i Qvc KZŋcØB e`w³ KZŋ mZ`wqZ wQj wKbv cixŋv Ki”b </p>		
<p>N. tcbkbv tii Qwei GKwU mZ`wqZ Kwc tcbkb cwitkva Avt`tki wnmveiŋY Awdtmi Astk AvVv w`tq mshy³ Kiv nq wKbv cixŋv Ki”b </p>		
<p>O. tKvb Kv tY tcbkb cwitkva Avt`k cØZ`wmcZ ntj cjt bv Avt`k 3 ermi chŋ- msiŋY Kti, Zvici aŋsm Kiv nq wKbv cixŋv Ki”b </p>		
<p>P. tcbkb cwitkva Avt`k, th mKj tŋ tĪ bevqb Kiv ntqtQ tmme tŋ tĪ cjt bv tcbkb cwitkva Avt`k t` tK Qwe   `ŋi Ges exv½j x   A½tj i Qvc bZb tcbkb cwitkva Avt`tk `bvš t Kiv ntqtQ wKbv cixŋv Ki”b </p>		

wbix¶vi ch¶mgñ	hui Øviv cix¶¶Z	KvhēĪ
<p>Q. wbowōZ tnvb th tcbkb cwi¶kva Avt`tki cwi¶kvaKvixi Ask h_vh_fvte MWW©dvBtj msi ¶¶Y Kiv ntq¶Q </p> <p>R. A`vbwUwmtcUwi tcbkb cwi¶kva Avt`kmg¶ni t¶¶ĪĪ, wbowōZ tnvb th, mswkē- wnmvei ¶¶Y Awd¶m D³ Avt`tki Dfq AskB tdi Z t`qv ntq¶Q </p>		
<p><b>৪. পেনশন পরিশোধ আদেশের রেজিস্টার নিরীক্ষা</b></p>		
<p>K. wbowōZ tnvb th, tcbkb cwi¶kva Avt`k msi ¶¶Y Kiv ntq¶Q Ges mgq mgq nvj bvMv` Kiv nt`Q </p> <p>L. GKBfvte wbowōZ tnvb th, wetkl k†Z© gÄyiKZ tcbk¶bi tKm GKwU c_K tiwR÷v¶i msi ¶¶Y Kiv nt`Q </p> <p>M. GB tiwR÷v¶i i fiv³mg¶ni (entries) t¶¶ĪĪ, cōZ`K tcbkb cwi¶kva Avt`tki mv¶_ mswkē- wetkl kZ¶ejx `úofvte Ges mwe`v¶i wj wce× Kiv ntq¶Q wKbv cix¶¶v Ki`b </p>		
<p><b>৫. পরিশোধের নির্দিষ্ট তারিখ সংক্রান্ত নিরীক্ষা</b></p>		
<p>tcbkb cwi¶kvamgn ch¶¶j vPbvi t¶¶ĪĪ, wbow`Ø mgqm¶P Ab¶hvqx tcbkb cwi¶kva Kiv ntq¶Q wKbv cix¶¶v Ki`b </p>		
<p><b>৬. দাবি-পরিশোধ সংক্রান্ত নিরীক্ষা</b></p>		
<p>K. th mKj tcbkbvi e`w³MZfvte tcbkb msMōh Ki†Z Amg_©Zut`i t¶¶ĪĪ wbowōZ tnvb th, cōZ`K `vwei t¶¶ĪĪ RweZ_vKvi cōZ`qbcĪ msi ¶¶Y Kiv nq Ges GKRb cōwaKvicōB e`w³ KZ℞ Zv mZ`wqZ Kiv nq </p> <p>L. t`tk emevm K†ib bv Gifc tcbkbvi†`i t¶¶ĪĪ wbowōZ tnvb th, cōZwU `we GKRb cōwaKvicōB e`w³ KZ℞ BmjKZ cōZ`qbcĪ Øviv mgw_Ź </p>		









- $\mu xZ cY^mvgM\theta cKZct\eta$  MpxZ I wnmvef<sup>3</sup> ntq<sup>0</sup> wKbv Ges e`q mwWKfv<sup>te</sup> tkYweb<sup>00</sup> -ntq<sup>0</sup> wKbv t`Lv|

### সংগৃহীতব্য দলিলপত্রাদি

10.6 c<sup>0</sup>vb `wjj c<sup>1</sup>w` nt<sup>0</sup>Q t

- wej f<sup>03</sup> i tiwR ÷ vi
- ms<sup>wk</sup>é-wej tiwR ÷ vi
- ev<sup>t</sup>RU eiv<sup>i</sup>
- g<sup>Á</sup>vi c<sup>1</sup>
- ` i c<sup>1</sup> we<sup>Á</sup>w<sup>3</sup>, Zj bvgj K weei Yx, P<sup>w3</sup>,  $\mu$ qv<sup>t</sup>` k, cY<sup>mvgM\theta</sup> c<sup>0</sup>wBi c<sup>2</sup>qbc<sup>1</sup>
- fvDPvi mg<sup>n</sup>
- gj<sup>00</sup> msthvRb Ki (gmK) Ges AvqKi tiwR ÷ vi
- cwi t<sup>k</sup>w<sup>a</sup>Z tPKmg<sup>n</sup>
- cwi `k<sup>0</sup> c<sup>0</sup>Z<sup>te</sup>`b|

### নিরীক্ষা যাচাইসমূহ

10.7 mshy<sup>3</sup> Kg<sup>m</sup>PwU Abmi Y Ki t<sup>z</sup> n<sup>te</sup>|





<p>wbixŋvi chŋmgn</p>	<p>hui Øviv cixŋŋZ</p>	<p>KvhēĪ</p>
<p>P. bb ŋimcbwŋf nŋlqvi KviŋY ŋKvb `icĪ ewŋZj Kiv nŋŋqŋj wKbv cixŋŋv Ki"b  hw ZvB nq Zvntŋj Zvi `eaZv cixŋŋv Ki"b </p> <p>Q. wbuōZ ŋnvb th `icŋŋi kZ<sup>⊙</sup>Abŋvqx Avŋb<sup>⊙</sup>-gŋvb/wbivcĒv RvŋvbZ cvl qv wŋŋqŋj Ges weŋa Abŋvqx tm,ŋj vi wbuōwĒ nŋŋqŋj  </p> <p><b>৩. কার্যাদেশ প্রদান প্রক্রিয়া নিরীক্ষা</b></p> <p>K. wbuōZ ŋnvb th, μŋŋi Rb" wPwŋZ mvgMōŋi cŋŋqRb wŋj Ges `wŋZŋxj KgRZŋ mvgMōŋi Rb" di gŋŋŋk cōvb Kŋi wŋŋj b </p> <p>L. wbuōZ ŋnvb th, μq cōμqv i"i cŋeB e"q, Dchy<sup>⊙</sup> KZēŋ Øviv Abŋgŋw Z nŋŋqŋj  </p> <p>M. wbuōZ ŋnvb th, thUKz gRŋ msiŋŋY Kiv cŋŋqRb, wK tmB cwigvY gRŋ msiŋŋY Kiv nŋŋqŋj  </p> <p><b>৪. দ্রব্যসামগ্রী প্রাপ্তি নিরীক্ষা</b></p> <p>wbuōZ ŋnvb th chŋŋj vPbvaxb mgŋŋ `e"mvgMō cKZcŋŋ mieivn Kiv nŋŋqŋj; ŋKej Kv,ŋR ŋj bŋ`b nqwb – Zvi chŋŋ cŋŋY iŋŋŋŋ  Avŋiv cixŋŋv Ki"b th, chŋŋj wPZ mvgMō th Dŋŋŋk" μq Kiv nŋŋqŋj tmB Dŋŋŋk"B e"envi Kiv nŋŋŋŋ  KvhēĪ we"wi Zfvŋe Avŋj vKcvZ Ki"b </p> <p><b>৫. মূল্য পরিশোধ প্রক্রিয়া নিরীক্ষা</b></p> <p>K. wbuōZ ŋnvb th Dchy<sup>⊙</sup> KZēŋ A_⊙cwi ŋkva gĀj Kŋi wŋŋj b </p> <p>L. fiDPvi/Pvj vb mKj w`K ŋ_ŋK mŋŋŋŋwKbv cixŋŋv Ki"b </p> <p>A_⊙cwi ŋkvaKvi x KgRZŋ, cwi ŋkva mŋŋŋŋ- wbcgvej x cvj b Kŋi wŋŋj b wKbv cixŋŋv Ki"b </p>		

wbixŋvi chŋmgn	hui Øviv cixŋZ	KvheĪ
<p>N. wbowōZ tnvb th `vie weia tgvZvteK Ges h_vh_ diŋg Dc`wmcZ </p> <p>O. wbowōZ tnvb th A_©h_vh_ e'w³tK cwiŋkva Kiv nŋqŋQ Ges wZwb Zui cŋB `ŋKvi KŋiŋQb  cŋqRb gtb nŋj mieivnKvixi mvŋ_ miwmi thvMvŋhvŋMi gvaŋg welqW wbowōZ Ki"b </p> <p>P. `imgn Pw³ gwmdK wKbv cixŋv Ki"b  G_ŋjvi MwYwZK wbfŋZvl cixŋv Ki"b </p> <p>Q. wbowōZ tnvb th Abŋgv`bKvix Ges MŋYKvix KgŋZŋP `vŋŋwi Z gvb l cwi gvY m³uŋKŋZ cŋZ`qbcĪ iŋqŋQ Ges weibŋ`ŋki (specification) mvŋ_ digvŋqkKZ `è"mvgMŋ wŋŋj hvq </p> <p>R. AvqKi/gmK eve` wK nvŋi A_©KZŋ Kŋi tiKWŋŋ³ Kiv nŋqŋQ wKbv cixŋv Ki"b </p> <p>S. wbowōZ tnvb th, `imgn ÷`vŋWŋŋ`ŋj i mvŋ_ mŋZwZcŋŋŋ tKvb `i-Zdwmj _vKŋj cixŋv Ki"b </p> <p>T. fvDPvi MwYwZKfvŋe wbfŋ wKbv Ges cwiŋkwaZ A¼ tŋŋKi Aŋ¼i mvŋ_ wŋŋj hvq wKbv Ges K`vk eBŋq Zv wj wce× nŋqŋQ wKbv cixŋv Ki"b </p>		
<p><b>৩. মুসক প্রত্যর্পণ নিরীক্ষা</b></p> <p>K. gmK cŋZ`cŋŋi tŋŋŋĪ cŋZ`cŋŋi weŋj tUvŋKb b³ŋ AvŋQ wKbv Ges th mKj wej t_ŋK AZŋZ gmK KZŋ Kiv nŋqŋQj tm_ŋjvi Zwi L Dŋj E-Kiv nŋqŋQ wKbv cixŋv Ki"b </p> <p>L. wbowōZ tnvb th, th wmwveiŋŋY Awdm, Drm t_ŋK gmK KZŋbi tiKWŋmsiŋŋY Kŋi, tKej tmB Awdm t_ŋKB cŋZ`cŋŋ wej cwiŋkva Kiv nq </p>		

wbixŋvi chiqmgn	hui ōviv cixŋZ	KvheĪ
<p>M. wbuōZ tnvb th, cĹ`cŲ wej msuké- cāvb/†Rjv/ _vbv wnmveiŋY KgŹZŲ KZŹ BmjKZ Dr†m gmK KZŲbi cĹ`qbcĪ ōviv mgw_Ź </p>		
<p>N. wbuōZ tnvb th Dchy³ gmK KZŹŋ KZŹ cĪ Ē gĀyi Av†`k ōviv cĹ`cŲ wej wJ mgw_Ź </p>		
<p>O. cĹ`cŲ wej wJ gĀjKvix KZŹŋ wKsev ŋlgZvcŪB KgŹZŲ ŋŋ†i tck Kiv n†qtŲ wKbv cixŋv Ki`b </p>		
<p>P. wbuōZ tnvb th, gj Ki`vZvi AbK†j ŪcŪ†Ki wnm†e cwi†kvathvM`Ū (Account Payee) †††Ki gva†g gmK cĹ`cŲ Kiv nq Ges Av†iv cixŋv Ki`b th cŪ†Ki ŋŋ†i gmK cĹ`cŲ KZŹŋ ōviv mZ`wqZ </p>		
<p>Q. wej wJ, cĹ`cŲ ev†RU eiv†Ī i Avl Zvi g†a` wKbv cixŋv Ki`b </p>		
<p>R. wbuōZ tnvb th, Gwm-2 di†g jvj Kwj†Z cĹ`cŲyi A¼ ti KWŲ³ Kiv n†qtŲ </p>		
<p>S. cĹ`cŲyi †ŋ††† tUv†Kb b†† Ges th wej †_†K gmK KZŲ Kiv n†qvŲj Zvi m††ŋ μm †idv†iŲ msiŋY Kiv nq wKbv Ges Gwm-3 di†g msiŋY Kiv nq wKbv cixŋv Ki`b </p>		
<p><b>৭. ব্যবস্থাপনাগত নিয়ন্ত্রণ বিৱীক্ৰা</b></p>		
<p>K. wnmve msμvš-tiKWŋg†n fvDPvi mwKfv†e †iKWŲ Kiv nq wKbv Ges e`q h_vh_fv†e †kYw†eb`-Kiv nq wKbv cixŋv Ki`b </p>		
<p>L. wbuōZ tnvb th, μxZ `ē`mvgMŲ μqKvix ms`vi ŋŋ†veK Kv†ŋg cwiPvj bvi Rb` cŪqvRb </p>		
<p>M. erm†i GKB cKv†i i `ē`mvgMŲ evievi μq Kiv nq wKbv Ges e`e`vcbv, EaŲZb KZŹŋ†ŋi gĀyi cŪqvRb Gov†bvi D†††k`, ††††† μq K†i wKbv cixŋv Ki`b </p>		

৳৳৳৳ ৳৳৳৳	hvi 0iv ci ৳৳৳৳	KvheI
N. ৳৳৳৳ ৳৳৳৳ ৳৳৳৳ ৳৳৳৳ e'e' ৳৳৳৳ ৳৳৳৳ ৳৳৳৳ ৳৳৳৳ ৳৳৳৳?		
O. `e'mvgM0 mieivn chBfvte ৳৳৳৳ Z c×wZmgn AbmiY Kti Ges ve'wii Z tiKWheI msi ৳৳৳৳ Kiv nq Ggtg©hy³ m½Z ৳৳৳৳ ৳৳৳৳?		

**উপসংহার :**

KvheI weeZ gse' mvctf ৳৳৳৳ ৳৳৳৳ GB th, e'q h\_vh\_fvte tkYweb''-Ges ৳৳৳৳ |

..... KZR cYxZ;      Zwi L t .....

..... KZR ci ৳৳৳৳;      Zwi L t .....



**নিরীক্ষা কর্মসূচি  
ভ্রমণ**

Awdtmi bvg I Ae`vb \_\_\_\_\_

A\_ermi \_\_\_\_\_

wbix¶vi ch¶mgn	hui ¶viv cix¶¶Z	KvhEĪ
<p><b>১. অভ্যন্তরীণ ভ্রমণ সংক্রান্ত নিরীক্ষা</b></p> <p>K. wbowōZ tnvb th, wbgvgK KgRZP āgY e`q `wei thŠw³KZv cix¶¶v Kti¶Qb, Ges tKvb AwZwi³ fvZv `vme Kiv nqwb Gifc cōgvY itqtQ  āgY wetj Ggb tKvb AvBtUg `vme Kiv nq wb, hv `vme Kiv mgxPxb bq </p> <p>L. wbowōZ tnvb th Abtgv` bKvix KgRZP, `vme cix¶¶v Kti, Zv me `gvb cōhvR` wewai mv¶_ mvgĀm`cY`etj wbowōZ ntqtQb A_¶ mivK nv¶i `vme Kiv ntqtQ GB etj wbowōZ ntqtQb gtg`ch¶¶ cōgvY itqtQ </p> <p>M. wbowōZ tnvb th Avqb KgRZP h_vh_fv¶e `wemgn cĪ`qb Kti¶Qb </p> <p>N. Dch¶³ KZ¶¶ āgY Abtgv` b Kti¶Qb wKbv Ges āgtYi D¶Īk` `¶fvmeK `vβwi K `wqtZji mv¶_ m¶ūwKZ wKbv cix¶¶v Ki`b </p> <p><b>২. বিদ্যমান বিধি অনুসরণ সংক্রান্ত নিরীক্ষা</b></p> <p>K. wbowōZ tnvb th, `wemgn h_vh_ wJAvi dig-G `wLj Kiv ntqmQj  </p>		

৷৷৷৷ ৷৷৷৷	৷৷ ৷৷ ৷৷৷৷	KvheĀ
<p>L. ৷e`gvb cĀhvR` ৷ewa AbmiY Kiv ntqtQ ৷Kbv Zv t`Lvi Rb`, `৷e mivmwi ৷৷৷৷ Ki`b </p> <p>M. ৷৷৷Z tnvb th, ৷bqvK KgRZĀ cĀZ`৷৷i e`ZxZ, tKvb `৷e ৷wi tKva Kiv nqv </p>		
<p><b>৷. ৷৷৷ ৷৷৷৷৷৷ ৷৷৷৷</b></p>		
<p>K. āgY mswĀβZg Ges metPtq Kg e`q mvtcĀ cĀ_ m`úw`Z ntqtQj ৷Kbv t`Lp </p>		
<p>L. `৷bK fvZv, `৷e`vĀii tMĀ I cĀc`Zv Abhvqx ৷wi tKva Kiv ntqtQj ৷Kbv tm m`ú tK`৷৷Z tnvb </p>		
<p>M. `৷e`vĀii cĀc`Zv Abhvqx c`৷Ks PvR` ৷e Kiv ntqtQj ৷Kbv ৷৷৷৷ Ki`b </p>		
<p>N. ৷৷৷Z tnvb th, e`v`MZ `ZRmcĀ ৷wi entbi frov `৷e`vĀii mteP ৷৷৷ stK AwZµg Ktiwb </p>		
<p>O. ৷e`gvb āgYfvZv ৷ewatZ eWY` ৷eavb Abhvqx, mnMvgx ৷wi evĀii m`mMY āgY e`q mjeav tctZ cvtib ৷Kbv t`Lp </p>		
<p>P. e`wj Rb`vĀ_ ৷Ksev Avte`bKvixi AbĀivĀ ৷Kbv ৷৷৷৷ Ki`b Ges ৷Zxq tĀtĀ ZtK āgY/`৷bK fvZv ৷wi tKva Kiv ntqtQj ৷Kbv hvPvB Ki`b </p>		
<p>Q. ৷৷৷Z tnvb th, MpxZ AwMĀ h_vmgĀq Povš- ৷etj mgšĀ Kiv ntqtQj Ges cĀg AwMĀ mgšĀqi cĀe` ৷e`vi tK tKvb ৷Zxq AwMĀ ৷wi tKva Kiv nqv </p>		
<p><b>৷. ৷৷৷ ৷৷৷৷৷৷ ৷৷৷৷</b></p>		
<p>K. tNviv-cĀ_ āgtYi Rb`, DĀ ৷cZ `৷e hv`m½Z e`vL`v ৷viv mgw`Z ৷Kbv ৷৷৷৷ Ki`b </p>		
<p>L. th āgtYi Rb` fvZv `৷e Kiv ntqtQ Zvi LjUbwU Ges Ab`vb` AvBtUĀgi ৷ecixĀZ `৷ei thš`KZv ৷৷৷৷ Ki`b  `k`Z tKvb Athš`K `৷e_vKĀj AbĀgv`bKvix KgRZĀ mvt_ AvĀj vPbv Kti e`vL`v mSMĀ Ki`b </p>		







wbixŋvi chŋmgn	hui Øviv cixŋZ	KvheĪ
<p>N. wbiōZ tnvb th, e'w<sup>3</sup>MZ ^ZRmcĪ cwi entŋbi Rb" cwi ŋkwaZ A_, we`gvb cŋm<sup>1/2</sup>K weia-weavb Abŋvqx cŋvb Kiv ntŋtŋQ </p> <p>P. hw`wetZ MŋfŋZ'i wegvb fivov Ašf<sup>3</sup> _vŋK Zvntŋ cixŋv Ki"b th msuké-KgRZ<sup>3</sup> we`gvb weavb Abŋvqx Zv tctZ cvŋib wKbv </p> <p>Q. wbiōZ tnvb th, wet`ŋk c`wmcZ KgRZ<sup>3</sup> wbaŋi Z mgŋqi gŋa" mgšŋqi Rb" Povš- vej`wLj KŋiŋQb </p>		

**উপসংহার :**

KvheĪ weeZ gše" mŋtctŋ Avŋvi AwfgZ GB th, āgY e"q cŋhvR" weia-weavb Abŋvqx wbeŋ  
Kŋi`we DĪ vcb Kiv ntŋtŋQ|

..... KZR cYxZ;                      Zwi L t .....

..... KZR cixŋZ;                      Zwi L t .....

## সৱবৱাহ ও সেবা, মেৱামত ও ৱক্ষণাবেক্ষণ

### ভূমিকা

12.1 e'tqi GB M0tc, GKwU Awdtmi e'e'vcbv wKsev GKwU wefvMiw cwiPvj b weiqK KvRi e'q AšZf i'tqQ| GtZ mieivn l tmev eve` e'q Ges Ab' LvZ t\_tK miKwii m'wE wKsev hšcwZ i'YiteYi Rb' e'q Ašf i'tqQ| gj'ab LvZ t\_tK th e'q wbeñ Kiv n'tqQ, Zv Gi Ašf bq|

12.2 wqšY c'wZi cKwZ l %wko' Abhvqx,GB e'q wbtæv³ tkYxZ wef³ t

- (1) Pw³ex e'tqi `dv t th'ti' Avi tKvb gÄwi e'ZxZ e'tqi Rb' t\_vK A\_°b''-Kiv nq|
- (2) t\_j wqšZ e'tqi `dv t tmB ai'tbi e'tqi `dv, hv Dchy³ KZ'e' Øviv wbañi Z t\_j Abhvqx wqšZ nq|
- (3) wekl e'tqi `dv t tmB e'q, hv EaYz b KZ'e' ce'Abtgv` b e'ZxZ wbeñ Kiv hvq bv|
- (4) cZ'wZ e'tqi `dv t th e'tqi `dvmgnK M0tYi cte' tKvb wqvgK KZ'e' Abtgv` b c'qRb nq|
- (5) wwÖZKiY c'wqwfEK e'tqi `dv t wmwefw³KiY m'tc't' th e'q Awdm c'wb KZK Zwi wR 'lgZetj wbeñ Kiv nq| GB e'q c'f'Y m'tc't' mské-miKwii Awdtmi 'vqx AwMg/Bt'w' t\_tK wbeñ Kiv nq|

### প্ৰধান বুকিসমূহ

12.3 GtZ Ašf i'tqQ t

- Ab' erm'ti i gÄwi t\_tK e'q wglv'tbv;
- c'qR'tbi AwZwi³ 'vqx AwMg ev Bt'w';
- Abtgv` bthvM' bq, Gifc e'q;
- AcPqgj K Ges ev'j' e'q;
- eiv' KZ At\_° AwZwi³ LiP;
- Athšw³K e'tqi nvi;
- wmwvei Y Awdtm t'oi Z nqwb Gifc mve-fvDPv'ti i cZ'vi Yvgj K e'envi Ges
- c'qR'tbi cte'A\_°t'Evj b|

### নিৰীক্ষাৰ উদ্দেশ্যলী

12.4 c'wb Dt' k'mgn n'j t

- wbi'wZ cZ'övmgn Gai'tbi e'tqi l ci ch' wqšY cZ'öw Kti'tQ wKbv t`Lv;
- e'q miKwii wea-weavb Abhvqx wbeñ n'tqQ wKbv t`Lv Ges
- e'q h\_vh\_f'te wbeñ, ti KWf³, cwi tkwaZ n'tqQ wKbv Ges e'q Acwi nvh'Qj wKbv t`Lv|





## ପୂର୍ତ୍ତକାର୍ଯ୍ୟ

### ଭୂମିକା

- 13.1 weifbægsÿvj q, wefM Ges GtRwYi gva`g miKvi bZb BgviZ Ges Ab`vb` AeKvWtgv thgb  
 ✨❖❖❖❖ tmZi Kvj fivUBZ`w` wbgfY cPbi A\_`e`q Kti \_vtKb|
- 13.2 AwKvsk t¶t¶, thtnZi GB mKj temvgwi K cZRh`temiKwi wKv`viMtiYi gva`tg m`úw` Z nq,  
 tmtnZi wbgfY KvthP cãZwU chfçq mhZæZÉyeavb, cwie¶¶Y I wbgÿÿ cãqvRb| hw`I Gaitbi  
 Kvhpitgi mwæR Z`viwKi `wqZi msukæ-wbæfñx GtRwYi I ci eZfç, Z\_wvc G\_`tjv wbañi Z evtRU  
 eivt¶i AvI Zvq wbañi Z mgtq wqZe`wqZv I `¶Zvi mv¶\_ ev`ewqZ ntqtQ Gwel¶q hv³m½Z  
 wboQZv cãvtbi Rb` cãZwU Kvhpig m`úY`I wLzfvte cix¶v Kiv wbi¶¶KMtiYi Aek` cyj bxq  
 KZè`|

### ପ୍ରଧାନ ବୁକିନିମୁହ

#### 13.3 G\_`tjv nt`Q t

- Kvhpim`úv`tb Amg\_`Gifc wKv`viMtiYi AbKtj Kvhp`k cãvb;
- h\_vh\_`Z`viwK Ges cwie¶¶tiYi Afve;
- evtRU eiv¶ AwZµg Kivi Kvit¶Y KvR eÜ ivLv;
- wægv¶bi DcKiY I hšcwZ e`envi;
- wevt`R AbmiY bv Kivq wægv¶bi KvR;
- AcãZthwMZvgj K`i;
- bKkv Abmvti KvR m`úY`bv Kiv;
- Am`úw` Z Kv¶Ri Rb` A\_`cãvb;
- Abb¶gw` Z Kv¶Ri Rb` A\_`cãvb;
- Kvhpæfñi gvSc¶\_ Kv¶Ri AvI Zv cwieZf;
- weia emfZfvte wKv`vi¶K Aw`R AvbKj` cãkß;
- T`wUcY¶³i Kvit¶Y wKsev Pw³ ev`evqb bv Kivi `i`b ¶wZ Ges
- Achß`w¶w¶ Kiv Ges mōzwmve Abkxj ¶bi Afve|

### ପରିକ୍ରମଣୀୟ ଫଳିତପତ୍ରାଦି

#### 14.4 wbtæv³ `w¶j cIw` chfçj vPbvi Rb` msMh KitiZ nte t

- cãvmwbK gÄyi;
- Kwi Mwi gÄyi;
- `icI;
- Kv¶Ri bKkv I A¼b;
- cPwi Z weÁvctbi Kwc;
- Zj bvgj K weeiY;
- `icI hvPvB KwguJi wmxvš;
- Kvhp`k;
- mgq-wbN¶;

- Pr<sup>3</sup>cĪ;
- wbi vcĒv RvgvbZ ti wR ÷vi;
- `t̄i i Zdmj;
- cwi gvc ein;
- e`qgÄyi;
- wKv`vi t̄ i tj Rvi;
- gRy Bmj ti wR ÷vi;
- hšcwZ Bmj ti wR ÷vi;
- gmK I AvqKi ti wR ÷vi;
- mvmtcY wmwve msµvš-ti wR ÷vi;
- Kv̄Ri AMWZi ti wR ÷vi;
- Kvh<sup>o</sup>mgwB cōZtē`b Ges
- `icĪ weµqj ä A\_⊕

wbi xŋv KgmP  
cZKvh<sup>o</sup>

Awđtmi bvg I Ae`vb \_\_\_\_\_ A\_⊕ermi \_\_\_\_\_

wbi xŋvi chŋmgn	hvi ōviv ci xŋZ	KvhēĪ
<ul style="list-style-type: none"> <li>• cōZw Kv̄Ri Rb` cō`j b cŋxZ I Abtgv`Z n̄tq̄Q wKbv t̄`Lp </li> <li>• wew`Obēfv̄te cō`j b cŋqb Kiv nq wKbv t̄`Lp </li> <li>• h_vh_ KZēŋ cō`j b Abtgv`b KtiwQ̄tj b wKbv t̄`Lp </li> <li>• gÄyi KZ cō`j t̄bi UvKv, K_vq I A t̄¼ cKvk Kiv nq wKbv Ges cō`j b gÄj Kvix KgRZ<sup>o</sup> ōviv `ŋwi Z nq wKbv t̄`Lp </li> <li>• KtqKw cō`j b tetQ wbb Ges `t̄i i Zwj Kvi mv̄t_ Zj bv Kti Dwj wēZ `i_ t̄j v hvPvB Ki`b </li> <li>• `icĪ h_vh_fv̄te AvnŸvb Kiv n̄tq̄Qj wKbv t̄`Lp </li> <li>• `icĪ `wj weµtqi msL`v I MpxZ `icĪti msL`v hvPvB Ki`b  A`ŋfwēK cv_R` cwi jwŋZ n̄tj Kvi Y AbmŪvb Ki`b </li> </ul>		







## প্রাপ্তি : সাধারণ পদ্ধতিসমূহ

### ভূমিকা

14.1 miKv̄ii c̄m̄B AṭbK c̄Kv̄ii Ges GB c̄m̄Bmḡn GKt̄i iv̄ōq KgR̄v̄É cwiPvj bvi Rb̄  
miKv̄iK c̄q̄vRbxq A\_ḡms̄vb̄ Kivi w̄elq̄uJ w̄bw̄ōZ Kt̄i | c̄m̄Bt̄K w̄bw̄ θ Kt̄qK̄uJ fv̄t̄M f̄v̄M Kiv  
hvq t (1) ivR̄^; (2) w̄dm, (3) w̄eμqj ä A\_ḡ, (4) w̄eb̄t̄qv̄M t̄t̄K jvf, (5) c̄yR c̄Z̄v̄nvi, (6)  
L̄Piv c̄m̄B, (7) Rwi ḡv̄bv I `É, (8) tj w̄f, (9) m̄y - Af̄š̄ixY (10) `eṭ̄`wkK ḡÄvi BZ̄`w̄ |

14.2 Kt̄c̄t̄iU Ki, gmK, ÷`v̄ū BZ̄`w̄ Drm t̄t̄K c̄m̄B ivR̄^w̄et̄kl ḡi"Zc̄Yḡ KviY ev̄t̄R̄t̄U GB  
c̄m̄B ḡt̄jvi w̄ew̄kó Ae`vb̄ \_v̄t̄K Ges Gaiṭbi A\_ḡt̄bi I ci miKv̄ii w̄bf̄Z̄v̄ μḡv̄MZ̄fv̄te eḡx  
cv̄t̄"Q̄ | h̄w̄ I ivR̄^w̄b̄ix̄ḡvi `w̄q̄Z̄i Ab̄" GK̄uJ Āw̄U Āw̄`B̄t̄ii I ci b̄`Z̄\_v̄nc̄ w̄w̄fj Āw̄U  
Āw̄`B̄t̄ii Āw̄`R̄ m̄Z̄`v̄q̄t̄bi GK̄uJ `w̄q̄Z̄i iṭq̄t̄Q GB KviY ṭh, m̄w̄eR̄fv̄te m̄Kj c̄m̄B̄B Ges  
w̄et̄klZ̄ ivR̄^c̄m̄B̄ miKv̄ii w̄nm̄v̄tei ḡfv̄w̄eK c̄m̄q̄vi (normal accounting channel) gā  
w̄`t̄q m̄w̄v̄j Z̄ nq̄ | K̄v̄t̄RB̄ ḡs̄w̄μq̄fv̄te B ḡt̄jvi tiKw̄ḡḡ Ask c̄ix̄ḡv̄ Kivi `w̄q̄Z̄i w̄w̄fj Āw̄U  
Āw̄`B̄t̄ii I ci eZ̄ḡ |

### প্রধান ঝুঁকিসমূহ

14.3 c̄m̄vb̄ S̄yK ḡt̄jv GB ṭh, c̄m̄B̄t̄

- AvBb Ab̄j̄hv̄qx̄ w̄bāḡi Z̄ nq̄ub̄;
- m̄w̄K̄fv̄te m̄s̄M̄px̄Z̄ nq̄ub̄;
- miKw̄i w̄nm̄v̄te R̄gv̄ Kiv nq̄ub̄, A\_ḡev GB c̄m̄B̄ w̄ef̄v̄M̄x̄q̄ e`q̄ w̄ḡUv̄t̄bvi Rb̄" e`eüZ̄ n̄t̄q̄t̄Q;
- c̄Yḡḡfv̄te w̄nm̄v̄ef̄ḡ nq̄ub̄;
- h\_vh\_fv̄te w̄P̄w̄ȳZ̄ bv̄ n̄l qv̄q̄ d̄w̄k̄i m̄ḡh̄v̄M̄ m̄ȳó;
- h\_vh\_fv̄te ṭk̄Ȳw̄eb̄`-nq̄ub̄ Ges
- ḡfv̄w̄eK w̄nm̄ve c̄m̄q̄vi gā" w̄`t̄q̄ c̄m̄w̄n̄Z̄ bv̄ n̄l qv̄q̄ Gi Āṭav̄ḡj̄`v̄qb̄ (underestimation)  
n̄l qvi m̄w̄eb̄v̄ w̄e`ḡvb̄ |

### নিরীকার উদ্দেশ্যাবলী

14.4. w̄b̄ix̄ḡvi c̄m̄vb̄ D̄t̄i k̄ ḡt̄jv n̄j̄ t̄

- AvBb Ab̄j̄v̄t̄i c̄m̄B̄ w̄bāḡi Ȳ Kiv n̄t̄q̄t̄Q w̄K̄bv̄ hv̄P̄v̄B̄ Kiv;
- tiKw̄ēT̄w̄`eā I w̄bf̄ḡ w̄K̄bv̄ hv̄P̄v̄B̄ Kiv;
- m̄s̄M̄px̄Ze` A\_ḡAv̄`v̄q̄K̄Z̄ Ges w̄nm̄v̄ef̄ḡ w̄K̄bv̄ hv̄P̄v̄B̄ Kiv;
- c̄m̄B̄ e`e`v̄cb̄v̄ A\_ḡ c̄m̄B̄ w̄bāḡi Ȳ, m̄s̄M̄ḡ Ges w̄nm̄v̄ef̄ḡ i Rb̄" K̄v̄h̄R̄i w̄b̄q̄š̄Ȳ w̄e`ḡvb̄ w̄K̄bv̄  
hv̄P̄v̄B̄ Kiv;
- c̄m̄B̄ w̄bāḡi Ȳ m̄w̄K̄fv̄te Kiv n̄t̄q̄t̄Q w̄K̄bv̄ hv̄P̄v̄B̄ Kiv;
- w̄ew̄f̄b̄x̄aiṭbi c̄m̄B̄i w̄nm̄ve m̄w̄K̄ I m̄ȳōz̄w̄K̄bv̄ hv̄P̄v̄B̄ Kiv Ges
- m̄s̄w̄k̄é w̄ef̄v̄M̄mḡṭni m̄v̄t̄\_ A\_ḡn̄ m̄z̄w̄Z̄m̄v̄t̄bi (reconciliation) ḡv̄ā`ṭḡ w̄nm̄ve m̄s̄μv̄š̄-i`x̄Z̄v̄  
hv̄P̄v̄B̄ Kiv n̄t̄q̄t̄Q w̄K̄bv̄ c̄ix̄ḡv̄ Kiv |

### নিরীকা পদ্ধতিসমূহ

14.5. Եթե անհատն անց է կացնում (transfer receipts) փողի անցումներ կամ փողի փոխանցումներ  
ի դեպքում, Այս դեպքում անհատը պետք է պահպանի Այս Կրթության





wbix¶vi ch¶mgA	hui Øviv ci xi¶¶Z	KvhEĪ
<p>13. we`gvb e`e`v I c×wZ, Aby vb e`envi m`ú¶K<sup>©</sup> wbõqZv cõvb¶K mg_Ø t`qvi Dchy<sup>³</sup> cõvY wntmte m`úY<sup>¶</sup>K?</p> <p>14. Aby v¶bi Rb` e`eüZ e`vsuKs e`e`v Ab` miKwi Znietji t¶¶Ī cõhvR` meRb` ¶KZ wbqšY I wbeviYgj K e`e`vi mvt_ mvgÄm`cY<sup>©</sup> Ges GKB ai¶bi wbix¶v hvPvB mvtc¶¶ wK?</p> <p>15. Aby v¶bi h_vh_ wnmvef<sup>³</sup> Ges th DĪĪk` Aby vb cõvb Kiv nq, tm DĪĪk` Gi e`envi wbwõZ Kivi Rb` ch¶ß Avw_¶ wbqšY e`e`v we`gvb Av¶Q wK?</p>		

**উপসংহার :**

KvhEĪ weeZ gše` mvtc¶¶ Avgvi AwfgZ GB th, e¶`wK Aby vb th DĪĪk` cõvb Kiv  
ntq¶Qj tm DĪĪk` e`eüZ ntq¶Q, h\_vh\_fvte tkYweb`-Kiv ntq¶Q Ges mwKfvte wnmvef<sup>³</sup>  
Kiv ntq¶Q Ges c¶vmwbK GtRwYi Kvh¶i wnmvee`e`v i¶q¶Q, hv wnmve weeiYx¶Z tckKZ  
Z\_`w`¶K mg\_Ø Kivi Rb` ch¶ß Z\_` cõvb KĪ |

..... KZ¶ cYiZ;                      Zwi L t .....

..... KZ¶ ci xi¶¶Z;                      Zwi L t .....

## স্থানান্তর প্রাপ্তি (Transfer Receipts)

### ভূমিকা

16.1. miKv̄i i Kv̄Q tckKZ K̄wZcq `we t\_†K KZ̄bi gva'tg `v̄bš† c̄m̄B msM̄pxZ nq| A\_⊙  
cwi†kvaKvix w̄nmvei¶Y Awdmm̄ḡa wea-veavb Ab̄hv̄qx Gai†bi c̄m̄B MYbv, msM̄h Ges  
tiKW̄P̄i `w̄qZ; cij b K†i \_†K| Dr̄m̄ msM̄pxZ c̄m̄Bmḡni c̄Kvi†f` w̄baifc t

(1) teZb t\_†K t̄c̄šbt̄c̄ybK w̄f̄w̄E†Z KZ̄bi gta'tg Av`vq eve` c̄m̄B thgb, miKwi evm`v†bi  
fvov, Kj`vY Zn̄ej, mvaviY f̄vel` Zn̄ej, th̄S\_exgv, M̄vm, cw̄b BZ`w` | G\_†j vi gta` ewo  
fvov KZ̄bi w̄el q̄w̄ w̄etk̄l „i"Zc̄Y⊙(D"Pḡv̄vi S̄p̄K)|

(2) t̄ḡivgZ I i¶Yv̄te¶Ym̄n mieivnKvix†i w̄bKU t\_†K Av`vqKZ gmK I AvqKi – GB  
c̄K̄w̄Zi ivR`^c̄m̄Bmḡa|

### প্রধান বুল্কিসমূহ

16.2. G\_†j v n̄j t

- evmvi `Lj M̄hY Ges Zv Lw̄j Kivi c̄m̄Zte` b w̄etePbvq Avbqb bv Kiv;
- Ai × MYbv;
- Av`vq ev` cov w̄Ksev Kg nv†i Av`vq Kiv;
- `v̄bš† c̄m̄B w̄nmvef̄B bv Kiv;
- Ai × t̄k̄Yw̄eb`vm Ges
- evm`v̄bmḡa Lw̄j \_vKvi Kvi†Y c̄m̄B msM̄pxZ bv n̄l qv|

### নিরীক্ষার উদ্দেশ্যাবলী

16.3. c̄m̄vb D†i k` n̄j t

Av`vq†hvM` A\_⊙mw̄WK nv†i mK†ji KvQ t\_†K Av`vq Kiv n†q†Q w̄Kbv Ges Zv mw̄WKfv̄te  
t̄k̄Yw̄eb`vm I w̄nmvef̄B n†q†Q w̄Kbv t`Lv|

16.4. w̄bix¶v ch̄¶j vP̄bvi Rb` w̄b†æv̄³ tiKW̄E†w` msM̄h Ki†Z n̄te t

- teZb, mieivn I t̄mev, t̄ḡivgZ I i¶Yv̄te¶Y w̄ej mḡni bḡbv (sample);
- gmK I AvqK†i Z̄d̄im̄j (Ges w̄ewam̄ḡa);
- gmK/AvqKi Av`vq/msM̄h tiw̄R÷vi Q̄rov `v̄bš† c̄m̄Bi tiw̄R÷vi;
- miKwi KgP̄wi†i Avev†bi Z̄w̄j Kv Ges
- eiv̄i Av`k|





ৱbixfjvi chqmgf	hui Øviv cixfjZ	KvhEÎ
<ul style="list-style-type: none"> <li>• ৱnmvei fY Awdmmgfn miKwi evm`vb Ges evm`vfb Ae`vbKvixt`i Zvwj Kv AvtQ ৱKbv cixfjv Ki`b  GB Zvwj Kv ৱK nuj bvMv` Ae`vq AvtQ?</li> <li>• hw` Zvwj Kv bv cvlqv hvq Zvntj ৱnmvei fY Awdm ৱKfvte ৱbwðZ Ki†Q th evm`vb,tj v Lvwj cto tbB?</li> <li>• frov eve` cØBmgf ৱbqšYKvix ৱefvtMi ৱnmvtei mv†_ ৱgwj †q t` Lv ntqvQj ৱK?</li> </ul>		

**উপসংহার :**

KvhEÎ weeZ gše` mvtctfj Avgvi AwfgZ GB th, Av`vq (recoveries) Ges `vbrš†i i gva`tg cØBi ৱnmve ৱewa Abhvqx mWVK Ges mæúY

..... KZ& cYxZ;                      Zwi L t .....

..... KZ& cixfjZ;                      Zwi L t .....

**দায় : সাধারণ পদ্ধতিসমূহ**

**ভূমিকা**

- 17.1. `vq ej tZ tmB Awv`R eva`evaKZvtK eSvq hv cwi tkvtai Rb` mi Kvi `vqx| `vq `f wKsev `xNfgqvw` Af`šixY FY A\_ev `xNfgqvw` `et`wkK FY ntZ cvti | A`vqx Rgv0i AvKvti I `vq m`w0 ntZ cvti | Zte Gi Rb` tKvb my` t`l qv nq bv| `vq Avevi mi Kwi KgPwi t`i wbKU t`tKI c0B eve` m`w0 ntZ cvti hvi Rb` my` cwi tkva Kiv nq, thgb mvavi Y fivel` Znwej |
- 17.2. mvaviYZ mi Kvtii wevfbæc0qvRb vGUvtbvi Rb` hLb wBR`^m`u` ch0B `vtK bv ZLbB `vq m`w0i gva`tg mi KvtiK AwZwi`3 A`\_msM0h Ki tZ nq| eZ0vtb mi Kvtii Kvh0rg gvI wZwi`3 fvte m`u0hwi Z nI qvq Kvi tY, Ges mi Kvtii Avq I e`tqi gta` Dj t`hvm` e`eavb m`w0 nI qvq, mi KvtiK FtYi gva`tg A`\_vtbi c` t`c M0Y Ki tZ nt`Q| mi KvtiK GB `vq cwi tkva Ki tZ nq Ges Gi hveZxq e`q (my) tgUvtZ nq| FtYi `vq hZ evotQ ZZB my` eve` e`q ewx cvt`Q – hv mi Kwi m`ut`i Ici Avil Pvc m`w0 Ki tQ| `et`wkK FtYi `vq Avil teuk `i`ZcY, KviY GB FtYi Avmj I my` cwi tkva Ki tZ nq `et`wkK gy`tq, hvi mv t`\_ tj bt`\_tbi fvi mv t`\_i (e`vtj Y Ad tctgUm) vel quU RwoZ| mZivs mi Kwi FtYi e`e`vcbv mtef0g hZel `vZvi mv t`\_ cwi Pwvj Z nI qv c0qvRb| cwi gvY Ges Ach0B w0qš`Yi Kvi tY `vq w0ix0v, GKwU D`P-SjKcY0j vKv|

**প্রধান ব্লকসমূহ**

17.3 G`\_tj v n0j t

- Abrcv` bKxj Lv tZ e`tqi DtI tk` FY M0Y;
- FY cY0zfvte wnmvef`3 bv nI qv;
- Avmj I my` mn FY cwi tkvtai h\_vh\_ e`e`v we`g vb bv `vKv;
- Ach0B ti KW0`3;
- A`^Q wnmve e`e`v;
- msm` KZR wba0i Z mxgvi gta` FY M0Y bv Kiv;
- th DtI tk` FY M0Y Kiv ntq0j tmB DtI tk` Zv e`envi bv Kiv;
- mi Kwi A`\_ms`vtbi (Public Finance) m0zbxwZ Abjvqx FtYi A`\_e`envi bv Kiv;
- FtYi ti KW0I m`wZmvab ev wi Kbw0mj tqkb bv Kiv Ges
- Abtgvw` Z Zdwj Abjvqx FY cwi tkva bv Kiv|

**নিরীক্ষার উদ্দেশ্যাবলী**

17.4. c0vb DtI k`\_tj v nt`Q t

- msm t` i AvBb 0viv wba0i Z mxgvi evBti mi Kvi FY M0Y Kti tQb wKbv t` Lv;
- FY eve` c0Bmg0 wnmvef`3 Kiv nq wKbv t` Lv;
- th DtI tk` FY M0Y Kiv ntq0j, tmB DtI tk` Zv e`eüZ ntqtQ wKbv tm wel tq w0w0Z nI qv;
- cvl bv cwi tkvtai DtI tk` c0ZeQi GKwU w0w`0 A¼ Mw`QZ ivLv (amortisation) nq wKbv;
- FY e`e`vcbvi Rb` Kvh0i w0qš`Yi Aw`Zj AvtQ wKbv hvPvB Kiv;
- FtYi cY0z wnmve msi 0Y Kiv nq wKbv hvPvB Kiv;

- P<sup>3</sup> Ksev`vq ms<sub>μ</sub>Š-wea-weavb Abhvqx`vq w<sup>®</sup>úwÉ Kiv nq wKbv hvPvB Kiv;
- FY e`envi Kvi xMY cwi cY<sup>®</sup>vte`vqex wKbv hvPvB Kiv;
- cZ`wkZ dj vdj cvl qv tM<sup>†</sup>Q wKbv tm m<sup>•</sup>ú<sup>†</sup>K<sup>®</sup>ÁvZ nl qv;
- w<sup>®</sup>bix<sup>†</sup>vi Zwi<sup>†</sup>L we`g<sup>•</sup>v<sup>•</sup>mKj`xN<sup>†</sup>gq<sup>w</sup> FY, wnmvte h<sub>vh</sub>\_fvte cZ<sup>†</sup>d<sup>wj</sup> Z n<sup>†</sup>q<sup>†</sup>Q wKbv hvPvB Kiv;
- w<sup>®</sup>bix<sup>†</sup>vi Zwi<sup>†</sup>Li GK ermi ci c<sup>•</sup>q`xN<sup>†</sup>gq<sup>w</sup> F<sup>†</sup>Yi cwi gvY KZ\_vKte w<sup>•</sup>i Kiv;
- `xN<sup>†</sup>gq<sup>w</sup>`v<sup>†</sup>qi cK<sup>v</sup>k (disclosure) ch<sup>®</sup> wKbv t`Lv Ges
- `xN<sup>†</sup>gq<sup>w</sup>`FYmg<sup>†</sup>n Ab<sup>y</sup>v<sup>†</sup>bi th A<sup>¼</sup> i<sup>†</sup>q<sup>†</sup>Q cK<sup>†</sup>Zc<sup>†</sup>†<sup>†</sup> Zv Ab<sup>y</sup>vb wKbv w<sup>®</sup>v<sup>®</sup> Kiv|

**নিরীক্ষা পরিচালনার পন্থা**

17.5. <sup>†</sup> ev`xN<sup>†</sup>gq<sup>w</sup> Af<sup>•</sup>š<sup>†</sup>xY miKwi FY Ges mvaviY f<sup>wel</sup> r Z<sup>w</sup>ej AvKv<sup>†</sup>i miKwi Kg<sup>®</sup>P<sup>wi</sup>i w<sup>®</sup>bKU t<sup>†</sup>K msM<sup>†</sup>xZ A<sup>•</sup>Q<sup>v</sup>iv m<sup>•</sup>v<sup>†</sup>qi w<sup>el</sup>tq w<sup>w</sup>fj A<sup>w</sup>WU A<sup>w</sup>a`Bi ch<sup>®</sup> Av<sup>k</sup>ym w<sup>†</sup>Z cv<sup>†</sup>i | w<sup>w</sup>fj A<sup>w</sup>WU A<sup>w</sup>a`Bi<sup>†</sup>K w<sup>c</sup>wUG<sup>U</sup>w A<sup>w</sup>WU A<sup>w</sup>a`Bi KZ<sup>®</sup> cwi P<sup>wj</sup> Z w<sup>®</sup>bix<sup>†</sup>v (w<sup>w</sup>f<sup>®</sup>b<sup>®</sup>c<sup>®</sup>K<sup>v</sup>i i m<sup>®</sup>Á<sup>®</sup> c<sup>®</sup>K<sup>†</sup>i i Rb<sup>•</sup>) Ges evsjv<sup>†</sup>k e<sup>•</sup>v<sup>†</sup>tKi Af<sup>•</sup>š<sup>†</sup>xY I e<sup>w</sup>nt<sup>w</sup>bix<sup>†</sup>vi I ci Av<sup>•</sup>v<sup>•</sup>v<sup>•</sup>cb Ki<sup>†</sup>Z nq| <sup>†</sup>et`wkK F<sup>†</sup>Yi t<sup>†</sup>†<sup>†</sup>, <sup>†</sup>et`wkK m<sup>v</sup>nv<sup>•</sup>ch<sup>®</sup> c<sup>®</sup>K<sup>†</sup> A<sup>w</sup>WU A<sup>w</sup>a`B<sup>†</sup>i i g<sup>n</sup>vc<sup>wi</sup> P<sup>v</sup>j K Ges A<sup>•</sup>Q<sup>w</sup>ZK m<sup>•</sup>ú<sup>®</sup>ef<sup>v</sup>M I evsjv<sup>†</sup>k e<sup>•</sup>v<sup>†</sup>tKi Af<sup>•</sup>š<sup>†</sup>xY w<sup>b</sup>q<sup>š</sup>y BD<sup>w</sup>t<sup>U</sup>i Kv<sup>†</sup>Ri I ci Av<sup>•</sup>v<sup>•</sup>v<sup>•</sup>cb Ki<sup>†</sup>Z nq| w<sup>®</sup>bix<sup>†</sup>vi D<sup>†</sup>†<sup>†</sup>k<sup>•</sup>i m<sup>v</sup>t<sup>•</sup> m<sup>½</sup>wZ ti<sup>†</sup>L w<sup>w</sup>fj A<sup>w</sup>WU A<sup>w</sup>a`Bi G<sup>†</sup>i i Kv<sup>Q</sup> t<sup>†</sup>K mZ<sup>•</sup>v<sup>q</sup>b I cZ<sup>•</sup>q<sup>b</sup>c<sup>†</sup> P<sup>v</sup>B<sup>†</sup>e|

**নিরীক্ষা পদ্ধতি**

17.6. w<sup>®</sup>t<sup>®</sup>K<sup>†</sup>YMZ

1. P<sup>j</sup>wZ ermt<sup>•</sup>i w<sup>•</sup>wZi m<sup>v</sup>t<sup>•</sup> ce<sup>®</sup>Z<sup>®</sup>x<sup>®</sup>erm<sup>†</sup>i i w<sup>•</sup>wZ w<sup>g</sup>wj t<sup>q</sup> t`Lp|
2. tiKW<sup>®</sup> FY Ges FY cwi t<sup>k</sup>va Z<sup>j</sup> bv Ki<sup>•</sup>b|
3. w<sup>®</sup>Y<sup>®</sup> m<sup>†</sup> i Mo nv<sup>†</sup>i i m<sup>v</sup>t<sup>•</sup> c<sup>®</sup>KZ m<sup>†</sup> i nv<sup>†</sup>i i Z<sup>j</sup> bv Ki<sup>•</sup>b|

17.7. ev<sup>•</sup>e c<sup>x</sup>wZmg<sup>n</sup>

A<sup>w</sup>-Z<sup>j</sup> hvPvB<sup>†</sup>qi t<sup>†</sup>†<sup>†</sup> t F<sup>†</sup>Yi w<sup>•</sup>wZ w<sup>®</sup>b<sup>®</sup>ÖZKiY|

eva<sup>•</sup>evaKZvi t<sup>†</sup>†<sup>†</sup> t F<sup>†</sup>Yi eva<sup>•</sup>evaKZv w<sup>®</sup>b<sup>®</sup>ÖZKiY|

m<sup>•</sup>ú<sup>®</sup>Y<sup>®</sup>vi t<sup>†</sup>†<sup>†</sup> t AZ<sup>†</sup>Z th mKj G<sup>†</sup>R<sup>w</sup>Y t<sup>†</sup>K`xN<sup>†</sup>gq<sup>w</sup> FY cvl qv w<sup>®</sup>M<sup>†</sup>q<sup>®</sup>Qj Z<sup>v</sup>†`i Kv<sup>Q</sup> t<sup>†</sup>K w<sup>®</sup>Ö<sup>®</sup>Zv<sup>†</sup>Á<sup>v</sup>cK A<sup>w</sup>f<sup>g</sup>Z msM<sup>®</sup>|

**বিস্তারিত পরীক্ষণ**

17.8. AZ<sup>•</sup>š-A<sup>†</sup>msL<sup>•</sup>K eo A<sup>†</sup>¼i F<sup>†</sup>Yi t<sup>†</sup>†<sup>†</sup> A<sup>w</sup>-Z<sup>j</sup> Ges A<sup>w</sup>aKv<sup>†</sup>i i c<sup>®</sup>vY <sup>†</sup>fc K<sup>•</sup>v<sup>•</sup>k tiKW<sup>®</sup> w<sup>®</sup>t<sup>•</sup>cwRU w<sup>•</sup>e, e<sup>•</sup>v<sup>•</sup>sK weeiY Ges FY<sup>•</sup>vZvi w<sup>•</sup>wZc<sup>†</sup> hvPvB Ki<sup>•</sup>b Ges eva<sup>•</sup>evaKZvi c<sup>®</sup>vY<sup>•</sup>†fc FY cwi t<sup>k</sup>v<sup>†</sup>ai Z<sup>d</sup>wj ci<sup>x</sup>†<sup>v</sup> Ki<sup>•</sup>b|

## সাধাৰণ ভবিষ্য তহবিল

### ভূমিকা

- 18.1. ৱনম্বে গন্ব ৱবগ্শ্ৰু Ges Zui Aaxb ৱনম্বে ৱৱয় আৱম্মগ্ন, ত্গব চ্ৰব, ত্ৰজ্ব I \_vbv ৱনম্বে ৱৱয় আৱম্মগ্ন, মৱবিয় ফ্বেল" Znuej i ৱনম্বে মসি ৱৱয় Ges mi Kwi KgRZP I KgPwi t` i GB ৱনম্বে ৱৱয় Zi Povš-ৱৱয় ৱৱয় mKj ` ৱৱয়: cvj b Kti \_vKb| mৱবিয় ফ্বেল" Znuej mi Kwi KgPwi t` i teZtbi GKU ৱৱয় Z A¼ – hv KZtbi gva`tg ফ্বেল" tZi Rb" A\_@mÂtqi mthvM c0vb Kiv nq| mৱবিয় ফ্বেল" Znuej ৱৱয় vi Avl Zvq hui v ফ্বেল" Znuej Pu`v c0vtbi Rb" Dchp, Zt` i tKB GB Znuej i Pu`v`vZv ৱনম্বে m`m`f3 Kiv nq|
- 18.2. mৱবিয় ফ্বেল"r Znuej ৱৱয় v, 1979-tZ GB Znuej cwi Pvj bvi c×wZmgñ ewYZ AvtQ| GB Znuej mspvš-Acivci cñamgñ tRvtij ৱৱয় ৱৱয় i`j m&Gi GKv`k Aa`vtqi ৱৱয় cwi t`Q t` Ges tURvwi I mve ৱৱয় i`j m&Gi ZZxq cwi t`Q t` i M Astki Gm Avi 320 t`tK 326-G cvl qv hvte |

### প্ৰধান বুলি সন্মত

- 18.3. mৱবিয় ফ্বেল" Znuej i tj bt`b bM`-ৱৱয় GB Kvi tY Sjk i gvIv tekx| KvtRB Ab`vb` tj bt`b Atc ৱৱয় GB Znuej cwi Pvj bvi t ৱৱয় cZvi Yvi m`ebv AwaK| thtnZi mi Kvi GB Znuej i AvQ ev i ৱৱয় ৱৱয় Kiv R Kti b, thtnZi Znuej tK ৱৱয় ivLv Ges Gi ৱনম্বে mWKfvte msi ৱৱয় Kiv AZ`vek`K| চ্ৰব Sjk , tj v n0j t
- GB Znuej ৱৱয় Abhvqx cwi Pvj Z nq bv| D`vniY `tfc ejv thtZ cvti th AtbK AwMg Abbtg ৱৱয় Zfvte c0vb Kiv nq;
  - AwMgmgñ ti KWf3 bv Kiv Ges ৱৱয় t`tK ৱৱয় b bv Kiv;
  - Znuej i ৱনম্বে Ges Pu`v`vZv` i ৱৱয় Z ৱনম্বে ৱৱয় mgšq Kiv nq bv| Gi dtj tKvb ৱৱয় A¼ mWK tm m`tK`AmbōqZv m` nZ cvti Ges AtbK t ৱৱয় cZvi Yvi m`ebv \_vK Ges AtbK t ৱৱয় Z`MZ fj kbv3 Kiv m`e nq bv;
  - Znuej i ৱৱয় AvZwi 3, AwMg ৱনম্বে cwi tKva Kiv thtZ cvti;
  - Znuej mspvš-tj bt`b mgñ ewkxU ti ৱৱয়`v`ti ti KWf3 Kiv nq bv Ges
  - gvmK ৱনম্বে Ges ewkxU ৱৱয় gta` m½wZmvab (reconciliation) Kiv nq bv|

### নিৰীক্ষাৰ উদ্দেশ্যাবলী

- 18.4. চ্ৰব Dt`i k` , tj v nt`Q t
- Znuej cwi Pvj bvi ৱৱয়-ৱৱয় Abhvqx Znuej i tj bt`b msNwUZ nt`Q wKbv t` Lv;
  - Znuej i ৱনম্বে mWK wKbv, Ges Znuej i ৱৱয় ৱনম্বে ৱৱয় YxtZ h\_vh\_fvte cZdvj Z nq wKbv Zv ci ৱৱয় Kiv;
  - th mKj mi Kwi KgPvi t` i Rb" Znuej Pu`v c0vb eva`Zvgj K tmB tkYxi mKj KgPvi t`K Znuej i Pu`v`vZvi Zvj Kvf3 Kiv ntqtQ wKbv hvPvB Kiv;

- Znvej t\_#K A\_@D#Ej b, wbx#vi gva`tg hvPvB Kiv nq wKbv t`Lv Ges
- Znvej i Pu`v`vZv nlqvi thvM` bb Gi#K KvD#K Pu`v`vZv wmwte Znvej i m`m` Kiv n#q#Q wKbv (D`vniY`#fc ivR`^LvZ t\_#K tc0#Y wbtqvRZ KgRZ#KgPvix e`ZxZ Dbqb cK#i i KgRZ#KgPvixe` ) hPvB Kiv|

### পরীক্ষণীয় দলিলপত্রাদির তালিকা

18.5. wbx#vi Rb` wbt#ev<sup>3</sup> `wj c#w` msMh Ki#Z n#e;

- m`m`f#i Av#e` bc# Ges g#v#b#q# (nomination) m#p#v#š-K#M#R#c#w` i b#w#;
- mvaviY f#el` Znvej Bb#W` ti#R#v#i;
- mvaviY f#el` Znvej e#W#k#U ti#R#v#i;
- mvaviY f#el` Znvej t#j R#v#i;
- mvaviY f#el` Znvej w`#Z ti#R#v#i;
- w`#Z `v#v#š# ti#R#v#i;
- m#f` i m#v#g#w#i ti#R#v#i;
- mvaviY f#el` Znvej P#v#š-c#w#i#k#v#a ti#R#v#i;
- AwMh/P#v#š-c#w#i#k#v#a#m#p#v#š-g#Ä#i c#w` Ges
- mvaviY f#el` Znvej f#v#D#P#i#m#g#n (teZb vej , w#w#D#j Ges A\_@D#Ej b vej )|

### নিরীক্ষা যাচাইসমূহ

18.6. m#s#h#w#RZ wbx#v# Kg#P# Ab#y#i#Y Ki#Z n#e|



বিষয়বস্তু	হিসাব	উত্তর
<p>L) মূল্যের নতুন, গিফটের জন্য তিন                  বছর আগে, তিনটি বছর আগে, তিনটি বছর আগে                  মূল্যের নতুন তিনটি বছর আগে।</p> <p>M) পাইলটের মতো মজা মিলিয়ে দেওয়া                  তিনটি বছর আগে (তিনটি বছর আগে মূল্যের                  নতুন তিনটি বছর আগে) তিনটি বছর আগে                  তিনটি বছর আগে।</p> <p>N) তিনটি বছর আগে, তিনটি বছর আগে                  তিনটি বছর আগে - তিনটি বছর আগে                  তিনটি বছর আগে।</p> <p>O) তিনটি বছর আগে - তিনটি বছর আগে                  তিনটি বছর আগে।</p> <ul style="list-style-type: none"> <li>• তিনটি বছর আগে - তিনটি বছর আগে                      তিনটি বছর আগে তিনটি বছর আগে,                      তিনটি বছর আগে তিনটি বছর আগে                      তিনটি বছর আগে তিনটি বছর আগে।</li> <li>• তিনটি বছর আগে, তিনটি বছর আগে - তিনটি বছর আগে                      তিনটি বছর আগে তিনটি বছর আগে তিনটি বছর আগে                      তিনটি বছর আগে তিনটি বছর আগে তিনটি বছর আগে                      তিনটি বছর আগে তিনটি বছর আগে।</li> <li>• তিনটি বছর আগে তিনটি বছর আগে, তিনটি বছর আগে                      তিনটি বছর আগে তিনটি বছর আগে তিনটি বছর আগে                      তিনটি বছর আগে তিনটি বছর আগে তিনটি বছর আগে                      তিনটি বছর আগে তিনটি বছর আগে।</li> </ul> <p>P) তিনটি বছর আগে, তিনটি বছর আগে                  তিনটি বছর আগে তিনটি বছর আগে                  তিনটি বছর আগে তিনটি বছর আগে                  তিনটি বছর আগে তিনটি বছর আগে।</p> <p>Q) তিনটি বছর আগে, তিনটি বছর আগে                  তিনটি বছর আগে তিনটি বছর আগে                  তিনটি বছর আগে তিনটি বছর আগে                  তিনটি বছর আগে তিনটি বছর আগে।</p>		
<p><b>৩. উদ্ভিদ তত্ত্বের প্রদত্ত চিত্র বিশ্লেষণ</b></p> <p>K) তিনটি বছর আগে তিনটি বছর আগে                  তিনটি বছর আগে তিনটি বছর আগে                  তিনটি বছর আগে তিনটি বছর আগে                  তিনটি বছর আগে তিনটি বছর আগে।</p>		



wbixŋvi chŋqmgŋ	hvi Øviv ci xŋŋZ	KvheĪ
<p>L) thŋŋŋĪ teZb t_ŋK Pu`v KZØ Kiv nq, tmŋŋŋĪ Pu`v`vZvŋ`i th tKvb GKŋU bgbv msMØ Ki`b Ges wbowØZ tnvb th, Zuiv Znweŋji cØqvRbxq Zdwŋj dig ciY KiŋQb </p> <p>M) Znweŋji Zdwŋŋji fir<sup>3</sup>mgŋni (entries) cØZgvŋm tj Rvi cØvq th tcw=s t`lqv nq Zvi GKŋU bgbv ci xŋŋv Kŋi t`Lŋ th, whub tcw=s w`ŋŋŋQb wZwb Qvov Ab` Kvŋiv Øviv GB tcw=s chŋŋj vPbv Kiv nŋŋŋQ wKbv </p>		
<p><b>8. অবসর গ্রহণ ব্যতীত অন্যকক্ষে তহবিল থেকে অর্থ উত্তোলন নিরীক্ষা</b></p>		
<p>K) fvel` Znweŋ t_ŋK AwMØ gÄyi Rb` wmwveiŋŋY Awdm KZØ BmjKZ w`wZ weeiYxi wbfŋZv ci xŋŋv Ki`b </p> <p>L) mv`uØZK mgŋq A_©DŋEjŋŋbi GKŋU bgbv t_ŋK wbowØZ tnvb th Pu`v`vZv, wU Avi dig 37 ciY Kŋi wQŋj b, Ges GB DŋEjŋ b h_vh_ gÄyi Øviv mgw_ŋ wQj   Gme`wjj cĪ Pu`v`vZvi bw_ŋZ_vKŋZ nŋe </p> <p>M) bb-tMŋRŋUW KgRZØ`i tŋŋŋĪ ci xŋŋv Ki`b th gÄyi Awdm cØvb KZØ mZ`wqZ nŋŋŋQj  </p> <p>N) Znweŋ weŋagvjv Abŋvqx th mKj kŋZ© AwMØ gÄj Kiv hvq Zv ciY Kiv nŋŋŋQj wKbv ci xŋŋv Ki`b </p> <p>O) wbowØZ tnvb th, jvBd ciw wmi wctŋgqvq cwitkvtai Rb` A_©DŋEjŋ b, we`gvb weŋa Abŋvqx Kiv nq </p> <p>P) wbowØZ tnvb th, DŋEwŋj Z A_©DŋEjŋ bKvixi wmwŋŋei w`wZ Aŋcŋŋv Awak bq </p>		









**জমা**

**ভূমিকা**

- 19.1. Rgv tmB tkYxi A\_°hv mi Kvi mshy³ Znwejt i evBti ivtLb Ges hvi Rb" mi Kvti i wR°syr` wii i (custodial) `wqZi AvtQ Ges hv RgvKvi xMYtK tdi Z t` qvi `wqZi mi Kvti i | Rgvi tkYx,tjv n0j t (1) ivR^Rgv, (2) t` l qmb Rgv Ges (3) tdSR` wii Rgv | Aci ,i "Zcy°tkYxi Rgv | n0j e`vsmKs Rgv N hvi Rgv l c0mB e`w³MZ LwZqvtb msi ¶Y Kiv nq | G,tjv vi gta" t` l qmb Rgv metPtq ,i "Zcy°Ges GLvtb h\_vh\_ gtbvthvM c0 vb Kiv LpB Ri "wi |
- 19.2. ivR^Rgv,tjv nt"Q mi Kwii KgPwii MY KZK c0 E wbi vcEv RvgvbZ Ges wKv`vi MY KZK c0 E Avtb° gmb | t` l qmb gvjj v mI t` l qmb Av`vj tZi Avt`tk, t` l qmb LvZ A\_°Rgv Kiv nq | GKbfvte tdSR` wii Rgv, tdSR` wii Av`vj tZi Avt`tk Rgv Kiv nq | G,tjv mPivPi tQvU At¼i ntq \_vtK Ges GKvi tY ZZUv ,i "Zcy°bq |

**প্রধান বুলিসমূহ**

19.3. G,tjv n0j t

- Rgvi Rb" mwWK AvBtUg bvl ntZ cvti (Aw`Z);
- Rgvi A¼ m°uY°bvl ntZ cvti (gj`vqb);
- chB w`wZ QvovB A\_°cwi tka Kiv ntZ cvti (eva`evaKZv) Ges
- wmv e mspvš-l Aw`R weva-weavb Abyni Y Kiv bvl ntZ cvti (wbqgvbymi Y bv Kiv) |

**নিরীক্ষার উদ্দেশ্যাবলী**

19.4. c0vb DfI k`vej x n0j t

- Rgv AwZwi ³ t` Lvtbv ntqtQ wKbv t` Lv;
- Rgvi UvKv w`wZ Qvov tdi Z ntqtQ wKbv hvPvB Kiv Ges
- ti KW°m³ m°uY°wKbv Ges wmv e mspvš-bxwZgvj v Abyni Y Kiv ntqtQ wKbv t` Lv |

**সংগৃহীতব্য দলিলপত্রাদি**

19.5. wbtæv³ `wj j cIw` wbi x¶vi Rb" msM0 Ki tZ nte t

- Rgvi Pvj vb
- e`vsK`¶
- K`vk eB
- tdi Z c0vtbi Avt`k
- Rgvi ti wR÷vi

## নিরীক্ষা কর্মসূচি জমা

Awđtmi bvg I Ae`vb \_\_\_\_\_

A\_ermi \_\_\_\_\_

wbixŋvi chŋmgn	hwi Øviv cixŋZ	KvhēĪ
<ul style="list-style-type: none"> <li>• ceēZxŋmgvcbx tRt̄ii mv̄t_ cōi w̄K tRi wgvj t̄q t`Lp   GwU GKB A¼ nt̄Z nte  </li> <li>• hw` wbixŋvaxb erm̄ti tKvb cwieZŋ cwijŋZ nq, Zvnt̄j me_ t̄jv bZb f̄w³ cixŋv Kti t`Lt̄Z nte th G_ t̄jv tKŋwebv̄t̄mi weia Ab̄hvqx Rgvi AvBt̄Ug wnt̄mte MY` Kiv hvq wKbv  </li> <li>• ØRgvØ wnmvte MY` Kivi Rb`, Dch̄ŋ KZēŋŋi Avb̄pwbK Avt` k Avt̄Q wKbv cixŋv Ki`b  </li> <li>• Ab̄t̄gv` b̄thM` bq Gifc AvBt̄Ug KLbl Rgv wnmvte wj wce× Kiv nq wKbv t`Lp   G ait̄bi w̄w̄l × AvBt̄Ug_ t̄jv nt̄`Q t (K) teZb, (L) tcbkb, (M) f̄vZv, (N) Rwi gvbv, (O) Aj ¼avi w̄, (P) cōgm̄wi t̄bvU BZ`w̄  </li> <li>• cōg wbixŋvi t̄ŋt̄Ī w`wZmḡni tRi Uvbv nt̄qt̄Q wKbv Ges Zv wgt̄j t̄Mt̄Q wKbv cixŋv Ki`b  </li> <li>• weifb̄et̄kŋxi Rgvi Rb`, c_ K ti wR ÷ vi msiŋY Kiv nq wKbv cixŋv Ki`b  </li> <li>• _vbv/wRj v/cāvb wnmveiŋb KgRZŋ Ab̄t̄gv` b e`ZxZ Rgv ti wR ÷ v̄ti tKvb f̄w³ (entry) wj wce× Kiv nq wKbv cixŋv Ki`b  </li> <li>• Rgvi Rb` e`eüZ Pvj vb mKj w`K t_ t̄K m̄uY© wKbv cixŋv Ki`b  </li> <li>• wWt̄cwRU wnmvte th AvBt̄Ug Rgv Kiv nt̄qt̄Q Zv ivR` wnmvte Rgv Kiv th̄t̄Zv wKbv A_ev e`q nwm wnmvte t`Lv̄bv th̄t̄Zv wKbv, cixŋv Ki`b  </li> <li>• cōZ`K t̄diZ cōv̄t̄bi t̄ŋt̄Ī h_vh_ f̄vDPvi it̄qt̄Q wKbv cixŋv Ki`b Ges Zv gj iw̄k̄t̄i mv̄t_ wgvj t̄q t`Lp hv̄t̄Z Zv gj A¼t̄K AwZ̄μg bv Kti  </li> </ul>		





**উপসংহার :**

Kvh@tI weeZ gše" mvctt¶ Avgvi AৱfgZ GB th, Rgvmgৱ mৱKfvte ৱৱmvfz<sup>3</sup> Kiv ntqtQ Ges  
Rgvi Aaxtb tj bt`tbi t¶tI msuké- ৱৱagvj v AbyniY Kiv ntqtQ| Rgv ৱৱmvte Ggb tKvb  
AvBtUg tbB hv ivR`^Rgv ৱৱmvte cwi MৱYZ ntZ cvti |

..... KZR cYxZ;                      Zwi L t .....

..... KZR ciX¶Z;                      Zwi L t .....

## বৈদেশিক খণ্ডের দায়

### ভূমিকা

- 20.1.  $\hat{e}f\`wkK$  FY GKwU  $\hat{t}\hat{t}ki$  RbM $\hat{t}Yi$  Aw $\_R$   $\hat{v}q$  , hv  $wb\`w$   $\hat{w}$  mgq  $tk\hat{t}l$   $m\hat{y}$   $m\hat{t}gZ$  ev  $m\hat{y}$   $e\`ZxZ$   $c\hat{0}vb$   $Ki\hat{t}Z$   $nq|$
- 20.2.  $m\hat{A}q$  I  $wemb\hat{t}qv\hat{t}Mi$   $NvUwZ$  Ges  $tj$   $b\hat{t}\hat{t}bi$   $c\hat{0}ZKj$   $fvi$   $m\hat{t}g\hat{i}$   $cwi$   $w\`wZ$   $tg\hat{v}Kv\hat{t}ejv$   $Kivi$   $Rb\`$  Ges  $evsj$   $v\hat{t}\hat{t}ki$   $A\`wZK$   $Dbq\hat{t}bi$   $Rb\`$   $\hat{e}f\`wkK$   $m\hat{v}n\hat{v}\`$   $AZ\`s\`$   $i\`ZcY\`$   $wEMZ$   $ermi$   $tj$   $v\hat{t}Z$   $\hat{t}\hat{t}k$   $\hat{e}f\`wkK$   $m\hat{v}n\hat{v}\hat{i}$   $c\hat{0}v\hat{t}n$   $Zvrch\`eY\`cwi$   $eZ\`$   $m\hat{w}aZ$   $n\hat{t}q\hat{t}Q|$   $me\hat{g}vU$   $m\hat{v}n\hat{v}\hat{i}$   $Abj\hat{v}\hat{t}bi$   $Ask$   $\mu$   $gv\hat{s}\hat{t}q$   $n\hat{w}m$   $cvl$   $qvi$   $Kvi$   $\hat{t}Y$   $F\hat{t}Yi$   $Abj\hat{v}Z$   $j$   $\hat{t}Yxqfv\hat{t}e$   $e\hat{w}\times$   $\hat{t}c\hat{t}q\hat{t}Q|$
- 20.3.  $cw\`exe\`vcx$   $g\`v$  Ges  $\hat{v}Zv\hat{t}\`i$   $ev\hat{t}R\hat{t}Ui$   $Ac\hat{Z}j$   $Zvi$   $Kvi$   $\hat{t}Y$   $evsj$   $v\hat{t}\hat{t}k$   $\hat{e}f\`wkK$   $m\hat{v}n\hat{v}\hat{i}$   $\mu$   $gkB$   $c\hat{0}Z\hat{t}hwMZvgj$   $K$   $n\hat{t}q$   $DV\hat{t}Q|$   $\hat{e}f\`wkK$   $m\hat{v}n\hat{v}\hat{i}$   $\`$   $\hat{t}e\`envi$   $\hat{t}\hat{t}ki$   $Kw\`tZ$   $A\`wZK$   $j$   $\hat{t}Y$   $AR\hat{t}b$   $i\`ZcY\`$   $Ae\`vb$   $ivL\hat{t}Z$   $cv\hat{t}i|$   $mZivs$   $\`$   $\hat{t}e\`wkK$   $m\hat{v}n\hat{v}\hat{i}$   $e\`e\`vcbvi$   $Rb\`$   $wEP\hat{t}Y$   $c\`t\hat{t}c$   $M\hat{h}Y$   $Kiv$   $c\hat{0}qvRb|$   $GQovov$ ,  $th\hat{t}nZz$   $B\hat{t}Zvg\hat{t}a\`$   $mi$   $Kv\hat{t}i$   $i$   $\hat{e}f\`wkK$   $F\hat{t}Yi$   $\hat{v}\hat{t}qi$   $cwi$   $gvY$   $wecj$  ,  $tm\hat{t}nZz$   $FY$  Ges  $FY$   $cwi$   $\hat{t}kv\hat{t}ai$   $\`^Q$  Ges  $m\hat{v}y\`mve$   $msi$   $\hat{t}Y$   $Kiv$   $GKv\hat{s}\`Ri\`wi|$

### প্রধান বুদ্ধিসমূহ

- 20.4  $G\`tjv$   $n\hat{0}j$   $t$ 
  - $FY$   $\hat{v}\hat{t}qi$   $m\hat{v}y\`Ask$ ,  $wm\hat{v}\hat{t}e$   $bv$   $Avbv$ ;
  - $m\hat{y}$   $\hat{u}o$   $wm\hat{v}e$   $e\`e\`v$   $bv$   $\_vKv$ ;
  - $FY$   $cwi$   $\hat{t}kv\hat{t}ai$   $e\`e\`v$   $h\_vh\_$   $bv$   $\_vKv$ ;
  - $Ach\hat{t}B$   $ti$   $Kw\`S$   $e\`e\`v$ ;
  - $FY$   $cwi$   $\hat{t}kv\hat{t}ai$   $h\_vh\_$   $wm\hat{v}e$   $msi$   $\hat{t}Y$   $bv$   $Kiv$ ;
  - $Ab\hat{t}g\hat{w}\`Z$   $Zd\hat{w}mj$   $Ab\hat{t}hvqx$   $FY$   $cwi$   $\hat{t}kva$   $bv$   $Kiv$  Ges
  - $F\hat{t}Yi$   $UvKvi$   $A\`K$   $LbI$   $m\`wZm\hat{v}ab$  (reconcile)  $bv$   $Kiv|$

### নিরীক্ষার উদ্দেশ্যাবলী

- 20.5.  $c\hat{0}vb$   $D\hat{t}i\`k\`$   $tjv$   $n\hat{0}j$   $t$ 
  - $msm\`$   $KZ\hat{R}$   $wba\hat{w}i$   $Z$   $m\hat{x}gvi$   $g\hat{t}a\`$   $mi$   $Kvi$   $KZ\hat{R}$   $Av\hat{u}Z$   $\hat{e}f\`wkK$   $FY$   $m\hat{x}gve\`$   $wKbv$   $cix\hat{t}v$   $Kiv$ ;
  - $wEziY$ ,  $cwi$   $\hat{t}kva$  Ges  $w\`wZmn$   $F\hat{t}Yi$   $wbL\hat{z}$  Ges  $e\`vcKw\`f\`EK$   $wm\hat{v}e$   $e\`e\`v$   $Av\hat{t}Q$   $wKbv$   $cix\hat{t}v$   $Kiv$ ;
  - $FY$   $e\`e\`vcbvi$   $Rb\`$   $Kvh\hat{R}i$   $wbq\hat{s}Y$   $e\`e\`v$   $w\`g\hat{v}b$   $Av\hat{t}Q$   $wKbv$   $\hat{t}\`Lv$ ;
  - $FY$   $wm\hat{v}e$  Ges  $Gms\hat{p}\hat{v}\hat{s}\`$   $wi$   $\hat{t}c\hat{w}U\`S$   $Gi$   $Rb\`$   $m\hat{y}$   $\hat{u}o$   $f\hat{v}\hat{t}e$   $ms\hat{A}wqZ$   $wewa$   $e\`e\`v$  I  $c\`x\hat{w}Z$   $w\`g\hat{v}b$   $Av\hat{t}Q$   $wKbv$   $hvPvB$   $Kiv$ ;
  - $Pw\`i$   $kZ\`Ab\hat{t}hvqx$   $\hat{v}q$   $wb\`u\hat{w}Ei$   $e\`e\`v$   $w\`g\hat{v}b$   $Av\hat{t}Q$   $wKbv$   $cix\hat{t}v$   $Kiv$ ;
  - $wm\hat{v}\hat{t}e$ ,  $Abj\hat{v}b$  I  $FY$   $GK\hat{t}I$   $wg\hat{w}kZ$   $n\hat{t}q$   $\hat{t}M\hat{t}Q$   $wKbv$   $hvPvB$   $Kiv$ ;
  - $F\hat{t}Yi$   $wm\hat{v}e$   $c\hat{p}w\hat{e}\hat{w}m$   $Kivi$   $mgq$   $F\hat{t}Yi$   $\hat{v}qg\hat{y}\`3$  ev  $\hat{t}WU$   $wi$   $wj$   $d$   $Gi$   $welq\hat{w}U$   $w\hat{e}\hat{t}ePbvq$   $Avbv$   $n\hat{t}q\hat{t}Q$   $wKbv$   $\hat{t}\`Lv$ ;

- FY cwi tkvtai Rb` `vq-cwi tkvtai (amortisation) chfB e`e`v we` `gvb AvtQ wKbv cixv Kiv Ges
- wixvK `j KZR we` `gvb e`svKs cxwZ hvPvB Kiv|

### সংগৃহীতব্য দলিলপত্রাদি

20.6. wixvvi Rb` wtvav` `wj j cIw` msMh KiZ nte t

- A\_`wZK m`uK`efvM cKwkZ `et` wK m`u` c`vn kxl R m`j b
- FYP` i Abtgv` b
- FYP`
- FY weZitYi A`WfvBm
- Dbqb mnthvMx` i wKUt`K FY e`envt`i weeiYx
- A\_`wZK m`uK`efvM KZR ersj vt` k e`svKtK FY/mj` cwi tkvtai A`WfvBm
- ersj vt` k e`svtKi wmv e c`Zte` b|

### নিরীক্ষা যাচাইসমূহ

20.7. evQvBgj Kfvte we`wi Z ev`e hvPvB KiZ nte| FY cwi tkvtai th `vq MhY Kiv ntqtQ tm`tj v AŠZ GKevi we`wi Zfvte wixv Kiv c`qvRb| eo At`i FYmgn cyLvbcyLi`c cixv KiZ nte| hw` ce`Zx`ermi`tjvi UvKvi At`i tptq eZ`vb erm`i UvKvi At`i e`vCK cv`R` \_vtK Zvntj h\_vh\_ AbmÜvb cwi Pvj bv KiZ nte| A`vfwek Zvi Ztg`i th tKm`tj v c`Kfvte wPyZ Kiv ntqtQ tm`tj v we`wi Zfvte hvPvB Kivi c`qvRb nte|



wbixŋvi chŋqmgŋ	hvi Øviv ci xŋŋZ	KvheĪ
<p>2. mgvβ cĶí mgŋni Rb" AZxŋZi th FŋYi `vq miKvi MŋY KŋiŋQb, tm mŋúŋK© wŋæwj wLZ wŋlq,ŋj v ci xŋŋv Ki"b :</p> <p>K) cĶŋŋ i Ae`v Ges msL`v ci xŋŋv Ki"b </p> <p>L) FY cwiŋkva mŋúY©bv nŋj `vZv ms`vl qwi FŋYi Ae`v ci xŋŋv Ki"b </p> <p>M) FY cwiŋkva mŋúY©nŋq _vKŋj FY wnmve ci xŋŋv Ki"b Ges G mŋúŋK© FŋYi KvMRcĪ wŋ`wii Z fvŋe chŋŋj vPbv ci xŋŋv Ki"b </p> <p>N) FŋYi `wjjcĪ t_ŋK FŋYi tgvU AcwiŋkwaZ UvKvi A¼ Ges hv cwiŋkvaŋM", ci xŋŋv Ki"b Ges wnmvŋei Aŋ¼i mvŋ_ Zv wgvj ŋq t`Lŋ </p>		
<p>3. `vaxbZv-ceŋvŋj i Pj gvb cĶí mgŋni `vq MŋŋŋYi tŋŋŋĪ t</p> <p>K) cĶŋŋ i Ae`v l msL`v ci xŋŋv Ki"b </p> <p>L) FY cwiŋkva mŋúY©bv nŋq _vKŋj, `vZvms`vl qwi FŋYi Ae`v ci xŋŋv Ki"b </p> <p>M) FY cwiŋkva mŋúY©nŋq _vKŋj, th me wnmve (`vZv ms`vl l qwi) wbi xŋŋv KiŋZ nŋe Zv hvPvB Ki"b Ges FY mŋµvš-`wjjcĪ chŋŋj vPbv Ki"b </p> <p>N) FY mŋµvš-`wjjcĪ t_ŋK cwiŋkvaKZ tgvU FY Ges cwiŋkvaŋM" FŋYi A¼ (`vZv ms`vl l qwi) ci xŋŋv Ki"b Ges wnmvŋei Aŋ¼i mvŋ_ wgvj ŋq t`Lŋ </p>		
<p>4. ermŋi tgvU FY cwiŋkvaŋ A¼ h_vh_ evŋRU eivŋŋi gŋa" wKbv ci xŋŋv Ki"b </p>		
<p>5. FY cwiŋkvaŋ wKw`-Abŋgvw` Z Zdmj Ges Pw³gvwdK wKbv ci xŋŋv Ki"b </p>		

<p>wbixŋvi chŋmgn</p>	<p>hui Øviv cixŋZ</p>	<p>KvhēĪ</p>
<p>6. FY cwiŋkvtai wbfŋ Zv m꠵úŋK꠵wbwðZ nl qvi Rb" Dbæb mnŋhvMxMŋYi A"WFvBm/wbðqZvÁvcK `wj j cĪw, A_ŋbwZK m꠵úK꠵ wefvŋMi A"WFvBm Ges evsj vt`k e`vsŋKi FY cwiŋkvtai fvdPvi cixŋv Ki"b </p> <p>7. wevfboemŋ t_ŋK cØB wnmvŋei A¼ m½wZmvaŋbi (reconciliation) e`e`v we`gvb AvŋQ wKbv Ges Zv Kvhŋi wKbv hvPvB Ki"b </p> <p>8. wbwðZ tnvb th wnmvŋe FY I Abj vb GKŋĪ wgvkZ Kiv nq wb </p> <p>9. FY cwiŋkvtai Zdmj cpweŋvm KiŋZ FY gl Kŋdi velqu weŋPbvq Avbv nŋqŋQ wKbv cixŋv Kŋi t`Lb </p> <p>10. FŋYi Awej KZ A_© ewiZj nl qvi KviŋY Pw³KZ FŋYi A¼ nwm wKsev FY Abj vt b ifcvšŋ wKsev GK Pw³ t_ŋK Ab" Pw³ŋZ `vbwš-tii KviŋY FŋYi nwm ewx FY cwiŋkvtai tŋĪĪ weŋPbvq Avbv nŋqŋQ wKbv cixŋv Ki"b </p> <p>11. weibgq nvi DVv-bvgvi KviŋY jvf/ŋwZ ŋiKWŋ³ mWkfvtē ŋkYxfŋ³ nŋqŋQ wKbv cixŋv Ki"b </p> <p>12. m꠵úY©FY cwiŋkvtai ci msŋkē-wnmve msi ŋY `wj ŋj, cŋqvRbxq GwUª wj wce× Kŋi, wnmve Povš-Kiv nŋqŋQ wKbv hvPvB Ki"b </p>		
<p><b>সুদ-পরিশোধ</b></p> <p>1. mŋ cwiŋkvtai Rb" chŋß Ges Kvhŋi wqšŋ e`e`v we`gvb wKbv cixŋv Ki"b </p> <p>2. cwiŋkvaKZ tgvU mŋ, ermŋi evŋRU eivŋĪi Avl Zvi gŋa" wKbv cixŋv Ki"b </p>		

wixŋvi chŋmgn	hui Øviv cixŋZ	KvhēĪ
<p>3. mgvß cĶí mgŋni Rb" AZxZ `vq MŋtYi tŋŋĪ t</p> <p>K) mÿ cwiŋkva mæúY©nŋq _vKŋj mÿ MYbv Ges tgvU A¼ cixŋv Ki"b </p> <p>L) mÿ cwiŋkva, Abŋgwi`Z Zdwmj Ges FYPr³ Abŋvqx wKbv hvPvB Kŋi t`Lp </p> <p>M) msŋkÉ- wnmvŋei eB/tj Rvŋi h_vh_ GwUª wj wce× Kŋi FŋYi wnmve mgvcb Kiv nŋqŋQ wKbv, cixŋv Ki"b </p>		
<p>4. `vaxbZv-ceŋvŋj i Pj gvb cĶí mgŋni Rb" MpxZ `vŋq i tŋŋĪ t</p> <p>K) mŋ`i MYbv cixŋv Ki"b Ges ceēZx© ermŋi i mvŋ_ m½wZcY©wKbv hvPvB Ki"b </p> <p>L) wbaŋi Z nvi Abŋvqx mÿ cwiŋkva Kiv nŋqŋQ wKbv cixŋv Ki"b </p>		
<p>5. mÿ cwiŋkvŋtai mwKZv mæúŋK©wŋwōZ nŋ qvi Rb", Dbŋb mŋŋhVxMŋYi A`wWfvBm, wŋōqZvÁvcK `wj j cĪw, A_ŋwZK mæúK© wefvŋMi A`wWfvBm Ges evsj vŋ`k e`vstKi mÿ cwiŋkvŋtai fvDPvi mgn cixŋv Ki"b </p>		
<p>6. wevfbœmĪ t_ŋK mŋ`i A¼ m½wZweavŋbi e'e`v we`gvb wKbv Ges Zv Kvŋŋi wKbv hvPvB Ki"b </p>		
<p>7. mÿ cwiŋkvŋtai mgq FY glKŋdi e'e`v _vKŋj, Zv wetePbvq Avbv nŋqŋQ wKbv tm mæúŋK©wŋwōZ tnvb </p>		
<p>8. FŋYi w`wZi mvŋ_ cwiŋkvaKZ mÿ ŋK mæúKŋy³ Ki"b  GUV wK Mo mŋ`i nŋŋi wfvĒŋZ AbŋgZ mŋ`i Aŋ¼ i mvŋ_ m½wZcY© ŋKvb Aŋhŋw³K djvdj t`Lv w`ŋj Kvi Y Abŋwŋvb Ki"b </p>		
<p>9. wnmvŋe wK FŋYi tŋŋMwJf w`wZ cŋ wKŋ nŋqŋQ? GUV Amæē  Gi Øviv mæēZ i"Zi Ah_v_© eYŋvi Bw½Z cvlqv hvq  hw` ŽvB nq Zvŋŋj weŋqW Abŋwŋvb Ki"b Ges cŋZte`ŋb wj wce× Ki"b </p>		

wbixŋvi chŋqmgŋ	hui ōviv ci xŋŋZ	KvhēĪ
<p>10. Fŋyi w̄wZ FY`vZvMY KZŋ wbwōZ Kiv nŋqŋQ wKbv cixŋŋv Ki"b  mŋšH RbK m½wZweavŋbi e'e`v we`gvb bv _vKŋj, DcŋhvRb/Awŋ_ŋ wnmve wbixŋŋvi AŋbK AvŋM cwī Kībvi chŋŋq GKwU wbwōZKiY cŋuqvi (confirmation exercise) mPbv KiŋZ nŋe </p>		
<p>11. wnmveiŋŋY Awŋŋm wK FY mŋpūš-DcvĒ/`wjjcĪw` cvlqv hvq? wīŋcŋwŋŋ-Gi e'e`v wK wbfŋŋhvM'?</p>		
<p>12. cōi wŋK ŋRi wK c_wK c_wKfvŋe Ges GKĪĪ ceŋZx<sup>©</sup>ermŋii mgvcbx ŋRŋii mŋŋ_ wŋŋj hvq?</p>		
<p>13. cōi wŋK w̄wZ, mŋwŋŋ-ermŋi mŋŋhvRb Ges Fŋyi cŋi"xŋŋii A¼ wŋŋq KvR Kŋi KwZcq eo Aŋŋi FY hvPvB Ki"b </p>		
<p>14. Fŋyi A_ŋ BwāZ DŋĪk" cīYKŋŋ e'eüZ nŋqŋQ gŋg<sup>©</sup>chŋŋŋ `wjj wj K cōŋvY AvŋQ wK? wK wK wŋqŋŋŋ I wŋŋivagŋŋ K e'e`v we`gvb AvŋQ Ges djvdj weŋePbvq G_ŋŋv KZUKz Kvŋŋŋi, cixŋŋv Ki"b </p>		
<p>15. Fŋyi A_ŋwŋŋŋqŋŋMi DŋĪŋk" cōvb Kiv nŋj cixŋŋv Kŋi ŋ`Lŋ th cōcK mŋŋ_v, cōŋ FY h_vh_fvŋe e'envi Kŋi Pw<sup>3</sup> Abŋhvqx mŋmn Awmŋ FY cwīŋŋkva Kŋi wKbv Zv ŋ`Lvi Rb" Kvŋŋŋifvŋe cŋixŋŋŋŋYi e'e`v mŋwŋŋ-cōkvmwŋK KZŋŋŋŋi iŋqŋQ wKbv </p>		
<p>16. e'vswKs e'e`v chŋŋŋvPbv Ki"b Ges wbwōZ ŋnvb th, G_ŋŋv ŋŋŋŋŋK miKwīi ŋŋbŋŋŋbi ŋŋŋŋŋ cōŋhvR" wŋŋiva I wŋqŋŋŋ ŋŋŋŋŋ e'eüZ nŋq  GK Bmŋŋ_ Awŋ_ŋ Z_ e'e`v wnmvŋei Rb" cōŋvRbxq DcvĒ mieivn wbwōZ Kŋi wKbv ŋ`Lŋ </p>		



উপসংহার :

Kvh@tI weeZ gše" mvtct¶ Avgvi AwfgZ GB th, ^et`wkK FY `vq (FY weZiY, FY cwi tkva Ges mj cwi tkva) h\_vh\_fvte tkYweb"-, ৱৱমব্বে তিKWফ্ৰ Ges Abtgwi Z wea-weavb Abhvqx Gmsµvš-Kvhµg cwi Pwvj Z ntqtQ Ges mKj we`gvb `vq ৱৱমব্বে ntqtQ| KvhKi wqšY, mj ¶v Ges ZEveavbi e`e`v Ges FY e`envti h\_vh\_ cbix¶Y e`e`v we`gvb AvtQ| wbi x¶vi Rb` chß `wj j cI I Z\_` msiw¶Z AvtQ|

..... KZR cYxZ;                      Zwi L t .....

..... KZR ciw¶Z;                      Zwi L t .....

**পরিসম্পৎ : সাধারণ পদ্ধতিসমূহ**

**ভূমিকা**

- 21.1. mvaviYfvte cwi m'ur n'Q tKvb ms'vi gvij Kvbvaxb m'urwE wKsev A\_ %wZK m'ur | wnmve msp'vš-bxwZgvj vi c'qRb c'YKt' cwi m'ur tK KtqKwU tkYxtZ wef<sup>3</sup> Kiv n'tqtQ |
- 21.2. cwi m'ur Pj wZ wKsev 'vqx n'tZ cvti | Pj wZ cwi m'ur, Zij cwi m'ur wntm'tel cwi wPZ | bM` A\_ ©Pj wZ Zij cwi m'ur tZi wPivPwi Z D`vniY | mi Kv'ti i Kv'tQ Gi GKwU we'tkl Zvrch' t'qtQ th'tnZmi Kwii wnmve bM` wfwE'tZ msi ¶Y Kiv nq |
- 21.3. th mKj cwi m'ur mi Kwii cwi Pvj b e'e'vi GKwU 'i "ZpY'Ask Zvi AwakvskB `xN'gqww` cwi m'ur tZi ch'q cto Ges D<sup>3</sup> cwi m'ur Aw' R n'tZ cvti wKsev Aw' R tkYx ewnfZ (non-financial) n'tZ cvti | mi Kwii wnmve c'Yq'tbi D't'k` cwi m'ur n'j (1) bM`, (2) BK'wqU, (3) f'w, (4) Bgvi Z, (5) Kj K'v I hš'cwZ, (6) FY I AwM' (ewm'f'x) | cwi m'ur wnm'tei GKwU mvavi Y `ewkó` GB th G\_ t'j v ev' e Ges mgq mgq G\_ t'j vi t'ri t'ub tbqv hvq |

**প্রধান বুদ্ধিসমূহ**

21.4 G\_ t'j v n'j t

- cwi m'ur mwKfvte tkYxweb''-nqwb
- ch'ßfvte ti KW'w<sup>3</sup> KiY nqwb;
- wqš'Y e'e'vi Afvte cwi Z'<sup>3</sup> cwi m'ur, h\_vh\_fvte wnm'te c'Zd'w Z nq wb;
- wnmve msp'vš-bxwZgvj v Ab'vqx cwi m'ur tZi e'q mwKfvte wj wce'x nq wb;
- we'bt'qM e'e'v h\_vh\_fvte cwi Kw' Zfvte nq wb d'tj AKvh'Ri cwi MwYZ n'tqtQ;
- D'tj E'thvM` A't' i we'bt'qM mKj mg'tqi Rb` mi Kwii wnm'tei evB'ti 'vKvi m'v'ebv we`'gvb;
- cwi m'ur/we'bt'qM ev't'R'tUi D't'k` Ab'vqx bvl n'tZ cvti wKsev Zv iv'to' t'gš'w K bxwZi cwi cš' n'tZ cvti Ges
- µ'tqi mgq cwi m'ur Ac'qRbxq w'j wKsev tm\_ t'j v D'Pg'tj ' µq Kiv n'tqtQ |

**নিরীক্ষার উদ্দেশ্যাবলী**

21.5 c'vb D't' k'vej x n'j t

- wnmve weei YxtZ cwi m'ur eve` c'wK' UvKvi A't' mi Kv'ti i gvij Kvbvaxb Ges mi Kvi KZR e'e'üZ mKj ev' e m'v'aw' Aš'f' Av'tQ wKbv t`Lv;
- cwi m'ur msp'vš-Z\_ c'Kv (disclosure) ch'ß Ges mvavi Yfvte 'xKZ wnmve msp'vš-bxwZgvj v Ab'vni Y Kiv n'tqtQ wKbv cix'v Kiv;
- mKj `xN'gqww` we'bt'qM mi Kvi Ø'v v Ges mi Kv'ti i c't'¶ gvij Kvbvi c'Z`qbc' I Ø'v v mgw\_ wKbv w' i Kiv;
- wnm'te mKj `xN'gqww` we'bt'qM wnmve msp'vš-bxwZgvj vi wfwE'tZ h\_vh\_fvte Dc'w'wZ n'tqtQ wKbv w' i Kiv;
- we'bt'qM/mg' c'Z`vkv Ab'vqx dj w` t'Q wKbv, Ges D't'k` c'Y K'ti t'Q wKbv w' i Kiv;
- Gai'tbi we'bt'qM, AvBbMZ c'wKvi Ges we'bt'qM msp'vš-we'v-we'v'v we`'gvb Av'tQ wKbv cix'v Kiv Ges

- wbi vcE v I i qYv te q t Yi ch f B e e v we` gvb Av t Q w Kbv w i Kiv |

**পরিসম্পৎ/বিনিয়োগ নিরীকার সাধারণ পদ্ধতিসমূহ**

21.6 w b t æ v <sup>3</sup> hv P v B g j K c i x q Y c q v M K i t Z n t e t

- m æ ú w E I h š c w Z m s t h v R t b i t q t t m s u k e - c o w B c i Z e` b m n A b t g w` Z w e t μ Z v i B b f t q m c i x q v K i " b ;
- R v n v R x K i Y G e s i e m s μ v š - ` w j j c i w` c i x q v K i " b ;
- h š c w Z i e` e n v i m s μ v š - c o v Y m s M o h K i " b | D` v n i Y - t f c , A Z` v a y o k w P w K r m v h š c w Z i t q t t m i v m w i U v t M o M o c t K ( e` e n v i K v i x ) w R Á m v e v` K i " b G e s h š c w Z e` e n v t i i ` w j j M Z c o v Y t c k K i t Z e j b ;
- Z v r c h e Y c w i m æ ú t Z i A w` Z i e v` t e c h f e q Y K i " b | t h g b B g v i Z , D` P g t j` i h š c w Z , h v b e v n b B Z` w` ;
- A` v e i w K s e v` v e i m æ ú w E i t q t t g w j K v b v i ` w j j M Z c o v Y m s M o h K i " b ;
- ` x N q g q w` A w w` R w e b t q v t M i t q t t ( B K z i n q u U , ÷ K B Z` w` ) w m w K D w i w U m g n m i K v t i i b v t g w b e w U Z w K b v c i x q v K i " b ;
- w b i x q v i Z w i L c h s - c z` q b c i m g n e v` t e c i x q v K i " b G e s
- w e b t q v M t` t K A v t q i [ j f` v s k , A w a K v i ( i v B U m ) B Z` w` ] A ¼ w` i K i " b G e s t N w w i Z j f` v s k B Z` w` i w b w i t L G , t j v i i x Z v h v P v B K i " b |

21.7. b M` G e s A w w` R c w i m æ ú r ( e w n M o g x F Y I B K z i n q u U ) w b i x q v i w b w` o K g m P c v l q v h v q | G , t j v i w b i x q v c w i K i b v i c h f q w b a f Y K i t Z n t e G e s D c w i D <sup>3</sup> w e l q , w j t K w e t e P b v q t i t L c q v M K i t Z n t e |

## সরকারি কর্মচারিগণকে প্রদত্ত খণ্ড অগ্রিম

### ভূমিকা

22.1. Mnwbgyf wksevhvbevb (Kvi gUi mvBtKj wksevehBmvBtKj) Ges hšcwZ (KwúDUvi) μtqi Rb" c0 E FY I AwM0j GB wbxqv KgnPi Ašf | miKwi KgpwiMYtK c0 E FY I AwM0j wbxqv Rb" wbtæ ewYz cšv, tRbvij wdb'wYqv i'j m&Gi 249-264 weva Ges miKvi KZK mgq mgq Rwi KZ msuké-Avt` kmgn AbjmiY KižZ nte | GB wevagj vq wbtæ³ weiqw` Aš-f t

- wKfvte miKwi KgpwiMY FY wksevhvBm0gi Rb" thvM" wefepZ nb;
- FY I AwM0j c0 vtbic te c0 qvRbxq A½xKvi bvgv (guarantee) M0Y;
- my mn wKfvte FY cwi kvtai wKw- wby0 Kiv nq;
- teZb t\_ tK KZbi gva'tg FY cwi kvtai e'e'v;
- FY cwi kvtai e' \_Zvi t' t' wksevhvBm0j Mn wksevhvbevb weμq Kiv mæ bv ntj miKviti i' t' qv e'e'w ;

wbxqv FY I AwM0j c0 vtbic GB c×wZmgn AbjmiY KižZ nte |

### প্রধান বুকিসমূহ

22.2. miKwi KgpwiMYtK c0 E FY AwM0gi mv\_ wbtæ³ c0vb Sjkmg RwoZ t

- FY cvl qvi Dchj³ bb, Ggb KgpwiMYtK FY c0vb;
- c0 E FY/AwM0j, th Dti tk" gAj Kiv ntqQj , tm Dti tk" e'envi bv Kiv;
- FY/AwM0gi Ae'wqZ Ask miKvi tK tdi Z bv t' l qv;
- Af šxY wqšY e'e'v Achš nl qv N FY cwi kvta ti Kwš³ Kiv nq bv wksevhvBm0j Zmvab Kiv nq bv;
- c0wKvic1 Rwi, AewZKiY Ges ti Kwš³ i t' t' Achš wqšY hv cZvi Yvgj K Kvhtgi mthvM m0 Kti Ges
- FtYi fqv `wj j c1 w |

### নিরীকার উদ্দেশ্যাবলী

22.3. c0vb Dti k'mgn nt"Q t

- FY, tKej gvI cvl qvi thvM" e'w³ t' i tKb c0vb Kiv ntqQ wkbv Ges Zuiw AbgwZc0B wQj b wkbv t' Lv;
- Abtgv` bKvix KZE q H ermti i evtRU eivl AwZμg Kti tQb wkbv Zv cixqv Kiv;
- Abtgvw` Z mgqmPx Abjvqx FY I AwM0gi Avmj Ges FY M0YKvix t' i KvQ t\_ tK my Av`vq Kiv ntqQ wkbv t' Lv Ges
- KwZcq wqšYKvix `wj tj i , thgb wbxqv ti wR ÷vi , Kgpwi t' i teZb wej ewkxU ti wR ÷vi gta" wqgZ m½wZmvab Kiv nq wkbv cixqv Kiv |

### সংগৃহীতব্য দলিলপত্রাদি

22.4. ৱbixৱi Rb'' ৱbtaev<sup>3</sup> `wj j cIw` msMh Ki†Z nte t

- gÄyi Av†`k/gÄyi tiwR÷vi
- c0qvRbxq A\_©eivi Av†Q GB g†g©cZ''qbcI
- eÜKbvgv
- fvg Ki iwk`
- teZb wej /ৱbixৱi tiwR÷vi
- Rwig gwij Kvbvi cZ''qbcI
- cwi†kwaZ †PK
- K'vk eB/mswké-gumK ৱৱmve
- AৱM0j tiwR÷vi
- eWkxU tiwR÷vi |

**নিরীক্ষা কর্মসূচি**

**সরকারি কর্মচারিগণকে প্রদত্ত খণ ও অগ্রিম**

Aৱd†mi bvg I Ae`vb \_\_\_\_\_ A\_©ermi \_\_\_\_\_

bgbv cixৱY t ch†j vPvaxb ermti gÄyi KZ mKj FY cixৱi Ki†Z nte|

ৱbixৱi c×wZ t ৱe`wi Z cixৱY Ges ৱbqgvbmi Y cixৱY

ৱbixৱi ch†mgn	hui 0viv cixৱiZ	KvheI
<p>১. খণ কিংবা অগ্রিম প্রাপ্তির যোগ্যতা নিরীক্ষা</p> <p>K) ৱbwi0Z tnvb th, th mKj A`vqx KgPvix FY/AৱM0j t†††Qb, FY/AৱM0j gÄyi Zwi†L Zwi v AŠZt 5 (cuP) ermi miKwi PvKwi K†††Qb </p>		
<p>L) ৱbwi0Z tnvb th, th mKj A`vqx KgPvix FY/AৱM0j t†††Qb Zwi v nq `0Rb `vqx KgPwii ৱbKU t††K ৱbivcEv eÜ `wLj K†††Qb A_ev miKv†ii eivei Rwig eÜK ti†LwQ†j b </p> <p>M) gÄj Kvix KZ©††, ৱbivcEv eÜ c0vbKvix miKwi KgPwii MY (K) miKv†ii ৱbKU †Kvb †`bv bvB ৱKsev (L) c†e©†Kvb ৱbivcEv eÜ c0vb K†ibwB GB ৱelqul ৱbwi0Z Kivi Rb'' th Kv†††g M0Y K†i†Q†j b tmw ৱbY© Ki"b </p>		





wbixŋvi chŋmgn	hui ōviv cixŋŋZ	KvheĪ
<p>L) wRGdAvi dig 18 I 22 cixŋŋv Kŋi wbwōZ tnvb th wbwgZ Mn Ges Rng miKvŋii AbKŋj eÜK ivLv ntqŋQ </p> <p>M) wbwōZ tnvb th FŋYi wōZxq wKw̄-cōvŋbi cŋe° m̄úwĒi eÜKx `wjj m̄úw`Z ntqŋQj Ges wōZxq wKw̄+ Avŋe`b tck Kivi mgq cōg wKw̄+ e`q weeiYx `wLj Kiv ntqŋQj  </p> <p>N) wbwōZ tnvb th tKvb FY m̄úY°cwi tŋvŋai cŋe° hvbvnb weμŋi tŋŋĪ cōqvRbxq kZŋ cŋY Kiv ntqŋQj Ges weμŋj ä A_°eŋKqv FY cwi tŋvŋai Rb` e`envi Kiv ntqŋQj  </p> <p>O) wRGdAvi 24 dig t`tL wbwōZ tnvb th hvbvntb miKvŋii `ŋ_°msi wŋŋZ ntqŋQ </p> <p>P) wbwōZ tnvb th eWkxU tiwR ÷vi /ŋj Rvi h_vh_fvŋe msi wŋŋZ ntqŋQ </p>		
<p><b>৬. ঋণ হিসাবের সমাপনী স্থিতির সাথে সামঞ্জস্যতা :</b></p> <p>K) ermi tkŋl miKwvi KgPwi t`i KvŋQ eŋKqv mKj FY I AwMōgi Zwj Kv msMōh Ki`b Ges wnmvŋe cōwKZ FY I AwMōgi w`wZi mvŋ_ Zv wgvj tŋ t`Lp  cōwKZ w`wZ m̄wK wKbv cixŋŋv Kŋi t`Lp </p> <p>L) w`wZi m̄wK tRi Uvbn ntqŋQ wKbv Ges MZ ermŋii mgvcbx tRŋii mvŋ_ Pj wZ ermŋii cōi wK tRi wgvj wKbv cixŋŋv Ki`b</p>		









<p>wbixŋvi chŋmgn</p>	<p>hui Øviv cixŋŋZ</p>	<p>KvhēĪ</p>
<ul style="list-style-type: none"> <li>• FY cŋcK ms̄vi KvŋQ t_ŋK mi vmi wbŋqZvÁvcK KvMR msMŋ Ki“b  wbŋqZv tPŋq wj wLZ cĪw` mKj ms̄vi bvtg cvVŋŋZ nŋe  [hvŋ`i bvg tKvb mgq FY MŋxZv wnmvŋe cKvŋkZ nŋŋŋQ wKŠ'Pj wZ ermŋi Zvŋ`i bvg Dŋj Ē-Kiv nq wb Zvŋ`i tŋŋŋĪ I GBcĪ cŋhvR` nŋe ]</li> <li>• A_© gšŋvj q t_ŋK msMŋxZ FŋYi Zvj KvŋK wmiRG KZŋ mieivnKZ Zdvŋj , wnmve weewZŋZ cŋwKŋ UvKvi A¼ Ges wevfbaems̄v KZŋ cŋ Ē wbŋqZvÁvcK KvMRcŋĪi mvŋ_ wgvj ŋq t`Lŋ  mKj Mi wgvj i Kvi Y AbŋŋÜvb Kŋi e`vL`v cŋ vŋbi Abŋŋiva Ki“b </li> <li>• ŋi KWŋZ FŋYi A¼ŋK evŋRU cŋ° j b Ges FŋYi Mo w`wZi mvŋ_ wgvj ŋq t`Lŋ  „i“ZŋYŋMi wgvj i Kvi Y AbŋŋÜvb Ki“b Ges e`vL`vi Rb” Abŋŋiva Rvbvb </li> </ul> <p><b>ইকুইটি নিরীক্ষা</b></p> <ul style="list-style-type: none"> <li>• cixŋŋv Kŋi t`Lŋ th, mi Kvŋŋi KvŋQ BKzBw MŋYKvix ms̄vmgŋni Zvj Kv miwKfvŋe cŋxZ nŋŋŋQ wKbv Ges tmB Zvj Kv wnmvŋe cŋZdvj Z nŋŋŋQ wKbv </li> <li>• wbŋŋZ tnvb th, msŋkē-wnmveiŋŋY Awŋŋm mi Kvi Ges msŋkē- ms̄vi gŋa” m`úw` Z we`wi Z kZ© m`ŋj Z Pw³cŋĪi Kw c vl qv hvq Ges G_ŋj v m¼wŋj Z nq </li> <li>• cŋcK ms̄v gŋv dv ARŋ Kiŋj wbŋŋZ tnvb th, Gaiŋbi gŋv dv AvbŋwZK Ask Pw³ Abŋhvq mi Kwmi wnmvŋe Rgv t` l qv nq </li> <li>• Rgv bv cŋvb Kiŋj chŋŋj vPbv l cixŋŋv Kŋi t`Lŋ th, GiU B`QvKZ, bRi Giŋŋq hvŋqvi (oversight) KviŋYwKsev mi Kvi KZŋ ms̄vŋK weŋkl Ae`vŋwZ cŋ vŋbi KviŋY msNwUZ nŋŋŋQ wKbv </li> </ul>		

wbixŋvi chŋmgn	hui Øviv ci xiŋZ	KvhēĪ
<p>• cōmw½KZv I cōhvR˘Zv Abjvqx FY wbixŋvi tŋŋĪ MpxZ mKj c`tŋc AbjniY Ki"b </p> <p>• GQvov vbæwj wLZ c×wZmgnI cōqvM Ki"b t</p> <p>Ñ miKvŋii th mKj tKv˘úwvbtZ gwj Kvbvq Askx`wi Zj AvtQ, tmŋŋĪ j f'vsk tevbm Ges ivBUm Ges eZŋvb ÷K tnwi s msµvš-Z_wv` msMŋh Ki"b  tNwv Z nvi Ges aviYKZ ÷tKi msL`vi wfvĒtZ j f'vsk vbYŋ Ki"b  GUV wK tiKWRZ UvKvi At¼i mvŋ_ wgtj hvq?</p> <p>Ñ e'e`vcbvi vbKU t_ŋK ÷K aviŋYi Zdmj Ges ÷tKi Ae`vb msµvš-cĒ`qbcĪ msMŋh Kŋi wnmvŋei At¼i mvŋ_ Zv m˘úwKŋ Ki"b </p> <p>Ñ ÷K cĒ`qbcĪ ev`ŋe MYbv Kiv ntqtQ wKbv hvPvB Ki"b Ges wR˘ŋ`vi KZŋ hvPvB msµvš-cĒ`qbcĪ t`qv ntqtQ wKbv vbwōZ tnvb </p> <p>Ñ Ae`vblqwi ÷K cĒ`qbcĪi ev`e MYbv m˘úvæKi"b Ges vbwōZ tnvb th Zv tKv˘úwv e'e`vcbv Ges wR˘ŋ`viŋi vbKU t_ŋK msMpxZ msL`vi mvŋ_ wgtj hvq </p> <p>Ñ hvPvB Ki"b th j f'vsk Ges ÷tKi mKj Abŋgw`Z wµqj ä A_©miKwi wnmvŋe Rgv Kiv ntqtQ </p>		

**উপসংহার :**

KvhēĪ tckKZ gše" mvŋtŋŋ Avgi AwfgZ GB th, FY I BKzBwJi weciŋZ miKwi cwi m˘úr wbfŋfvŋe Ges h\_vh\_fvŋe wnmvŋe<sup>3</sup> Kiv ntqtQ| AwAKš, m˘úY©I chŋß w`wZ cKvk Ges wvbtqvM msµvš-wbqgvbmiY vbwōZ Kŋi, Gifc chŋß ZĒŋeavb, vbqšŋ Ges wiŋcwJ© e'e`v we`gvb AvtQ|

..... KZŋ cYxZ;                      Zwi L t .....

..... KZŋ ci xiŋZ;                      Zwi L t .....



**নিরীক্ষা কর্মসূচি  
অনিশ্চিত হিসাব**

আইডিমি bvg I Ae<sup>-</sup>vb \_\_\_\_\_

A<sub>-</sub>ermi \_\_\_\_\_

বিবরণি চিহ্নমা	হি ঠবি চিহ্ন	কিহি
1. weMZ cuP erm̄ti, GK mgq t <sub>-</sub> tK Ab <sup>o</sup> mḡtqi w <sup>-</sup> wZ wgvj t̄q t <sup>-</sup> Lp   G <sub>-</sub> tjvi tRi wK c <sub>-</sub> Kfv̄te GK gvm t <sub>-</sub> tK Ab <sup>o</sup> gv̄tm tU <sup>o</sup> tb tbqv nt̄qtQ?		
2. mḡst̄qi Rb <sup>o</sup> t̄f weiwZ w <sup>-</sup> t̄q w <sup>-</sup> wZm̄vgn ch̄j̄jvPbv Ki <sup>o</sup> tZ nt̄e   wnmvei <sup>o</sup> Y Awdmvi wK weMZ 5 erm̄ti GKe <sup>o</sup> vi I GB Kv̄h̄p̄g M̄h̄Y K̄ti <sup>o</sup> Qb Ges Zvi tKvb c̄j̄vY Av̄tQ wK?		
3. wnmvei <sup>o</sup> Y Awdm wK mḡst̄q/wbKv̄t̄ki Rb <sup>o</sup> ch̄j̄j c̄j̄vm M̄h̄Y K̄ti <sup>o</sup> Q? Zv̄tZ tKvb AM̄w̄Z nt̄qtQ wK?		
4. R̄b gv̄t̄mi tj b̄t <sup>-</sup> b hv̄PvB Ki <sup>o</sup> "b Ges w̄bȲj̄ Ki <sup>o</sup> "b th Aw̄bw̄ōZ wnmve e <sup>o</sup> env̄t̄ii Rb <sup>o</sup> h <sub>-</sub> vh <sub>-</sub> tKvb c̄ōw̄aKvi Av̄tQ wKbv		
5. fvDPvi cix̄j̄v K̄ti t <sup>-</sup> Lp th G <sub>-</sub> tjvi c̄ōZ <sup>o</sup> Kw̄U h <sub>-</sub> vh <sub>-</sub> , cȲj̄fv̄te w̄j̄j f̄j̄, Ab̄t̄gw̄ <sup>-</sup> Z Ges w̄bix̄j̄v Av̄c̄w̄Egȳ <sup>o</sup> Ges tj b̄t <sup>-</sup> b m̄ <sup>o</sup> úw̄K <sup>o</sup> w̄e <sup>o</sup> aw̄b Ab̄j̄vq̄x c̄ō ZKZ		
6. Dcwi D <sup>o</sup> tj b̄t <sup>-</sup> t̄bi Rb <sup>o</sup> (4 I 5) fvDPvi cix̄j̄v Ki <sup>o</sup> "b   G <sub>-</sub> tjv wK Pov̄š-Lv̄tZ w̄j̄ w̄ce <sup>o</sup> x Kiv m̄ <sup>o</sup> e w̄Qj?		
7. GmKj tj b̄t <sup>-</sup> b wK miKv̄t̄ii c̄ōKZ cw̄i m̄ <sup>o</sup> úr I w̄t̄qi Ask wnmv̄te w̄e <sup>o</sup> t̄ePbv Kiv hv̄q? hw̄ <sup>o</sup> bv Kiv hv̄q Zv̄nt̄j Kvi Y wK?		
8. Aw̄bw̄ōZ Lv̄tZ tj b̄t <sup>-</sup> b w̄j̄ w̄ce <sup>o</sup> x Kivi h <sub>-</sub> vh <sub>-</sub> th̄šw̄ <sup>o</sup> KZv w̄Qj wK?		
9. MZ cuP erm̄t̄ii Aw̄bw̄ōZ wnmv̄t̄ei c̄ōYZv ch̄j̄jvPbv Ki <sup>o</sup> "b   hw̄ <sup>o</sup> Zv A <sup>-</sup> v̄fweK Ges A <sup>o</sup> th̄šw̄ <sup>o</sup> K c̄ōZxqgv̄b nq, Zv̄nt̄j Aw̄ <sup>o</sup> R wnmv̄t̄ei c̄ōZt̄e <sup>-</sup> t̄b h <sub>-</sub> vh <sub>-</sub> ḡše <sup>o</sup> Ki <sup>o</sup> "b		

**উপসংহার :**

Kvh@tÎ weeZ gše" mvtct¶¶ Avgvi AwfgZ GB th, AwbuÖZ wmwve cKZ I mþz Ae~v Dc~vcb  
Kti Ges Zv wb®úwEi Rb" `vqx KgKZ®KZ® mtšH RbK Kvhþig MhY Kiv ntqtQ|

..... KZ® cYxZ;            Zwi L t .....

..... KZ® ciw¶¶Z;            Zwi L t .....



## ଅଧ୍ୟାୟ ୫ - ହିସାବ ନିରୀକ୍ଷାର ପଦ୍ଧତିସମୂହ

### ସୂଚିପତ୍ର

ୱେଲ ଚ	ଚଠି
ଫିଗKv	129
ୱନମୱେ Kvh୫୫g	129
ୱନମୱେ ଗନୱ ୱbqš୫Ki ଫିଗKv	129 - 130
ୱନମୱେ ଗନୱ ୱbqš୫Ki Kvh୫୫ q ୱbi x୫ୱ	130 - 142
୫Rj v l _vbv ୱନମୱେ ୫ୱY Aୱd୫mi ଫିଗKv	143
୫Rj v l ୱନମୱେ ୫ୱY Aୱd୫ ୱbi x୫ୱ	143 - 153
AvÂୱj K ୱନମୱେ ୫ୱY Aୱd୫mi ଫିଗKv	154
AvÂୱj K ୱନମୱେ ୫ୱY Aୱd୫ ୱbi x୫ୱ	155 - 156
câvb ୱନମୱେ ୫ୱY Aୱd୫mi ଫିଗKv	157
câvb ୱନମୱେ ୫ୱY Aୱd୫ ୱbi x୫ୱ	158 - 162





- Aw\_ℝ weewZmg#n cKvkZ Z\_w` h\_vh\_ Dc`vcbv wKsev cKZ I m#z Ae`v c0 k#bi Rb` ch#B wKbv Ges Aw\_ℝ weewZmg#n mi Kwii wnmve, AvBb Ges wnmve mspvš-c0hvR` wbt` Rvej x Abhvqx cYxZ n#q#Q wKbv t`Lv;
- wnmve mspvš-ti KW#Iw` t\_#K h\_vh\_fv#e Aw\_ℝ weewZmg#n cYqb Kiv n#q#Q wKbv cix#v Kiv;
- cwim#ur I `vqmg#n h\_vh\_fv#e Dvj w#Z n#q#Q wKbv Ges G\_#jvi Aw`Zi Av#Q wKbv cix#v Kiv;
- mi Kwii ivR`h\_vh\_fv#e c0Zdvj Z n#q#Q wKbv t`Lv; Ges
- wmxvš-c0YZv#`i Rb` Dc#hvMx mKj c0mw#K welqvw` A\_#nfv#e cKvkZ wKbv Ges Zv AvBbMZ c0qvRb Ges Z\_` cKv#ki Ab`vb` c0qvRb#K c#Y K#i wKbv hvPvB Kiv|

**নিরীক্ষা পদ্ধতিসমূহ**

10. Aw\_ℝ weewZ wbi#v#q Ab#miYxq c#wZmg#n, c0vbZ we#k#YgjK| GB wbi#v#v 0viv we#f#b#e AvB#U#gi mg#t#q cYxZ we#f#b#e dv m#ú#K#GB w#0#qZv cvl qv hv#e th t
- G\_#jv ci`ú#i i mv#\_ mvg#Äm`cY#
  - ÁvZ c0YZvi mv#\_ mvg#Äm`cY#Ges
  - Aw\_ℝ weewZmg#ni we#f#b#eA#i#i wel#q wbi#v#v#ki Áv#bi mv#\_ mvg#Äm`cY#

www.fj AwWU Awa`Bi, tmB mKj Ast#ki wbi#v#vi Rb` Ab`vb` AwWU Awa`B#i i Kv#Ri I ci eúj vs#k w#f#p Ki#e th\_#jv wbi#v#vi `vwqZi msuk#-Awa`B#i i | Zv#`i t`lqv Z\_`, Aw\_ℝ weewZmg#ni mwe#ℝ ch#j vP#vi Kv#R e`envi Kiv n#e|

**আর্থিক হিসাব নিরীক্ষা**

11. G#q#t#i cix#vi welq Aw\_ℝ w`wZ, fvDPvi wbi#v#v bq| mKj A\_ev Zvrch#Y#w`wZmg#n wbe#P#b Ki`b Ges AZx#Zi c0YZv Ges th#w#KZvi w#wi #L Zv#`i w#f#p Zv Ges m#ú#Y#Zv hvPvB Ki`b|

## নিরীক্ষা কর্মসূচি আর্থিক হিসাব

Awd̄t̄mi bvg I Ae<sup>-</sup>vb \_\_\_\_\_ A<sub>-</sub>ermi \_\_\_\_\_

wbix̄v̄i ch̄q̄mgn	hui Øvi v ci x̄v̄jZ	KvhēĪ
<ul style="list-style-type: none"> <li>• Pj wZ erm̄t̄ii ivR̄t̄<sup>-</sup>† mv̄t̄_ cēZ̄x̄erm̄t̄ii ivR̄<sup>-</sup>^ Ges ev̄t̄R̄t̄Ui Zj bv Ki“b </li> <li>• ivR̄<sup>-</sup>^msM̄ñi c̄ēYZv wK t̄`tki A_ØwZi Ae<sup>-</sup>vi mv̄t̄_ m½wZcY?</li> <li>• ivR̄<sup>-</sup>^Av`vq wK ev̄t̄R̄t̄Ui cZ̄`vkvi mv̄t̄_ m½wZcY?</li> <li>• ivR̄<sup>-</sup>^ev̄t̄R̄t̄Ui AmvaviY AbKj tKvb Zvi Zg` AvtQ wKbv ci x̄v̄j Ki“b  hw`_v̄t̄K, Zvnt̄j GuU cKZc†̄j tKvb wnmv̄t̄ei fj wKsev tkYw̄eb`v̄t̄mi f̄t̄j i Kvi t̄Y Zvi Zg` n̄t̄q̄t̄Q wKbv ci x̄v̄j Ki“b </li> </ul> <p>hw` cKZ Zvi Zg` nq Ges Zv hw` ivR̄t̄<sup>-</sup>† Ae<sup>-</sup>vnZ Drm nq Zvnt̄j h_vh_ gšē` Ki“b </p> <ul style="list-style-type: none"> <li>• GKBf̄v̄te, ivR̄<sup>-</sup>^ ev̄t̄R̄t̄Ui eo AvKv̄t̄ii c̄ōZKj Zvi Zg` AvtQ wKbv A_ev AZx̄t̄Zi mv̄t̄_ ivR̄<sup>-</sup>^ Am½wZcYwKbv ci x̄v̄j Ki“b </li> </ul> <p>hw` ZvB nq Zvnt̄j e`vL`v msM̄ñ K̄t̄i Dch̄β̄ gšē` w`b </p> <ul style="list-style-type: none"> <li>• mKj w`wZ (FY c̄ōvb, FY M̄ñY, tiwgU`vY, cwi m̄ur̄ BZ`w`) ci x̄v̄j K̄t̄i t`Lp G_ t̄j vi t̄Ri GK gym t_ t̄K Ab` gv̄t̄m Ges ermi tk̄t̄l mgvc̄bx̄ t̄Ri m̄wKf̄v̄te Uvbv n̄t̄q̄t̄Q wKbv  </li> </ul> <p>[ UxKv t c̄ōg wbix̄v̄i t̄j̄t̄Ī, GB ci x̄v̄j v̄x̄bZvi ci c̄ōx̄Z c̄ōg wnmve t_ t̄K i i“ n̄te ]</p> <ul style="list-style-type: none"> <li>• t̄j Rv̄t̄ii w`wZ_ t̄j v we`wi Z wnmv̄t̄ei dj wKbv Ges wnmv̄t̄ei mv̄t̄_ wgt̄j hvq wKbv ci x̄v̄j Ki“b </li> <li>• Aww_℞ wnmv̄t̄ei eo A¼_ t̄j v Dc̄t̄hvRb wnmv̄t̄ei Abjfc A¼_ t̄j vi mv̄t̄_ wgw̄j t̄q t`Lp  Miwgj cwi j w̄jZ n̄t̄j Kvi Ymn D̄t̄j E-Ki“b </li> </ul>		

wix'vi ch'qmg'	hui Øviv ci w'Z	Kvhe'Î
<ul style="list-style-type: none"> <li>• msuké- e'w³eM'fms'vmg' t_†K w'wZ msµvš- wbōqZvÁvcK gšē" msMō Ki"b  hw` Zv cvl qv bv hvq Zvntj, w'wZ hvPvB†qi weKí c×wZ wetePbv Ki"b  hw` Zv mæē bv nq, Zvntj A'†Kvi gj K cōZte` b (disclaimer) tck Ki"b </li> <li>• Aww_℞ wnmve wK mvaviYfvte `†KZ miKwi wnmve msi'Y msµvš- bxwZgvj v Ab†hvqx cō'xZ? hw` Gaitbi bxwZ bv t_†K _v†K wKsev cōZwōZ bxwZ hw` AbjmiY Kiv bv nq Zte h_vh_ gšē" tck Ki"b </li> <li>• Aww_℞ wnmve wK msv'†B Ges tevaMg'?</li> <li>• †Kvb AcōqvRbxq Ww†Kkkm Av†Q wK?</li> <li>• wnmvte tckKZ Z_`w` wK cōqvR†bi AwZwi³ wKsev wmxvš-Mō†Yi ††† AcōqvRbxq?</li> <li>• wewfbew`wZmg' cōB I cwi†kv†ai mv†_ mæūwKZ Ki"b  G_†j v wK w†j hvq? hw` bv w†j, Zvntj KviY AbjmiYvb K†i gšē" Ki"b </li> </ul> <p>GB wlv`θ cōB I cwi†kva_†j vi Aw`Zi, wnmvte wPw'YZ Ki"b </p> <ul style="list-style-type: none"> <li>• †j Rvi w'wZmg†ni GKwU bg†vi KiwYK wbf'Zv (clerical accuracy) hvPvB Ki"b Ges gj `w†j (gwmK wnmve BZ`w`) G_†j vi Aw`Zi wPw'YZ Ki"b </li> <li>• ce@Zr'erm†ii FY I m†`i Abcv†Zi mv†_ eZ'gvb erm†ii FY I m†`i Abcv†Zi Zj bv Ki"b  A`†fweK †Kvb Miw†j cwi j w'†Z n†j KviY AbjmiYvb K†i Dch'³ gšē" tck Ki"b </li> <li>• GKBFvte ce@Zr'erm†i wew†qvM I wew†qvM t_†K AwRZ Av†qi Abcv†Zi mv†_ eZ'gvb erm†ii Abjfc Abcv†Zi Zj bv Ki"b  A`†fweK †Kvb Miw†j cwi j w'†Z n†j KviY AbjmiYvb K†i Dch'³ gšē" tck Ki"b </li> </ul>		







**উপসংহার :**

KvhēfĀ tckKZ gšē" mvtctfĀ Avgvi AwfgZ GB th, Aw\_R ৱৱৱve mi Kwii ৱৱৱve msi fĀY mspvš-  
bwwZgvj v Abjvqx cŶqb Kiv ntqtQ Ges GB ৱৱৱve fj Ges Ah\_v\_ŶeeWZ (mistatement) t\_tK  
gy<sup>৩</sup> Ges GB ৱৱৱve mi Kvti i Aw\_R Ae\_vī mōzWPĀ cŌ kŌ Kti |

..... KZ~~R~~ cYxZ;                      Zwi L t .....

..... KZ~~R~~ ci xwĀZ;                      Zwi L t .....

## উপযোজন হিসাব নিরীক্ষা

### ভূমিকা

12. DcþhvRb wnmve gj Z ewl R e'tqi GKwU weewZ, hv wewfboeAwdm t\_þK c0B gwmK DcvþEi wfwEþZ cYqb Kiv nq| wnmve msµvš-GB Z\_wi wKq`sk wmwfj AwWU Awa`Bi cwiPvwj Z wbx¶vi gva'tg evQvBgj Kfvte cix¶Z nq| D³ cix¶Y Ges msMµxZ c0vþYi wfwEþZ DcþhvRb wnmve mµúþK©AwfGZ MVb Kiv nq| Zte DcþhvRb wnmvtei KtqKwU Ask wbx¶vi `wqZ; Ab'vb" AwWU Awa`Bþii| wnmve gnv wbcqšK-Gi Kvh¶j tqi wnmve wbx¶v Kvh¶ug 'i'i cþe, wmwfj AwWU Awa`Bþii gnv cwiPvj K, wbw`0 Ask\_þj vi lci msµk-AwWU Awa`Bimgn t\_þK cZ`qbcI Ges c0Zte`b msM0 Kiþeb|

### নিরীক্ষার উদ্দেশ্যাবলী

13. wbx¶vi c0vb Dþi k`\_þj v nþQ t

- msm` KZK w`ixKZ Dþi k` Abþvqx A\_ewqZ nþqþQ wKbv w`i Kiv;
- e`q msµk-gÄyi (tfvU)-Gi Avl Zvi gþa" wKbv Ges AvBb 0viv mgw\_Z wKbv hvPvB Kiv;
- AvBbMZ c0akvi \_vKv mþEj| thþ¶þi e'tqi Rb" tURwii c0akvi Avek`K tmþ¶þi D³ c0akvi e`ZxZ e`q nþqþQ wKbv cix¶v Kiv;
- mi Kwii A\_ew³MZ mþeavi Rb" e`eüZ nþqþQ wKbv w`i Kiv;
- ermþii mKj þj bþ`b DcþhvRb wnmvte Ašfþ Kiv nþqþQ wKbv Ges ti KWewmfZ tKvb e`q AvþQ wKbv hvPvB Kiv (mµüYZv);
- `þ gÄyi i (tfvU) gþa" A\_ewvþšþ nþqþQ wKbv cix¶v Kiv;
- c0°j bmgñ hþ³ hþ³ Ges ev`e wKbv Ges enr Zvi Ztg`i Rb" wekþmþhM" thšw³ KZv i þqþQ wKbv þ`Lv Ges
- mKj A`rfweK Ges bZb AvBþUgmgn h\_vh\_fvte cKvk Kiv|

### সংগৃহীতব্য দলিলপত্রাদি

14. wbtæv³ `wj j cIw` msM0 KiþZ nþe t

- evþRU (Dbqþ Ges Abþqþ)
- evþRU msµk-`wj j cIw`

Ñ gÄyi `we

Ñ DcþhvRb AvBb

Ñ A\_ewj

Ñ mµúþK gÄyi

- þj Rvi t eWkxUmgn
- K`vk eB
- cþtDcþhvRþbi Avþ`kmgñ
- gwmK wnmve (Aa`b wnmvei ¶Y Awdmmgn t\_þK c0B)
- DcþhvRb wnmve

- A\_©Aegw³i mi Kwí Avt` kmgn
- mi Kwí w`g, KgñP, cKí, BZ`w` wqšYKvix weva-weavbmgn
- GB mKj `wj j cĀw` i AwaKvsk, wmwve gnv wqšK-Gi Kvñġ tġ DcġhvRb wbxġv Kvñ©i i“ Kivi eū cġe©msMñ KiġZ nte Ges GB mKj `wj t\_ġK AvüZ Z\_`w` i wfvĒġZ wbxġv cwi Kí bv cġqb KiġZ nte|

### निर्रीक्रा याचाईसमूह

15. hvPvBmgn nte wetkHYgj K I we`wii Z hvPvBġqi wġkY t

- evġRU-mswġe` wj j cĀw` cñBi Ae`einZ ciB AwL`R I DcġhvRb wmwvtei wbxġv cwi Kí bvi KvR nvġZ wġZ nte Ges A\_©ermi tkl nl qv chŠ-GB KvR Awb©úbei vLv hvte bv;
- AZġZi cġYZvi AvġjvġK e`q eivĪ, gĀyi Ges DcġhvRb mġvġv KiġZ nte, wbiġcK wPý (benchmark) ĀZwi KiġZ nte Ges wbxġv hvPvBġqi Rb` „i“ZġY©wmwvtei Gj vKv/tj bġ b wPwýZ KiġZ nte|
- wmwfj AwWU Awa`Bġi gnv cwi Pvj K ermġi t`bv`vi/cvl bv`viġ i KvQ t\_ġK w`wZ mġúġK© wġġqZvĀvcK gše` Ges tURwii t\_ġK mi Kwii wewġqvM I FY (`xNġgqv` ) msµvš-ġġwġ K Z\_` msMñ Kiġeb| wbxġv Rb` G\_ġj vi GKvš-cġqvRb| hw` G\_ġj v cvl qv bv hvq Zvntġ wbxġv`j A`xKviġj K cġZte`b Rvii wv lqvU „i“ġZi mvġ\_ wetePbv Kiġe Ges mġow`ġfvte mġm`vi cġZ, mi Kwii wmwve mġúwKZ `vqx Kvgvġi `wó AvKlġ Kiġe|



wbixŋvi chŋmgn	hui Øviv ci xŋŋZ	KvhēĪ
<p>• weMZ ermimgŋni e'ŋqi cēYZvi mvŋ_ mKj cŌZKj DcŋhvRŋbi Zj bv Ki"b  hw` epŋxmgŋ (increases) Athŋŋ³K nq, Zvntj mŋte" Ah_v_© weewZ wKsev AmZ" weewZ D~NvUŋbi Rb" we~wi Z hvPvB Kvhŋŋg MŋY Ki"b </p> <p>Gme tŋŋĪ, Aek" B wefvMxq wnmvŋei mvŋ_ m½wZmvaŋbi (reconciliation) Rb" Abŋiva RvbvŋZ nŋe </p> <p>• DcŋhvRb wnmvŋei AvKvi I welqe` wK mnŋR tevaMg" Ges ev`e DŋĪ k" mvaŋbi DcŋhvMx? [ GB welqŋU wbixŋŋvŋhvM"Zvi cŌkē mvŋ_ mŋúwKŋZ   ]</p> <p>• Dc`vcbv Ges wnmve mspvš- Z_ cŌKvk (disclosure) wK thŋŋ³K ŋUBj mn mŋúY© I A_ŋn?</p> <p>• DcŋhvRb wnmvŋei UvKvi A¼,tjv (figures) wK Povš-Ges G_ŋjv wK Rŋ mŋúŋK wnmvŋei mKj cwieZŋŋK avi Y Kŋi?</p> <p>wnmve mspvš-ti KŋW©mŋúŋK A¼,tjvi GKŋU bgŋbv wPwŋZ Ki"b </p> <p>• e'ŋqi wecixŋZ Av`vq wK mgvbfvŋe mKj gÄwi i tŋŋĪ MY" Kiv nq?</p> <p>• ŋmsL"K eo DŌĒ (savings) wbeŋPb Ki"b Ges Zvi KviY/e`vL`v hvPvB Ki"b  DŌĒ wK ŋKvb ewwÄZ Kvhŋŋg ev`evqb bv Kiv/ewwZj Kiv wKsev e`vcbvi e`_ŋvi dj? [ GB mKj DŌŋĒi cŋve ŋúofvŋe cŌKvk KiŋZ nŋe  ]</p> <p>• Rŋ gvŋm Ges H gvŋmi Rb" mieivn, gÄwi Ges temi Kwi e`w³/ cŌZŋvbŋŋK A_©cwitkva eve` e`q wYŋ Ki"b  hw` e'ŋqi A¼ 11 gvŋmi Mo e`q Atcŋŋv Dŋj LŋŋhvM"fvŋe teŋk nq, Zvntj Zv cŌwŋŋcŋŋ Ges Zvi I ci gŋe" tck KiŋZ nŋe </p>		

wbixŋvi chŋmgŋ	hvi Øviv cixŋŋZ	KvheĪ
<ul style="list-style-type: none"> <li>• evŋRU-einfŋ Kvheŋgi AbKŋj wKsev Ab" cKŋŋi evowZ A_ŋŋbi jŋŋ" DØĒ e"envŋi i Rb" eo Aŋŋi cŋt DcŋhvRbmgŋl cixŋŋ Ki"b Ges h_vh_ gŋe" cØ vb Ki"b </li> <li>• evŋRŋU avh© Av`vq wKsev e"ŋqi mvŋ_ mivmwi mŋúwKŋZ cØŋBi eo Aŋŋi NvUwZi tKm_ŋj v wPwŋZ Kŋi G_ŋj v cixŋŋ Ki"b </li> <li>• ci`úi mŋúwKŋZ e"ŋqi ŋi"ZcŋY© AvBŋUgmgŋ wPwŋZ Ki"b thLvŋb GKwŋi ŋŋŋĪ cwieZØ Ab"ŋi lci cŋve tdŋj   Dŋj EŋhvM" ZviZg" cwŋj wŋŋZ nŋj e"ŋqi thŋŋ³KZv AbŋmÜvb Ki"b </li> <li>• tKvb w`g ev A`vqx welŋqi lci ŋi"ZcŋY©eo Aŋŋi e"q_ŋj v wPwŋZ Ki"b Ges AmgŋŋqZ cwimŋúr wKsev `vq wb©úwĒi welŋq AbŋmÜvb Ki"b  Gwelŋq h_vh_ gŋe" cØ vb Ki"b </li> <li>• Ggb tKvb ŋj bŋ`b AvŋQ wK th_ŋj v msm` KZŋ cØĒ gÄŋi Øviv A_ŋqZ wKŋ' msm` KZŋ cwŋ Kwŋ Z wQj eŋj AbŋgZ nq bv?</li> <li>• AvøŋŋcŋY©cKwZi Aŋthŋŋ³K eo Aŋŋi tKvb e"q AvŋQ wK? hw`_vŋK, Zvntŋj Zv AbŋmÜvbceŋ gŋe" cØ vb Ki"b </li> <li>• miKwŋi mŋúwĒ/ŋŋZ BZ`w`i eo aiŋbi tKvb Aetjvcb (write-off) AvŋQ wK? G_ŋj v wK mŋúYŋvŋte cØZdŋj Z Ges h_vh_fvŋte Abŋgww`Z?</li> <li>• msm` KZŋ cØĒ gÄŋi e"eüZ nqwb (hv AmŋúY© cKŋŋi chŋmZ) Gŋfc`ŋvŋ_ŋj v wPwŋZ Ki"b </li> <li>• cØgevŋi i gZ evŋRŋUi Avl Zvfŋ³ Kvheŋg_ŋj v cixŋŋ Ki"b Ges wbowØZ tnvb th AvBb l Rb`ŋŋ_ŋ cØqŋRb ciŋŋYi Rb" wewa/waevb Ges mŋj ŋŋvi e"e`w` we`gwb AvŋQ Ges G_ŋj v i i"i AvŋM mKj cØ wZgŋj K KvheŋmŋúwbŋntŋqŋQ </li> </ul>		

ৱবিখণ্ণি চহণমগ্ন	হুি ঠবিব চিখণ্ণি	কব্ধেট
<ul style="list-style-type: none"> <li>• D'Pgñj i GKK AvBtUtgı µq,tjv wPwýZ Ki"b Ges ৱৱৱÖZ tnvb th G,tjv ৱৱৱqıgZ, h_vh_ Ges cKkZxZfvte Rb"t_P Abjnvix Ges mtePP ৱgZe"ıqZvi mv_t_ G,tjvi ৱel_tq Pw³ mæúwı Z ntqıQj  </li> <li>• ৱৱৱÖZ tnvb th, fıgi Rb" ÑıwZcıtY eve` e"q, ৱৱৱmıte cıı cYfvte cKkıkZ (fully disclosed), mKj cKvi enr AvAMhıtYi Dıtı k" Ges th w_tgi Rb" fıg AvAMhıY Kiv ntqıQj, Zvi AMMıwZ cıxñıv Ki"b  </li> </ul>		

**উপসংহার :**

Kvhéıfı ৱeeZ gşe" mv\_tçñı Avıgvi AwfgZ GB th, ..... A\_ermtıi DçthvRb ৱৱৱmıve ıxKZ mi Kwi ৱৱৱmıve msi ÑıY mspıvš-bıxıZgvj v Abjıvıqı cıYıZ Ges Zı cKZ I h\_vh\_ Ae\_v c0 k0 Ktı |

..... KZK cıYıZ;                      Zvi L t .....

..... KZK cıxñıv;                      Zvi L t .....





**প্রধান বুদ্ধিসমূহ :**

18. চাঁব মগম'v,tj v n0j t

- KgPvi x' i c0qvRbxq Z' msM0ni AwaKvi bv \_vKv;
- `wqfZji c\_KxKiY e'e`v we`gvb bv \_vKv;
- Awdmmga D'PZi e'e`vcK 0viv cwi `wkZ bv nl qv;
- ৱম্বে মস্‌ম্‌শ-টি কৱেট'ৱ` চাঁগZ (standardized) Ges chf3 bv nl qv;
- Nb Nb cwi ewZ' nq Gifc wecixZagx Ges A`úo wea, c0eaa/Avf`k Rwi i dtj Kvh0'úv`tb Amjeavi m'g'xb nl qv;
- গ'বপ্য BZ'ৱ` i AvKv'ri Kv'Ri w`K-wb' R we`gvb bv \_vKv Ges \_vKtj Zv AbyniY bv Kiv;
- ৱম্বে weeiYmg'ni gj ৱম্বেই m'v' m'úK'bv \_vKv Ges G Kvi'Y Am'úY' eo ai'tbi Ah\_v`0eeWZi Aw`Zj\_vKv Ges
- `p' Bbf'tqm c0'qvi Kvi'Y Abbt'gw` Z Ges AwbqwgZ `wei D`NvUb I wbt'iva m'e' bv nl qv|

**নিরীকার উদ্দেশ্যবলী**

19. ৱবিখ'vi চাঁব D'ti k'mga n't'Q t

- ৱম্বে weejZmga m'úY', mgt'qvcthvMx, ৱbf' Ges GKvD'U tKv'W ew'Z mi Kwi ৱম্বে c'q'qb m'p'vš-weagvj v Ab'vqx c'x'Z wk'bv hvPvB Kiv;
- mKj tj bt`b ৱম্বেf'3 Kiv n't'q'Q wk'bv t`Lv;
- mKj e'q I A`cwi'tkva (disbursement) Ab't'gw` Z, fvDPvi 0viv mgw`Z Ges tk'Yweb'`-wk'bv cix'v Kiv; Ges
- e'vsK tj bt`b Ges we'fvMxq ৱম্বেই w'q'wgZ m'2wZmvab Kiv nq wk'bv hvPvB Kiv|

**নিরীকা কর্মসূচিসমূহ**

20. G't'f'Ab'ni Yxq ৱবিখ'v Kg'0'Pmga n0j t

- ৱম্বেই ti KW'0'3
- A`cwi'tkva I bM` w`wZ Ges
- ৱম্বে মস্‌ম্‌শ-চাঁগZ te`b

**নিরীক্ষা কর্মসূচি  
হিসাব (রেকর্ডভুক্তি)**

Awđtmi bvg I Ae`vb \_\_\_\_\_

A\_ermi \_\_\_\_\_

wbixŋvi chŋmgn	hui ōviv cixŋŋZ	KvhēĪ
<ul style="list-style-type: none"> <li>• msiké-wnmvei ŋŋY Awđm wK Gwm-1 diŋg K'vk eB msi ŋŋY Kŋi?</li> <li>• cŋZ`K AvBŋUg cŋŋB I cwi ŋkvtai Ae`einZ ciB wK K'vk eBŋg wj wce× Kiv nq?</li> <li>• hw` DEi bv tevaK nq, Zvntj wK AvBŋUgUŋ tKvb mnvqK (subsidiary) tiwR÷vŋi wj wce× Kiv nq?</li> <li>• mnvqK tiwR÷vŋi i` wbK thvMdj wK K'vk eBŋg `vbwšwi Z nq?</li> <li>• tiwR÷vŋi msiwŋŋZ fvDPvi wj wK chŋqμŋg msL`wŋgZ?</li> <li>• cwiŋkva I cŋŋBi mnvqK tiwR÷vŋi Rb` wK h_vμŋg Gwm-3 I Gwm-2 dig e`eüZ nq?</li> <li>• hw` ÷`vŋW`Gwm-2 Ges Gwm-3 dig e`eüZ bv nq, Zvntj GB wePzŋZ wK wnmve gnv wŋqšŋK KZŋK Abŋgwn` Z?</li> <li>• wnmvei ŋŋY Awđm wK cŋZ`K gšŋvj ŋqi Rb` c_wK tiwR÷vi msi ŋŋY Kŋi?</li> <li>• wej t_ŋK KZŋmgn wK Gwm-5 diŋg msiwŋŋZ `vbwšŋ mgšŋg tiwR÷vŋi (Register of Transfer Adjustment) gvaŋg` cŋŋB tiwR÷vŋi wj wce× Kiv nq?</li> <li>• cŋZ`K gšŋvj ŋqi Rb` wK GKxKZ mvivsk msi ŋŋY Kiv nq Ges cŋZ gvŋm tkYweb`-mvivsk t_ŋK DcvE` vbwšwi Z nq Ges μgwišZ thvMdj wŋYŋ Kiv nq?</li> </ul> <p>weiwZ (Pause) t GB chŋq` e Pqtbi wfwĪŋZ cŋZ`K gšŋvj ŋqi AšZ GKwU fvDPvi wbeŋPb Ki`b Ges wnmve cŋμqvq Gi Aw`ZjwPwŋZ Ki`b   i` t_ŋK tkl chŋ-G_tjvi cŋZ`KwUŋK wK tiwR÷vi, K'vk eB, BmjKZ tPŋKi Zwj Kv Ges cwiŋkwaZ tPŋKi Zwj Kvq mŋŋvŋte AbjmiY Kiv hvq? cŋZ`K` wj tj tiKWŋZ ŋvKvi A¼ wK wgtj hvq?</p>		

wbix¶vi chqmgñ	hui Øviv ci x¶Z	KvhēĪ
<ul style="list-style-type: none"> <li>• e'vsK weeiYx†Z Duj wE-Z cŃB wK Pvj vtbi wecix†Z hvPvB Kiv nq Ges K'vk eB†q mivmwij wj wce× Kiv nq A_ev mnvqK tiwR÷vtii gva'†g Zr¶Yvr K'vk eB†q wj wce× Kiv nq? weiwZ t cŃZ'K gv†mi AŠZ GKwU Pjv vb e'vsK weeiYxi mv†_ hvPvB K†i Gi †kYxweb'vmKiY I wbf¶Zv cix¶v Ki"b Ges tiK†W©A_¶ mnvqK tiwR÷vi, bM` eB†q Gi Aw-Zj wPwýZ Ki"b </li> <li>• Gifc cŃvY Av†Q wK th mské-wmvei ¶Y Awdm, e'vsK KZŔ cwi†kwaZ mKj †PK I Zrm†½ e'vsK weeiYx Ges D³ Awdm KZŔ BmjKZ ††Ki, m½wZmvab m'úv` b K†i†Q?</li> <li>• GB m½wZmvab wK †PK wj Lb Ges fivDPvi wbix¶vi Kv†Ri mv†_ m'úK©tbB Gifc Kg¶wi Øviv m'úw` Z n†q†Q  weiwZ t G†¶†Ī AŠZ 12wU weeiYx hvPvB Ki"b  Ab" †¶†Ī Ggb bgpvi msL'v w'i Ki"b hv cŃqvRbxq wbdqZv cŃvb Ki†Z cv†i   mgm'v n†j BwáZ djv††j i Rb" bgpvi msL'v epx Ki"b </li> <li>• mské-wmvei ¶Y Awdm wK Gwm-7 dig-G evsj vt`k e'vsK wW†cwRU tiwR÷vi msi ¶Y K†i Ges e'vsK weeiYx†Z cŃwKŔ cŃB I cwi†kv†ai bxU cv_Ŕ" wK `wbK wj wce× Kiv nq? AŠZ 12wU fiv³ (entries) hvPvB Ki"b </li> <li>• wmwve wK `wbK mgvcb Kiv nq Ges GKvD&gt;U †KvW 2q L†Ēi 24 Ab†"Q` Ab†hvqx wK K'vk eB I e'vs†Ki `wbK wmwv†ei g†a" m½wZmvab Kiv nq? GwU m'úw` Z n†"Q wKbv Zvi Rb" ch¶ß cŃvY AbymÜvb Ki"b </li> <li>• evsj vt`k e'vsK wW†cwR†Ui Aax†b wmwv†ei w'wZ I gv†mi e'vsK `†j i g†a" wK m½wZmvab Kiv nq?</li> <li>• c_zK K'vk GKvD&gt;U cŃvb K†i Gifc wefvMmg†ni cŃB I cwi†kva wj wce× Kivi Rb" wK GKvD&gt;U †KvW 2q L†Ēi 28-31 Ab†"Q` Ab†hvqx tiwR÷vi msi ¶Y Kiv nq?</li> </ul>		

wbixŋvi chŋmgn	hui Øviv ci xŋZ	KvheĪ
<ul style="list-style-type: none"> <li>• msuké- wefM<sub>3</sub>tjvi mvŋ_ wnmvŋei m<sub>1/2</sub>wZmvaŋbi hŋ_ó cŋvY AvŋQ wK Ges Gme wefvŋMi cŋB I cwitkvtai gwmmK UvKvi A<sub>1/4</sub> Ges µgwmšZ thvMdŋji mvŋ_ wnmveiŋY Awdŋmi wnmvŋe cŋwKZ A<sub>1/4</sub>tjv wgtj hvq wK? chŋB cŋvY bv _vKŋj msuké- wefvŋMi KvQ ŋ_ŋK wbdŋZvÁvcK gšē Avnŋvb Ki"b </li> <li>• gwmmK wnmve wbdŋwZ `wLj Kiv nq wK? wbdŋZ nI qvi Rb" tcŋŋYi Zwi L ci xŋv Ki"b </li> <li>• cŋB I cwitkvtai gwmmK wnmve wK K"vk eBŋqi Aŋ<sub>1/4</sub>i mvŋ_ wgtj hvq?</li> <li>• cŋB I cwitkva Dfŋqi GK gvŋmi cŋKZ thvMdj wYŋqi gvaŋg K"vk eBŋqi MwYwZK wbfŋZv ci xŋv Ki"b </li> <li>• ^e Pqŋbi gvaŋg gvŋmi b-bZg 10% wi wU fvDPvi tkYwbeb"vm I tcw=s-Gi i xZv hvPvBŋqi Rb" ci xŋv Ki"b </li> <li>• AwbdŋZ wnmvŋei mKj AvBŋUg tkYwbeb"vŋmi i xZv hvPvB I cŋgwYKZvi Rb" ci xŋv Ki"b </li> <li>• ØtiwgU"vYŋ-Gi Aaxŋb tiKWRZ AvBŋUgmgŋ ci xŋv Ki"b  A"vfweK eŋx/w" wZ, ^eaZv, h_v_Zv I cŋgwbKZv Aek"B Abymŋvb KiŋZ nŋe  wbi xŋKMYŋK Aek"B mšó nŋZ nŋe th, ØtiwgU"vYŋ, wnmvŋe AmZ" weewZ cŋvŋbi B"QvKZ ŋKvb cŋvm ŋbB </li> <li>• ivRŋ-ŋ UvKvi A<sub>1/4</sub>tjv msuké- wefvMmgŋ wbdŋZ KŋiŋQ wKbv ci xŋv Ki"b </li> <li>• miKwii Avŋ`kmgŋni cŋv<sub>1/4</sub>b<sub>3</sub>tjv GB Awdŋmi wKbv Ges G<sub>3</sub>tjv tiKWPŋ nŋqŋQ wKbv ci xŋv Ki"b (miKwii Avŋ`ŋki 10% hvPvB Ki"b) </li> <li>• wbdŋZ ŋvb th miKwii Avŋ`kmgŋ Dchjŋ e"w<sup>3</sup> Øviv Abŋgww Z  G<sub>3</sub>tjv mwKfvŋe tkYwbeb"- Ges evŋRŋUi AvI Zvi gŋa" </li> </ul>		



### অর্থ পরিশোধ ও নগদ স্থিতি

#### ভূমিকা

21. miKv̄i i bM̄ w̄wZ evsj v̄k e'vs̄tK i w̄wZ w̄mvemḡni w̄wZi mḡst̄q M̄wZ | evsj v̄k e'vs̄K Ges \_v̄bv/tRj v̄ w̄mv̄ei w̄wZ Aw̄dm̄mḡni w̄wZi bRi `w̄i i c̄0\_wgK `w̄qZj eZ̄q w̄mv̄e ḡnv w̄bq̄st̄Ki | ci | w̄mv̄ei D̄i t̄k, w̄mv̄e ḡnv w̄bq̄st̄Ki w̄mv̄e eB̄t̄qi bM̄ w̄wZi, \_v̄bv/tRj v̄ w̄mv̄ei w̄wZ Aw̄dm̄ KZ̄R evsj v̄k e'vs̄K t̄t̄K c̄0B̄ mḡvc̄bx w̄wZi weeiȲx̄m̄ `w̄Lj KZ̄ bM̄ w̄mv̄ei m̄v̄t\_ m̄1/2w̄Zm̄v̄ab Ki t̄Z n̄te | GK̄B̄fv̄te w̄mv̄e ḡnv w̄bq̄st̄K eivei bM̄ w̄mv̄e t̄c̄0 t̄Yi c̄t̄e \_v̄bv/tRj v̄ w̄mv̄ei w̄wZ Aw̄dm̄mḡni, Zv̄t̄i w̄mv̄ei bM̄ w̄wZi m̄v̄t\_ t̄m̄v̄bj x̄ e'vs̄t̄Ki mḡvc̄bx bM̄ w̄wZi m̄1/2w̄Zm̄v̄ab Ki t̄e |
22. evsj v̄k e'vs̄K miKv̄i i e'vs̄Kvi w̄mv̄te Ges t̄m̄v̄bj x̄ e'vs̄K, t̄hL̄v̄t̄b evsj v̄k e'vs̄t̄Ki kvL̄v t̄bB̄ t̄mL̄v̄t̄b, evsj v̄k e'vs̄t̄Ki c̄0Z̄w̄b̄w̄a w̄mv̄te KvR̄ K̄ti | miKv̄i i t̄UR̄w̄i Kv̄h̄t̄g \_v̄bv | t̄Rj v̄ w̄mv̄ei w̄wZ Aw̄dm̄mḡni ḡva t̄g m̄x̄w̄w̄ Z̄ nq | evsj v̄k e'vs̄t̄Ki t̄K̄`t̄q w̄mv̄e miKv̄i i bM̄ w̄wZ t̄K̄ aviȲ K̄ti | Ab̄w̄ t̄K, ḡv̄t̄mi t̄kl w̄ t̄bi KvR̄ t̄k̄t̄l mḡvc̄bx w̄wZ t̄m̄v̄bj x̄ e'vs̄K m̄ i `B̄t̄i i ḡva t̄g evsj v̄k e'vs̄t̄Ki t̄K̄`t̄q w̄mv̄te t̄c̄0 t̄Yi Ø̄viv t̄m̄v̄bj x̄ e'vs̄t̄Ki wēw̄f̄b̄e kvL̄vi Ac̄v̄t̄i w̄s̄ GK̄v̄D̄Um̄ kb̄ Āt̄1/4 n̄w̄m̄ Kiv nq | Ḡme wēcj m̄sL̄`K̄ w̄mv̄e Ges wēcj Āt̄1/4i t̄j b̄t̄ t̄bi Kv̄i t̄Y, bM̄ A\_`ḠK̄w̄U D̄`P̄ S̄p̄K̄c̄Ȳ`Av̄B̄t̄Ug Ges Ḡ Kv̄i t̄Y GB̄ Av̄B̄t̄Ūgi R̄b̄ c̄0q̄v̄R̄b, wē`w̄i Z̄ w̄bix̄ w̄v̄ c̄x̄w̄Z̄ |

#### নিরীকার উদ্দেশ্যবলী

23. G\_ t̄j v̄ n̄t̄`Q t̄

- Aw̄w̄`R̄ wēw̄Z̄t̄Z̄ bM̄ w̄mv̄te c̄0 w̄k̄Z̄ Uv̄Kvi Ā1/4 miKv̄i i n̄v̄t̄Z̄ bM̄, e'vs̄t̄K bM̄ w̄k̄sev̄ Ūb̄w̄R̄t̄Ū \_v̄Kv̄ bM̄ t̄ i mḡrv̄i w̄k̄ bv̄ Ges evsj v̄k e'vs̄K KZ̄R̄ `w̄Lj KZ̄ bM̄ Āt̄`P̄ w̄mv̄tei m̄v̄t\_ m̄1/2w̄Zc̄Ȳ`K̄bv̄ hv̄P̄v̄B̄ Kiv;
- hv̄t̄Z̄ miK̄w̄i Z̄n̄wēj t̄t̄K̄ c̄0Z̄vi Ȳvḡj K̄fv̄te A\_`D̄t̄Ēvj̄ b̄ m̄x̄ē bv̄ nq t̄m̄R̄b̄ t̄P̄t̄Ki m̄j̄ w̄v̄ Ges t̄PK̄ Ø̄viv A\_`c̄w̄i t̄kv̄t̄ai t̄w̄t̄i w̄b̄f̄t̄h̄w̄m̄ w̄bq̄st̄Ȳḡj̄ K̄ e'ev̄ wē`ḡvb̄ w̄k̄bv̄ cix̄ w̄v̄ Kiv;
- hv̄t̄Z̄ w̄Ø̄Z̄x̄q̄evi A\_`c̄w̄i t̄kv̄t̄ai m̄t̄h̄w̄m̄ m̄w̄ō bv̄ nq, t̄m̄R̄b̄ A\_`c̄w̄i t̄kv̄am̄ḡn̄ Kv̄h̄R̄i f̄v̄te w̄mv̄ef̄z̄ nq w̄k̄bv̄ cix̄ w̄v̄ Kiv;
- Aw̄w̄`R̄ wēw̄Z̄t̄Z̄ c̄0 w̄k̄Z̄ bM̄ w̄wZ̄ m̄x̄w̄w̄`K̄bv̄ w̄b̄w̄Ø̄Z̄ n̄l̄ qv̄ Ges
- w̄mv̄te c̄0 w̄k̄Z̄ Uv̄Kvi Āt̄1/4i m̄v̄t\_ evsj v̄k e'vs̄K KZ̄R̄ c̄0 w̄k̄Z̄ Uv̄Kvi m̄1/2w̄Zm̄v̄ab Kiv nq w̄k̄bv̄ Z̄v̄ hv̄P̄v̄B̄ Kiv |

#### বিশ্লেষণমূলক পদ্ধতি

24. t̄h̄S̄w̄<sup>3</sup> KZ̄v̄ hv̄P̄v̄B̄t̄qi R̄b̄ w̄bix̄ w̄v̄Kv̄t̄j̄ w̄bix̄ w̄K̄ bM̄ w̄wZi c̄w̄i eZ̄ Ø\_ t̄j v̄ ch̄t̄j̄ v̄P̄bv̄ Ki t̄eb̄ | e'vs̄K weeiȲx̄, t̄j̄ R̄vi, K'v̄k̄ eB̄ BZ̄`w̄ i m̄t̄i ev̄QB̄ḡj̄ K̄fv̄te wē`w̄i Z̄ ev̄`ē hv̄P̄v̄B̄ c̄w̄i P̄w̄j̄ Z̄ n̄te | ĀS̄Z̄ GK̄ ḡv̄t̄mi e'vs̄K w̄mv̄e m̄1/2w̄Z̄ wēav̄q̄K̄ weeiȲx̄ wē`w̄i Z̄fv̄te cix̄ w̄v̄ Ki t̄Z̄ n̄te | ḠQ̄v̄ov, Ab̄`v̄b̄` ḡym̄/w̄ t̄bi b̄ḡv̄v̄l̄ c̄0q̄v̄R̄bḡZ̄ t̄`Lv̄ t̄h̄t̄Z̄ c̄v̄t̄i | Z̄vr̄ch̄ēȲ`w̄k̄sev̄ A\_`v̄f̄w̄ēK̄ Z̄vi Z̄t̄ḡi e'v̄L̄`v̄ m̄sM̄h̄ Ki t̄Z̄ n̄te |

**নিরীক্ষা কর্মসূচি**  
**অর্থ পরিশোধ ও নগদ স্থিতি**

Awdtmi bvg I Ae<sup>-</sup>vb \_\_\_\_\_

A<sup>o</sup>ermi \_\_\_\_\_

wbix¶vi chiqmgn	hvi Øviv ci xiv¶Z	KvhēĪ
<ul style="list-style-type: none"> <li>• mswkē- Awdm wK Avqb I e'qb KgRZM¶Yi `¶¶¶i bgbv msi ¶¶Y I nvj bvMv` K¶i Ges wej wbix¶vi mgq wK cØZ ¶¶¶Ī Zv wgvj tq t` tL?</li> <li>• `wqZvej x wK c<sub>u</sub>K Kiv ntqtQ Ges c<sub>u</sub>K c<sub>u</sub>K e'w<sup>3</sup>i I ci wK `wqZ; b<sup>-</sup>-Kiv ntqtQ hvZ tPK Bmji mv¶_ RwoZ mKj KvR (fvDPvi wbix¶v, tPK wj Lb, fvDP¶¶i tiKW¶<sup>3</sup> tPK `¶¶i, cwi tkvaKZ t¶¶Ki m½wZmvab BZ`w`) GKB e'w<sup>3</sup> m<sup>u</sup>v` b bv K¶ib?</li> <li>• tPK eB<sub>u</sub>tjv wK wnmvef<sup>3</sup> Ges G<sub>u</sub>tjv wK wnmvei ¶¶Y Awdm¶¶i wbi vc` wR<sup>3</sup>iq itqtQ?</li> <li>• e'vsK t<sub>u</sub>tK cvl qvi mv¶_ mv¶_ cwi tkvaKZ t¶¶Ki mv¶_ wK BmjKZ t¶¶Ki m½wZmvab Ggb e'w<sup>3</sup>i Øviv Kiv ntqtQ whwb tPK Bmji mv¶_ RwoZ bb?</li> <li>• PjwZ mgqtq e'eüZ ØtPK-wmw RØ m<sup>u</sup>tK<sup>o</sup> wK e'vsKtK AewZ Kiv ntqtQ?</li> <li>• t¶¶Ki m½wZmvab Kvh¶rg wK wbcwgZ m<sup>u</sup>w` Z nq Ges EaYzb KgRZPØviv ch¶j wPZ nq?</li> <li>• t¶¶Ki gyo<sub>u</sub>tj vZ (counterfoil) wK cwi tkvtai we<sup>-</sup>wi Z Z<sub>u</sub> `v¶K Ges Zv dtqj -Gi mv¶_ wgtj hvq?</li> <li>• th tiwR÷v¶i fvDPvi wj wce<sup>x</sup> Kiv nq ZvtZ wK fvDPvi mgn chiqm¶tg msL<sup>v</sup> Øviv wPwYZ (numbered) nq Ges t¶¶Ki b<sup>u</sup>t `úofvte Zvi I ci wj wce<sup>x</sup> Kiv nq?</li> <li>• tPK `¶¶¶i mv¶_ mv¶_ wK wetj ØtPK DtEwvj ZØ - GB wmj tgvni t` I qv nq Ges tPK cØv¶bi mgq Øcwi tkwaZØ - GB wmj tgvni t` I qv nq?</li> </ul>		

wbixŋvi chŋmgŋ	hvi Øviv ci xŋŋZ	KvhēĪ
<ul style="list-style-type: none"> <li>• cōc†Ki cōB-ŋKvi cĪ wK tPK cōv†bi cŋe°gj weŋji ŋŋŋŋi mv†_ wjv†bv nq Ges D<sup>3</sup> cōB-ŋKvi cĪ wK weŋji mv†_ mshy<sup>3</sup> Kiv nq?</li> <li>• cwi†kvaKZ tPK wK ŋ wK tdi Z t` l qv nq Ges weZwi Z tP†Ki ti wR÷v†i i mv†_ wjv†bv nq Ges mBv†n e†Kqv tP†Ki wK GKwU Zwj Kv ŋZwi Kiv nq?</li> <li>• wbuōZ tnvb th e'vsK†K A'WfvBm Bmj Kiv cōqvRb nŋj Zv tP†Ki Kv†Ri mv†_ RwoZ bb Ggb e'w<sup>3</sup> Øviv Bmj Kiv nq </li> <li>• A_°cwi†kva fvDPvi A_ŋ cwi†kvaKZ tPK tc-AWŋ Øviv mgw_ŋ wK bv evOvBwfvē†Z ci xŋŋv Ki"b  mKj enr A†¼i A_°cwi†kva mPvi"fv†e ci xŋŋv Ki"b </li> <li>• tmvbj x e'vsK m`i `B†i tcōi Z gvmK e'vsK weei Yxmgŋ _vbv/tRjv wmwvei ŋŋY Awdmvi KZŋ hvPvB I ŋŋŋi Kiv nq wK?</li> <li>• K) BmjKZ I cwi†kvaKZ tPK/tc-AWŋi i m½wZ mvab evOvBwfvē†Z ci xŋŋv Ki"b </li> </ul>		
<p>L) tKvb Zvi Zg' nŋj e'vL'v msMō Ki"b t</p> <ol style="list-style-type: none"> <li>1. cōi wK w'wZ</li> <li>2. thvM t Pj wZ gv†m BmjKZ tPK</li> <li>3. tgvU e†Kqv</li> <li>4. ev` : Pj wZ gv†m wKvkKZ tPK</li> <li>5. gvm tk†l tP†Ki e†Kqv</li> </ol> <p>M) e†Kqv tP†Ki UvKvi A¼ thvM Ki"b Ges hvPvB K†i t` Lp th 5bs μw†Ki thv†Mi mv†_ tgvU A¼ w†j hvq wKbv </p>	<p>e†Kqv tP†Ki</p> <p>msL'v ****</p> <p>****</p> <p>_____</p> <p>*****</p> <p>_____</p>	<p>UvKv - *****</p> <p>UvKv - *****</p> <p>UvKv _____</p> <p>UvKv - *****</p> <p>UvKv - _____</p>



wbixŋvi chŋmgn	hvi Øviv ci xŋŋZ	KvhēĪ
<ul style="list-style-type: none"> <li>• K) wbixŋvaxb ermtii BmjKZ tPK/tc-AWŋ wbixŋvi Zwi tL eŋKqv AvtQ wKbv w'ī Ki"b   hw` ZvB nq, Zvntj fvDPvi, tcw÷s, gvmK wnmve l msŋkē- Ab'vb" wnmvtei eB l tiwR÷vi ci xŋŋvmn we-wi Z AbymÜvb Ki"b  </li> <li>L) e'vsK t_tK cwi tŋkwaZ tPK/tctgU fvDPvi tdiZ t`l qvi tŋŋtĪ tKvb AbjPZ wej p^nq wKbv ci xŋŋv Kti t`Lp  </li> </ul>		
<ul style="list-style-type: none"> <li>• wbixŋv ermtii gvm tkŋl BmjKZ mKj tPK bŋŋi wnmve Ki"b  </li> <li>• evQvB wfvĒtZ ci xŋŋv Kti Rb gvŋmi Aww_Ŕ weewZi MwYwZK i'xZv wbfCY Ki"b  </li> <li>• %e Pqtbi wfvĒtZ wnmvte tKvb Z_'MZ Ai'xZv wKsev Ah_v_©weeiY AvtQ wKbv Ges bM` w'wZ wbYŋqi tŋŋtĪ wewbqg wnmvtei A¼ Ašfŋ nŋqtQ wKbv hvPvB Ki"b  </li> <li>• BmjKZ tPK, tPtKi gjo Ges msŋkē-tiwR÷vti i fiv³mgŋni (entries) mvŋ_ evQvBgj Kfvte ci xŋŋv Ki"b  </li> </ul>		

**উপসংহার :**

KvhēĪ weeZ gše" mvŋctŋŋ Avgvi AwfgZ GB th, GB Awdm hŋ³m½Zfvte mŋšw RbK cwi tŋkva e'e-v AbymY Kti tQ Ges wbixŋvi Rb" bgbv (sample) w'ī Kivi mgq wŋqšY-SŋKi gvĪv weŋPbv Kiv nŋqtQ |

..... KZŔ cYxZ;                      Zwi L t .....

..... KZŔ ci xŋŋZ;                      Zwi L t .....

**জেলা/খানা হিসাব সংক্রান্ত প্রতিবেদন প্রণয়ন**

25.  $\text{wb}^{\text{t}^{\text{æv}^3}} \text{tPKwj} \div \text{wU} \text{AbymiY} \text{Ki}^{\text{t}^{\text{Z}}} \text{n}^{\text{t}^{\text{e}}} \text{t}$

Awdtmi bvg I Ae<sup>-</sup>vb \_\_\_\_\_

A<sub>-</sub>ermi \_\_\_\_\_

wbix <sup>¶</sup> vi ch <sup>¶</sup> qmg <sup>n</sup>	hui Øviv ci <sup>x</sup> ¶Z	Kvhe <sup>Ī</sup>
1. $\mu\text{gc}\ddot{\text{A}}\text{rfZ}$ UvKvi A¼ m <sup>w</sup> K wKbv w <sup>-</sup> i Kivi D <sup>t</sup> Ī <sup>t</sup> k <sup>ˆ</sup> Gim-25 dig <sup>w</sup> U ci <sup>x</sup> ¶v Ki <sup>ˆ</sup> b   ( c <sup>Ø</sup> Z <sup>ˆ</sup> K c <sup>Ø</sup> wZ <sup>Ø</sup> wbK tKv <sup>t</sup> Wi Rb <sup>ˆ</sup> )		
2. mgM <sup>Ø</sup> 12 gv <sup>t</sup> mi Rb <sup>ˆ</sup> Gim-25 di <sup>t</sup> g c <sup>Ø</sup> wk <sup>Z</sup> gw <sup>w</sup> mK UvKvi A¼ th <sup>w</sup> M Ki <sup>ˆ</sup> b Ges Zv R <sup>p</sup> gv <sup>t</sup> mi $\mu\text{gc}\ddot{\text{A}}\text{rfZ}$ UvKvi A <sup>t</sup> ¼i mv <sup>t</sup> _ w <sup>g</sup> wj t <sup>q</sup> t <sup>ˆ</sup> L <sup>p</sup>   GUv w <sup>g</sup> t <sup>j</sup> hv <sup>l</sup> qv D <sup>w</sup> PZ		
3. Gim-26 dig-Gi t <sup>¶</sup> Ī <sup>Ī</sup> GKB c <sup>x</sup> wZi cp <sup>iv</sup> e <sup>w</sup> Ē Ki <sup>ˆ</sup> b		
4. Gim-25 dig-Gi GK gv <sup>t</sup> mi UvKvi A <sup>t</sup> ¼i mv <sup>t</sup> _ Gim-1 dig (c <sup>Ø</sup> wB)-Gi GKB gv <sup>t</sup> mi UvKvi A¼ w <sup>g</sup> wj t <sup>q</sup> t <sup>ˆ</sup> L <sup>p</sup> (mKj c <sup>Ø</sup> wZ <sup>Ø</sup> wbK tKv <sup>t</sup> Wi Rb <sup>ˆ</sup> )		
5. Gim dig-26-Gi GK gv <sup>t</sup> mi UvKvi A <sup>t</sup> ¼i mv <sup>t</sup> _ Gim-1 dig (c <sup>w</sup> i <sup>t</sup> ka)-Gi GKB gv <sup>t</sup> mi Ab <sup>j</sup> fc (corresponding) UvKvi A <sup>t</sup> ¼i mv <sup>t</sup> _ w <sup>g</sup> wj t <sup>q</sup> t <sup>ˆ</sup> L <sup>p</sup>		
6. gw <sup>w</sup> mK UvKvi A <sup>t</sup> ¼i w <sup>b</sup> f <sup>¶</sup> Zv ci <sup>x</sup> ¶vi Rb <sup>ˆ</sup> Gim-1 dig-Gi UvKvi A <sup>t</sup> ¼i <sup>ˆ</sup> w <sup>b</sup> KKvi th <sup>w</sup> Mdj ci <sup>x</sup> ¶v Ki <sup>ˆ</sup> b		
7. w <sup>b</sup> f <sup>¶</sup> Zv I m <sup>æ</sup> úY <sup>Z</sup> vi Rb <sup>ˆ</sup> Gim-1 dig-Gi UvKvi A¼ m <sup>w</sup> k <sup>é</sup> -m <sup>n</sup> vqK ti <sup>w</sup> R ÷ v <sup>t</sup> i w <sup>P</sup> w <sup>y</sup> Z Ki <sup>ˆ</sup> b		
8. GK <sup>w</sup> U c <sup>Ø</sup> wZ <sup>Ø</sup> wbK tKv <sup>t</sup> Wi Aaxb th tKvb GK gv <sup>t</sup> mi mKj f <sup>v</sup> D <sup>P</sup> v <sup>t</sup> i UvKvi A¼ th <sup>w</sup> M Ki <sup>ˆ</sup> b Ges m <sup>n</sup> vqK ti <sup>w</sup> R ÷ v <sup>t</sup> i Zvi Aw <sup>-</sup> Z; Ab <sup>j</sup> m <sup>U</sup> vb Ki <sup>ˆ</sup> b Ges K <sup>ˆ</sup> vk eB <sup>t</sup> q Zv w <sup>P</sup> w <sup>y</sup> Z Ki <sup>ˆ</sup> b		

..... KZ<sup>R</sup> c<sup>Y</sup>xZ;

Zwi L t .....

..... KZ<sup>R</sup> ci<sup>x</sup>¶Z;

Zwi L t .....



**আঞ্চলিক হিসাবরক্ষণ অফিসসমূহ  
নিরীক্ষা কর্মসূচি**

Awđtmi bvg I Ae`vb \_\_\_\_\_ A\_ermi \_\_\_\_\_

wbixŋvi chŋmgn	hui Øviv ci xŋZ	KvhēĪ
<ul style="list-style-type: none"> <li>• wbowōZ tnvb th tRjv I _vbw wnmveiŋY Awđmmgn t_†K cōB gwmK cōB I cwi†kvtai weeiYxmgñ wbañi Z Q†K cŸqb Kiv nq </li> <li>• GB weeiYxmgñ wnmve gnv wbošK KZŔ wbañi Z Zwi L Abñvqx `wlj Kiv nq wKbv t`Lp </li> <li>• wbowōZ tnvb th AvĀwj K wnmvei ŋY Awđtm mgggZ wnmve `wlj wbowōZ Kivi h_vh_ cwi exŋY (monitoring) e`e`v we`gvb Av†Q </li> <li>• tRjv/_vbw wnmvei ŋY Awđm t_†K cōB wnmvemgn cixŋvi Rb` `úó Ges mŋbw`ŋ `wqZ; msuké-KgPvix†`i I ci b`-Kiv n†q†Q wKbv t`Lp </li> <li>• AvĀwj K wnmvei ŋY Awđtmi KgPwi†`i KvR ZĒyeavqK KgŔZPØviv wboqgZ chŋj wPZ nq wKbv t`Lp </li> <li>• weifbœ tRjv/_vbw wnmvei ŋY Awđmvi†`i AbK†j tmvbjx e`vsK KZŔ `wlj KZ cōB I cwi†kvtai gwmK e`vsK weeiYx (mstkwaz 110 dig-G) cixŋv Ki`b </li> <li>• cōB I cwi†kva msµvš-mKj tj bt`b cōZôvnbK †Kv†Wi Aax†b `wlj Kiv n†q†Q wKbv, mKj w`K t_†K mæúYŋwKbv Ges wbyxZ thvMdj MwYwZKfv†e wbfŋ wKbv cixŋv Ki`b </li> <li>• tmvbjx e`vs†Ki gwmK cōB I cwi†kvtai weeiYx t_†K bxU NvUwZ (hw`_v†K) wbyŋ Ki`b Ges wbowōZ tnvb th cŔZ NvUwZi A¼ evsj v†`k e`vsK wW†cwRU AvB†U†gi Aax†b, tRjv/_vbw wnmvei ŋY Awđm KZŔ `wlj KZ GKxfZ cōB I cwi†kvtai weeiYx†Z cōZdwj Z n†q†Q </li> </ul> <p>UxKv tZv Kiv bv n†j, GKxfZ weeiYx†Z cō wKZ cōB I cwi†kvtai UvKvi A¼ wqj †e bv </p>		

wbix¶vi ch¶mgñ	hui Øviv ci x¶¶Z	KvhēĪ
<ul style="list-style-type: none"> <li>• e'vsK w'wZmgñi thvMdj mWKFvte Uvbn ntqtQ wKbv t`Lp  tKvb GKwU wbw`Ø tRjv/_vbw wnmvei ¶¶Y Awd¶mi Qq gv¶mi e'vsK w'wZi MYbv cix¶¶v Ki"b </li> <li>• tRjv/_vbw wnmvei ¶¶Y Awdm t_¶K cØB gwmK cØZØwvK tKvWI qwi cØB I cwi ¶kv¶tai weei Yx ch¶¶j vPbv Ki"b Ges t`Lp t K) mvi vskc¶Ī cØ wKZ UvKvi A¼_¶j v we'vwi Z Zdwj mgñi UvKvi A¶¼i mv¶_wg¶j hvq wKbv  L) tj b¶`bmgñ i x'fvte tk'Yweb''-wK bv  M) mKj cØB Gwm-25 dig-G Ges mKj e'q Gwm-26 dig-G cØ wKZ wKbv </li> <li>• wnmve gnv wqšK eivei wnmve weei Yx¶Z cØ wKZ tj b¶`b, h_vh_ I mWKFvte msuké-ti wR=vi mgñ wj wce x Kiv ntqtQ wKbv cix¶¶v Ki"b </li> <li>• AvĀwj K wnmvei ¶¶Y Awdm KZR cYxZ gwmK cØB I cwi ¶kv¶tai weei Yx cix¶¶v K¶i GKwU wbw`Ø tRjv/_vbw wnmvei ¶¶Y Awdm wbePb Ki"b, Ges evØvBgj Kfvte cix¶¶v K¶i t`Lp th msuké-tRjv/_vbw wnmvei ¶¶Y Awdm KZR `wLj KZ, cØB I cwi ¶kv¶tai UvKvi A¼ mWKF I h_vh_fvte wj wce x I tk'Yweb''-Kiv ntqtQ wKbv </li> <li>• AvĀwj K wnmvei ¶¶Y Awdmvi cwi Kwí Z ZĒyavb, cwi`kØ I cwi ex¶¶¶Yi gva'¶g Aaxb'' Awdm mgñi I ci wqšY cØZØv K¶i ¶Qb wKbv cix¶¶v Ki"b </li> </ul>		

**উপসংহার :**

KvhēĪ weeZ gšē' mv¶c¶¶ Avgvi AwfgZ GB th, wnmve GKĪxKi¶Yi Kvh¶rg wbf¶Zvi mv¶\_cwi Pwv Z ntqtQ|

..... KZR cYxZ;                      Zwi L t .....

..... KZR ci x¶¶Z;                      Zwi L t .....

## প্রধান হিসাবরক্ষণ অফিসসমূহের ভূমিকা

### ভূমিকা

30. চাঁব ৱৱমবৈ ৱৱয় আৱম্মগ্‌নি ফিগক্‌ব I `ৱৱজযেজ x, \_বব I তরj v ৱৱমবৈ ৱৱয় আৱম্মগ্‌নি Abjfc: Zte Zv AতbKUv DPz chঐqi | GB আৱম্‌tj v তচঁম্‌ৱৱয় ৱৱম্‌ mspvš-ceঐbixৱৱ Ges `ৱে cwi তক্‌বতাই `ৱৱজ্‌; ৱবত্‌qৱৱRZ | cZ`K চাঁব ৱৱমবৈ ৱৱয় KgRZঐK GK ev GKwaK গ্‌শ্‌yvj ত্‌qi `ৱৱজ্‌; cঁব Kiv nq Ges Zui `ৱৱজ্‌; nj, তচঁম্‌ৱৱয় ৱৱম্‌ mspvš-tj bত্‌ b Ges Zui ৱৱম্‌ আৱত্‌ৱৱvaxb ৱেফ্‌ৱMxq KgRZঐ i তj bত্‌ tbi তক্‌Yweb`-mvi vsk `Zui Kiv | চাঁব ৱৱমবৈ ৱৱয় KgRZঐ, ৱৱম্‌ gnv ৱবqšK Kivhঐ ত্‌q `ৱLtj i Dত্‌i ত্‌k` cঁxZ gৱmK ৱৱম্‌ ৱেই Yত্‌Z Ašfঐ i Rb` তচঁম্‌ৱৱয় mvi vsk Ges ৱেফ্‌ৱMxq mvi vsk t\_ত্‌K GKxfZ mvi vsk `Zui Kt্‌i | ৱৱম্‌ cঁyqb Ges A\_ cwi তক্‌বতাই Kivhঐg Qvovl, চাঁব ৱৱমবৈ ৱৱয় KgRZঐY eত্‌RU eivত্‌i Avl Zvq eত্‌qi AMMwZ chঐj vPbv I cwi exৱৱত্‌Yi Rb` `vqx, ত্‌tনZi চাঁব ৱৱমবৈ ৱৱয় KgRZঐYi A\_ cwi তক্‌বা ৱবqšY cঁuqvi (disbursement control process) gৱt্‌g mi Kwi Zনঐj Aeg্য Kiv nq | Zui v, mipe/gt` ৱৱমবৈ ৱৱয় KgRZঐYi A\_ Dcত্‌` óv ৱৱম্‌t্‌el `ৱৱজ্‌; cvj b Kt্‌i b |
31. cপiveঐE Govত্‌bvi Rb`, \_বব I তরj v ৱৱমবৈ ৱৱয় আৱম্মগ্‌নি tPKwj ÷mgn চাঁব ৱৱমবৈ ৱৱয় KgRZঐ Kivhঐ ত্‌q e`envi Kiv hvq (bM` ৱ`wZ e`ZxZ) | চাঁব ৱৱমবৈ ৱৱয় KgRZঐYi Kivhঐ ত্‌q `i`Zen ৱবি xৱৱ Gj vKvmg্‌নি ifcত্‌i Lv ৱবত্‌ cঁব Kiv nত্‌qত্‌Q |

### নিরীক্ষার উদ্দেশ্যবলী

32. চাঁব Dত্‌i k` ,tj v nত্‌Q t
- cঁZwóZ ৱেৱা-ৱেৱব Abhvqx A\_ cwi তক্‌বা Kiv nত্‌qত্‌Q ৱKbv t` Lv;
  - ৱেৱা-ৱেৱব Abjnvত্‌i eত্‌qi chঐ ৱবqšY cঁZwóZ Avত্‌Q ৱKbv hvPvB Kiv;
  - cঁRvZত্‌šj ৱৱম্‌ mgqgZ cঁyqত্‌bi Dত্‌i ত্‌k`, AvBb, ৱেৱা-ৱেৱব Abhvqx h\_vh\_ তক্‌Yweb`vm Ges chঐ ti KWEt্‌w` mn mঐúYঐ mপ্‌z ৱৱম্‌ msi ৱৱয় Kiv nq ৱKbv cixৱৱ Kiv |

### নিরীক্ষা যাচাইসমূহ

33. ৱেত্‌kHগ্‌j K chঐj vPbv Ges ৱে`ৱwi Z cixৱৱ ৱবঐfc nত্‌e t

**নিরীক্ষা কর্মসূচি**  
**প্রধান হিসাবরক্ষণ অফিসসমূহ**

Awd†mi bvg I Ae<sup>-</sup>vb \_\_\_\_\_ A<sub>-</sub>ermi \_\_\_\_\_

wbix¶vi ch¶mgn	hui Øviv cix¶vZ	KvheI
<p>1. K) KgRZP I KgPvix†`i g†a` `wq†Zji h_vh_ e)Ub I c_KxKiY e'e<sup>-</sup>v we`"gvb Av†Q wKbv hvPvB Ki"b </p> <p>L) cKvmbK Kvhpug t_†K Aw_R Kvhpug Avj v`v wKbv cix¶v Ki"b </p> <p>2. wmwve msµvš-tiKW@Iw` ce¶ci h_vh_fvte msi ¶¶Y Kiv nq wKbv cix¶v Ki"b </p> <p>3. wmwve msµvš-tiKW@Iw` wewfbrecKv†ii msnkó-tj Rvi, tiwR÷vi Ges K`vk eB t_†K mó nq wKbv Ges Zv t_†K mwKfvte gwmK wmwve cØZ nq wKbv, evQvBwfwE†Z cix¶v Ki"b </p> <p>4. wmwve t_†K e†qi tKvb AvB†Ug ev` c†o†Q wKbv hvPvB Ki"b </p> <p>5. AwZwi<sup>3</sup> e`q n†q†Q wKbv t` Lvi Rb` LvZwfwEK eivI e)Ub I e†qi Zj bv Ki"b  hw` Zv nq Zvntj KviY AbmÜvb K†i gše` Ki"b </p> <p>6. K) mKj wmwve eB†qi gj I mαúK¶¶<sup>3</sup> fiv<sup>3</sup>mg¶ni (entries) m¶I wmwvtei A¼ wbf¶ wKbv hvPvB†qi Rb` AšZ GK gv¶mi wmwve hvPvB Ki"b </p> <p>L) wmwvtei MvwYwZK wbf¶ZvI cix¶v Ki"b </p> <p>7. wmwve cØqY Ges Zv wmwve gnv wqšK eivei mgqgZ `wLj Kiv nq wKbv hvPvB Kiv </p> <p>8. evQvBwfwEKfvte cix¶v K†i t`Lp th, Aw_R tj b†`bmg¶ (cØB I e`q) h_vh_fvte tkYweb`-Ges h_vh_ cØvZôvmbK tKv†W wefvRb Kiv n†q†Q wKbv?</p> <p>9. cwí†kvaKZ fvDPv†i Dwj w-Z tkYweb`vm tKvW Ab†gvw` Z I i× wKbv hvPvB Ki"b </p>		

wbixŋvi chŋmgn	hvi ōviv cixŋŋZ	KvheĪ
10. AwbŋōZ wnmvte tKvb UvKvi A¼ wj wce× Kivi KviY cixŋŋv Ki"b  AwbŋōZ LvZfž UvKvi A¼ mgšŋqi j ŋŋ" chŋß Kvhe"e"v MōY Kiv nŋqŋQ wKbv hvPvB Ki"b		
11. wnmvtei cŋgvwYKZv (authenticity) wbmōZ Kivi Rb" wefvMxq UvKvi A¼ wdaqgZ cixŋŋv Ges wnmvte Dwj wēZ UvKvi Aŋ¼i mvŋ_ hvPvB Kiv nŋqŋQ wKbv cixŋŋv Ki"b		
12. BmjKZ tPŋKi mvŋ_ cwitkvaKZ tPŋKi wdaqgZ m½wZmvab Kiv nq wKbv Ges gwmK m½wZweavqK weeiYx cōZ Kiv nq wKbv cixŋŋv Ki"b		
13. GKwU wbw" ō w" ŋb tPK wi Kbwmwj ŋqkb tiwR÷vi Abŋvqx eŋKqv tPK Ges tPK b=ŋ I Zwi Lmn eŋKqv tPŋKi weeiYxi gŋa" cv_Ŕ" nq wKbv cixŋŋv Ki"b  hw" nq Zvnŋj KviY AbymŪvb Ki"b		
14. K"vk kvLv KZŔ cŋxZ e"ŋqi wnmvtei mvŋ_ wnmve kvLv KZŔ m½wŋj Z wnmvtei Zj bv Kŋi t`Lp th tKvb cv_Ŕ" AvŋQ wKbv  hw" _vŋK Zvnŋj KviY AbymŪvb Ki"b		
15. eaZvi tgqv` AwZµvš-nŋq tMŋQ, G aiŋbi eŋKqv tPK AvŋQ wKbv cixŋŋv Ki"b  hw" _vŋK Zvnŋj tPK_ŋjv AbymY wKsev bevŋŋbi e"e"v MōY Kiv nŋqŋQ wK?		
16. e"q-gÄyi wbw" ō wKbv, Dchjß KZēŋŋ KZŔ Rwi KZ wKbv Ges msweaex wearb Ges Aww_Ŕ h_v_Œv (financial propriety) Abŋvqx wKbv tm m=ŋŋKŋbmōZ tnvb		
17. gÄyi KZ UvKvi A¼ evŋRŋU mxgvi gŋa" wKbv Ges Zv t`Lvi Rb" wqšŋŋ e"e"v we"gvb wKbv cixŋŋv Ki"b		
18. gÄyi KZ UvKvi A¼, gÄj Kvix KZēŋŋi wKw AwcŒ Aww_Ŕ ŋŋgZvi gŋa" wKbv hvPvB Ki"b		



wbixŋvi chŋmgŋ	hvi Øviv cixŋŋZ	KvhēĪ
19. e'q-gÄj Krix KZēŋŋi bgjv ŋŋi wbivcĒvi mvŋ_ msiŋŋZ nq wKbv cixŋŋv Ki"b		
20. gÄyi-cŋĪi ŋŋi wnmveiŋŋY Awdŋm msiŋŋZ bgjv ŋŋŋi mvŋ_ hvPvB Kiv nq wKbv, Ges G gŋg°GKRb KgŋZŋ°cŋŋqb Kŋib wKbv cixŋŋv Ki"b		
21. A_ermŋii tkŋl cŋĒ eo Aŋŋi e'q-gÄyi, th_ŋj `k"Z A_ermŋii gŋa" e'q wbeŋ Kiv m°e bq, tm_ŋj cŋvb wnmveiŋŋY Awdmvi KZŋ Abŋgwi Z wKbv  hw` Zv nq Zvntŋj Gi h_v_ŋv hvPvB Ki"b		
22. 16 ŋŋK 21 chŋ-AvBŋUg msiŋkē- eo Aŋŋi gÄyimn gÄyicĪmgŋni bgjv, we_ŋi Zfvŋe cixŋŋv Ki"b		
23. cŋaKvicĪ Rwi i wbivcĒv e'e_ŋv cixŋŋv Ki"b Ges G_ŋjv AbŋwZcŋŋ KgŋZŋ ŋŋŋi Rwi KZ wKbv ŋ`Lp		
24. gÄyicĪ cŋŋ Ges cŋaKvicĪ Rwi gŋa", AbŋPZ mgq e'eavb AvŋQ wKbv wbaŋY Ki"b  hw`_ŋŋK, Zvntŋj KviY AbŋŋÜvb Ki"b		
25. cŋaKvicŋĪ e'envh° weŋkl wjŋŋvntŋi (embossing seal) Rb" h_vh_ wbivcĒvgj K e'e_ŋv we`gvb AvŋQ wKbv cixŋŋv Ki"b		
26. ŋiKW° Zŋ_ŋi Rb" gÄyicĪmgŋ Ges Rwi KZ cŋaKvicĪmgŋ h_vh_fvŋe bw_fŋŋ Kiv nq wKbv cixŋŋv Ki"b		
27. ŋ_ŋ ŋiwR÷vi, Avqb I e'qb KgŋZŋ bgjv ŋŋŋi ŋiwR÷vi, ŋPK ŋiwR÷vi BZw` h_vh_fvŋe msiŋŋŋY Kiv nq wKbv cixŋŋv Ki"b		
28. Abŋvŋbi A_°th DŋĪŋk" Abŋvb cŋvb Kiv ntŋqŋj, tmB DŋĪŋk" e'q Kiv ntŋqŋj wKbv Ges DŋĪ A_°mgcŋŋ Kiv ntŋqŋj – GB wel qwŋ ŋ`Lvi Rb" Abŋvb cŋcK ms_ŋi KivQ ŋŋK ŋKvb cŋŋY ev cŋŋqbcĪ cvlqv ŋŋŋQ wKbv, hvPvB Ki"b		

wbixŋvi chŋmgn	hvi ōviv cixŋZ	KvhēĪ
<p>29. ceēZx<sup>©</sup> ermi ,tjvi wbixŋv I cwi`kē cōZte`b ,tjvi wb<sup>©</sup>ūwēi Ae`v hvPvB Ki`b </p> <p>30. tUvŋKŋbi gRy MYbv wbqwgZ nq wKbv Ges tUvŋKb tLvqv hvlqv, wdŋi bv cvlqv BZ`w`i Rb` Dchy<sup>β</sup> e`e`v MōY Kiv nŋqŋQ wKbv cixŋv Ki`b </p> <p>31. cōZte`b cwĀKv (K`vŋj Ūvi Ad wiŋcvU<sup>©</sup>GŪ wiUvbŋ) msiŋY Kiv nq wKbv Ges Zv AbyniY Kiv nq wKbv hvPvB Ki`b </p> <p>32. cōvb wnmveiŋY KgRZ<sup>Ⓟ</sup>, ciivo<sup>a</sup> gšŋvj q-Gi tŋŋĪ AwZwi<sup>3</sup> cixŋY t</p> <p>K) `Zvevmgŋni Bŋūō- gwmmK e`ŋqi wfvēŋZ, h<sup>β</sup>m½Zfvte w`i Kiv nŋqŋQ wKbv cixŋv Ki`b </p> <p>Avil cixŋv Ki`b th gwmmK Bŋūō- mgn wbow` mgq Ašŋ chŋj wPZ nq Ges cōqvRb gŋb nŋj, cŋtw`i KiŋŋYi mŋwikk Kiv nq </p> <p>L) `Zvevmgŋ t`ŋK mūY<sup>©</sup> gwmmK wnmve (fvDPvimn) cvlqv hvq wKbv cixŋv Ki`b </p> <p>M) cōB I e`q h_vh_fvte tkYweb` - Ges wnmvef<sup>β</sup> nq wKbv cixŋv Ki`b </p> <p>N) Bŋūō- cŋfŋŋYi A¼ mWk wbyZ nq (vbxq cōB wetePbvq tiŋL) Ges tm Abjvqx tiwgU`vY cvVŋbv nq G welfŋ wbowōZ nl qvi Rb` `Zvevmgŋni gwmmK wnmvemgn, evŌvBgj Kfvte cixŋv Ki`b </p> <p>O) gwmmK wnmve cōBi cŋB tiwgU`vY tcōY Kivi tKvb `pŋš-AvŋQ wKbv cixŋv Ki`b  hw`_vŋK, Zvntj KviY AbymŪvb Ki`b </p> <p>P) wbowōZ tnvb th wewfbae `Zvevŋm tcōi Z tiwgU`vY, evŋRU eivŋi gŋa` </p> <p>Q) gwmmK wnmvŋei cōB I tiwgU`vY tcōŋYi gŋa` AbjPZ mgq cv`R` AvŋQ wKbv hvPvB Ki`b </p>		

wbixŋvi chŋmgn	hvi Øviv ciwŋZ	KvhēĪ
R) gvŋmi tKvb mgŋq wmvē t_ŋK AwZwi <sup>3</sup> DŋĒvj b Kiv nŋqŋQ wKbv ciwŋv Ki“b  UxKv t e“q-wbixŋv mŋuŋK©GB g'vbgvj i PZL©Aa“vq ŋ`Lv thŋZ cvŋi Ges cŋqvRb nŋj h_vh_ ŋPKvj ÷ e“envi Kiv thŋZ cvŋi		

**উপসংহার :**

KvhēĪŋ weeZ gšē“ mvŋŋŋŋ Avgvi AwŋgZ GB th, GB Awŋŋmi tj bŋ`b mŋŋvŋte wmvŋte  
 Dc`wŋcZ nŋqŋQ, wŋwŋbŋeaiŋbi wŋbqšŋ e`e`v wē“gvb iŋqŋQ Ges Awŋŋmi mŋwēŋ e`e`vcbv  
 mŋšZvl RbK|

..... KZŋ cYxZ; Zwi L t .....

..... KZŋ ciwŋZ; Zwi L t .....

## অধ্যায় ৬ - বিশেষ নিরীক্ষা পদ্ধতিসমূহ

### সূচিপত্র

বিবরণ	পৃষ্ঠা
বিবরণ	164
মতঃ`nRbK Ambqg, cZvi Yv I `pxiZ	164 - 166
we+kI wbi xqjv cwi Pvj bv	166 - 169
f'vj ydi -gmb AnWU ev cvi di tgY AnWU	170 - 171



Kvh'ug S'KcY' I AwbqwgZ etj c'ZfvZ nq, w'bx'q'KMY w'bx'q'v'axb c'Z'ov'tbi tmB mKj Kvh'ug w'p'w'y'Z Ki'teb Ges w'et'kl g'tb'v'th'w' w'be'x Ki'teb |

(2) Af's'i'xY w'bq's'y' ch'q'j v'Pbv'Kv'tj , w'bx'q'KMY c'Z'vi Yv I Awbq'tgi m'w'ebv m'w'u't'K'm'Z'K'n'teb | w'bx'q'v'Kv'tj w'p'w'y'Z Af's'i'xY w'bq's'y' e'e'-vi `p'Z'vi c'Z, (hv c'Z'vi Yv I Awbq'g't'K Drm'w'n'Z K'ti) w'bx'q'v'axb c'Z'ov'tbi `w'o Av'Kl'Y Ki't'Z n'te |

(3) c'Z'vi Yv I Awbq'g w't'`R K'ti, G'f'c w'el'q'w' `\*Z Ab'mi'Y Ki't'Z n'te | G m'w'u't'K'w'bx'q'v'axb c'Z'ov't'K A'e'n'Z'Ki'Y Ges D'ch'y'p' Kvh'e'e'-v M'h't'Yi m'c'w'ik c'ov't'bi ga' w't'q' w'bx'q't'Ki `w'q'Z; m'w'u'b'w't'e |

(4) g'nv w'm'v'e-w'bx'q'K I w'bq's'K K'Z'R R'w'i K'Z Z\_`w' w'et'e'P'bv'q Av't'Z n'te |

(5) w'bx'q'K, w'bx'q'v'axb c'Z'ov't'bi tmB mKj e'e'-vi c'Z w'et'kl g'tb'v'th'w' w'be'x Ki'teb - hv c'Z'vi Yv I `p'w'Z'g'j'K K'v't'ri m'w'eb'v't'K m'w'g'Z K'ti | w'et'kl'Z, `i'c'w' Av'n'Y'v'b c'w'q'v, `w'e w'o'w'e', w't'q'v't'Mi R'b' Z'w'o'i, m'w'u'w'e' w'e'p'q B'Z'w' i' t'q't'at' |

7. w'bx'q'v'axb c'Z'ov't'bi, c'Z'vi Yv I `p'w'Z'g'j'K K'v't'ri m'w'eb'v't'K m'w'g'Z K'ivi D't'at'k' h'y'p' m'w'Z c`'t'q'c' M'h'Y K'ti t'q' w'K'bv w'bx'q'KMY Z'v' t' L'teb | G'U'v A'e'k'B w'w'o'Z' Ki't'Z n'te th w'bx'q'v'axb c'Z'ov't' t

(1) w'e`'g'v'b w'e'w'a I c'w'e'w'ag'n w'et'kl'Z th\_`t'j'v c'Z'R'v'h'G'es c'Y' I t'm'e'v m'i'e'iv't'ni m'v't\_ m'w'u'w'K'Z, t'm\_`t'j'v ch'q'j v'P'bv'axb i'v't'L |

(2) h't\_`v'ch'y'p' w'et'e'w'P'Z n'tj, tmB mKj c'w'i'w'w'Z ch'q'j v'P'bv Ges Z`'s'-K'ti, th'm'e't'q't'at' w'et'kl w'et'kl w'K'v'-vi't'K A'M'w'a'K'vi t' I q'v n'q et'j c'Z'x'q'g'v'b n'q A\_`e'v th'm'e't'q't'at' c'Z't'h'w'w'Z'v'g'j'K `i M'h'Y K'iv m'w'e' n't'q I t'v' b'v |

(3) P'w'p' m's'p'v's'-w'el'q'w' w'bq's't'Yi R'b' h't\_`v'ch'y'p' w't'`R'w' R'w'i K'ti |

(4) h't\_`v'ch'y'p' `v'q'x Av't'`k, A'w'\_R' c'w'e'w'a w'K's'e'v Av'P'i'Y'w'e'w'a R'w'i K'ti |

(5) `p'w'Z'i A'w'f't'h'w'w' c'w'w' Ges Z`'t's't' R'b' h\_`v'h\_`e'e'-w' Ab'mi'Y K'ti |

(6) w'bx'q'v'axb c'Z'ov't'bi e'e'-v'c'bv K'Z'R' w'ba'w'i'Z c'x'w'Z'm'g'n Ab'mi'Y Ges c't'Yi R'b' Af's'i'xY w'bq's'y' I Af's'i'xY w'bx'q'v' B'D'w'u' K'v'h'K'i Av't'Q -G'u'w' w'w'o'Z' K'ti |

8. th mKj c'w'v'Y `p'w'Z'g'j'K K'v't'ri m'w'eb'v'i B'w'w'Z' w't'Z' c'v't'i, w'bx'q'KMY t'm'w't'K t'L'q'v' i'v'L'teb | c'w'q'v'R'b n'tj G'ait'bi c'w'v'Y c'ie'Z'x'Z'`t's't' R'b' h't\_`v'ch'y'p' m's'-vi K'v't'Q t'c'w'Y Ki'teb |

**সম্ভাব্য প্রতারণা ও অনিয়ম :**

9. w'e`'g'v'b e'e'-v' t'f't'0 c'ot'j w'K's'e'v Af's'i'xY w'bq's'y' e'e'-v Ach'w'p' n'tj c'Z'vi Yv, P'w'i , Awbq'g B'Z'w' m's'N'w'U'Z n't'Z c'v't'i | m'P'iv'P'i m's'N'w'U'Z n'q, G'f'c c'Z'vi Yv I Awbq't'gi Z'w'j'K'v' w't'æ' c'w' E' n'w'j' t

**আয়**

10. `x'N'w' b b'M` A\_`c'at'i i'v'L'v w'K's'e'v Av'w' m'v'r K'iv m'P'iv'P'i m's'N'w'U'Z c'Z'vi Yv | D`'v'ni'Y'-t'f'c f'v'ov, w'd B'Z'w' e'v'e' Av`'v'q'K'Z A\_`c'Av'w' m'v'r, A'b'b't'g'w'w' Z Z'n'w'e'j m'Av'j' b, Av`'v'q'K'Z w'd-G'i A'b'b't'g'w'w' Z e'`en'vi, A`'t'f'w'e'K `x'N'w'g't'q'i R'b' Z'n'w'e'j at'i i'v'L'v |

**ব্যয়**



পরিদর্শনের পর

wbixq|KMY wekl wbixq|v m'uv` tbi ci t

- msiké-cwi Pvj tKi KvQ cZte` b tck Ki teb;
- Gici Dccwi Pvj K wekl wbixq|v cZte` b chqj vPbv Kti Ki Yxq Kvhw` w'i Ki teb;
- gnvcwi Pvj tKi Abtg` bmtg cZte` b Povš-Ki teb;
- cZte` b Rwi Ki teb;
- cZte` b AbniY Ki teb|



**সিভিল অডিট অধিদপ্তর**  
**সার্বিক পদ্ধতি – বিশেষ অনুসন্ধান**  
**কর্মসূচি/চেকলিস্ট**

Awdtmi bvg | Ae<sup>-</sup>vb \_\_\_\_\_ A<sub>-</sub>ermi \_\_\_\_\_

cwi`k#bi cte <sup>o</sup>	hvi Øviv ci xwZ	KvhE <sup>I</sup>
<p>1. Lmov KgEwi Kí bv Rwi  </p> <p>2. wbi xwZ `j tK wbt` Rbv cØ vb  </p> <p>3. welq msµvš- cØmw½K KvMRcI msMh   chEj vPbv  </p> <p>4. we`gvb DcvE, bw, tK&gt; xqfvte cØBe` ti KWEI w` msMh   cpi xwZ  </p> <p>5. Povš-cwi Kí bv Rwi  </p> <p>6. msuké- wefM/msMVbtK cwi`k#bi Zwi L   ^vb mµtK AewZKi Y  </p> <p><b>পরিদর্শনকালে</b></p> <p>1. Awdm cØvtbi mv t mvwvr Ges wetkl wbi xwZvi Dí k` AewZKi Y  </p> <p>2. cØqvRbxq `wj j cI w` i Pwn`v tck  </p> <p>3. wbi xwZ K t` i gta` KvhE Ub  </p> <p>4. ZEveavb Ges chEj vPbv c xwZ w` i Ki Y  </p> <p>5. cØvY msMhni wbi xwZv tKŠkj D<sup>TM</sup>eb  </p> <p>6. KvhE t i aib   welqe` w` i Ki Y  </p> <p>7. msuké-e` w` e t M P mvwvr Kvi Mh Y  </p> <p>8. wbi xwZvq D`NwUZ Z_ w` i mvi -m½j b  </p> <p>9. Povš-cØZte` b cØqb  </p> <p><b>পরিদর্শনের পর</b></p> <p>wetkl wbi xwZv mµv` tbi ci wbi xwZ K t</p> <p>1. cwi Pvj tKi wku cØZte` b tck Ki t eb  </p> <p>2. cwi Pvj K wetkl wbi xwZv cØZte` b chEj vPbv K t i w` i Ki t eb t</p> <ul style="list-style-type: none"> <li>• cØZte` b gvbmµvbmKbv  </li> <li>• wbi xwZvi Dí k` c t Y ntqtQ wKbv  </li> </ul> <p>3. cieZx<sup>o</sup> KvhE viv mµtK cwi Pvj tKi wmxvš-Mh Y  </p>		

Խմբային խնդիր	հարցի նկարագր	Կրթիչ
4. ցուցաբերելով Քիմիայի Առարկայի խնդիրը 5. ցուցաբերելով Քիմիայի 6. Առարկայի Կրթիչը		



avi Yv cvl qv hvte | cOZ`K wbiXqV tk`l GB mKj wel q`K mveRfve wetePbv Kiv LpB „i“ZcY` Af`Si+Y wqS`Y wbiXqVkvj wbtav` cOmgA wetePbv Kiv thtZ cvti t

- msWkE-Awdm mpfve cwi Pwj Z nt`O wKbv, tm m`utK`wbiXqV kvh`K tKvb avi Yv t`q?
- cwi j wqZ mgm`v wK wev`Ob`e`Z wKsev gL`?
- mgm`vmgA wK wv`O tKvb Awdtmi mvf\_ m`uWkZ bWk mKj Awdtmi t`q`l cOhr`?

20. Gt`q`l wbiXqVKMYtK wKQVv wePvi teva cOqvM KiZ nte | Zte Zv`i mY`i Ges MvbgjK gtbvfe Aej`b Kiv „i“ZcY` cOZ`K wbiXqVq cOZ` I cOvtYi wfvE`Z Ges wevfb`eAwdtmi cvidi`gY Zj bv Kti GB aitbi wePvi teva cOqvMi t`q`l tR`o wbiXqVKMY DchY` figKv cvj b KiZ cvtib | wmv`ei`qY Awdmmg`ni cvidi`gY msWvS`-Z`w`, tK`v`qfve, wmv`e gnv wqS`tKi kvh`q t`tK msM`h Kiv hvq |

21. mgtqi cwi mti, wmvfj AwWU AwA`Bi Af`Si+Y wqS`tYi Ae`v Ges wmv`ei`qY Awdmmg`ni cvidi`gY m`utK`GKuW msWqB weiyx (profile) `Zwi Kite | Gici mpfve cwi Pwj Z AwdmmgA Ges `q cOvmgA wPwYZ KiZ wtkl wbiXqV cwi Pvj bv Kiv thtZ cvti | ZLb wbiXqVi `wqZi nte mKj Awdtmi cvidi`gY mte`Eg ch`q Avbq`bi wel`q wmv`e gnv wqS`tKi n`f`lc Kvgv Kiv |

22. tek KtqKuW t`q`l cvidi`gY-Gi figKv wetePbv Kiv thtZ cvti t

- mgtqvc`hwMZv (Timelines) – gwmK wmv`e Ges Ab`vb` cOqvRbxq cOZte`b`vL`tj i t`q`l
- gvb (Quality) – Awv`R Z`w` m`utK`
- e`e`vcbv (Management) – m`bjxj b, w`K-wb`R, tKwW BZ`w` Abjny |
- e`q (Cost) – mgM`OAwdm wKsev wevea KgRv`Ei BDvbU e`q |
- evfRU (Budget) – Awdtmi cOZ I cO`w`j Z e`q |
- AvM`hxc`qi AwfgZ (Stakeholder) – thgb, Avqb I e`qb KgRZ`MY, wmv`e gnv wqS`tK BZ`w` |
- Af`Si+Y wqS`Y (Internal Control) – wOZxq Aa`vtqi tPKw`j ÷ e`envi Kti |

23. GB mKj gj`vqb Ges Zvi Ici cOZte`b cYq`bi Df`tk` cOZ`K cwi`k`bi Rb` cYxZ cwi Kí bvq, mgq exUb KiZ nte | wmvfj AwWU AwA`Bti i gnv`cwi Pvj KtK wv`O mgq AŠt wtkl wbiXqVi wel q wetePbv KiZ nte hvZ `ZS`i cvidi`gY-Gi djvdj m`j b Kiv hvq, mej I `p` cvidi`gY wPwYZ Kiv hvq Ges mKj Awdtmi cvidi`gY Dbq`bi Rb` e`e`v M`hY Kiv hvq |

## ଅଧ୍ୟାୟ ୧ - ତତ୍ତ୍ଵାବଧାନ ଓ ପର୍ଯ୍ୟାଲୋଚନା

### ସୂଚିପତ୍ର

ୱେଲ ଚ	ପୃଷ୍ଠା
fjgKv	173
ୱବିx୩ୱି cୱୱିZi ch୩୩q ZËyeavb	173
ୱବିx୩ୱି Pj vK୩୩j ZËyeavb I ch୩୩j vPbv	173
ୱବିx୩ୱି mgୱୱିBi ci ZËyeavb I ch୩୩j vPbv	173 - 174
cୱି `k୩ I gvb ୱbqš୩Yi e'e`ୱ`	174

## অধ্যায় ৭ – তত্ত্বাবধান ও পর্যালোচনা

### ভূমিকা

1. KvhRi wixv Abkxj tbi GKw tgšwj K welq ntPQ, wixvi Rb' cŃwZ MŃYKvtj, wixv cwi Pvj bvKvtj Ges wixv mgwBi chŃq, ZËyavb|
2. ZËyavb, AnWU ÷ 'vŪwŃI w'K-wb' R AbmiY Ges Dchy³ wixv tKŠktji cŃqM†K wbuŌZ KiŃe| wixvKM†Yi mvg\_Ń I cŃqvRb, ZËyavtbi gvŪvtK Aek'B cŃwZ KiŃe| MfbŃgU AnWUs ÷ 'vŪwŃ, AnWU †Kw Ges g'vbpvj ZËyavb mšutK' K-wb' R cŃvb Kiv ntqtQ|

### নিরীক্ষার প্রস্তুতির পর্যায়ে তত্ত্বাবধান

3. h\_vh\_ ZËyavbKvix wixvK, wbuŌZ KiŃeb th wixvKMY t
  - MpxZ wixv KvhŃtgi D†i k' mšutK'Rv†bb;
  - th KvR Zuiv Ki†Qb Zvi Avl Zv I Mfxi Zv mšutK'Z† i cwi'vi aviYv Av†Q;
  - wixvKvh'cwi Pvj bvi cŃe'Ńh c×wZmgn cŃqM Kiv nŃe Zv AbŃveb K†i b Ges
  - cwi Kw Z KvR †Kvb chŃq cwi ewZŃ nŃZ cv†i Zv Rv†bb|
4. ZZxq Aa'vtq wixv cwi K†i bvi I ci ewYŃ w'K-wb' R AbmiY Ges wixv `tj i mKj m`m', Z† i Kv†Q wK cŃ'wKZ Zv wbuŌZKi†Yi gva'tg GŪv eŃj vstK ARŃ Kiv mše|

### নিরীক্ষা চলাকালে তত্ত্বাবধান ও পর্যালোচনা

5. wixv Pj vKvtj ZËyavtbi D†i k' nŃj wbuŃgZ AMŃwZ chŃj vPbv Kiv, hv†Z GŪv wbuŌZ Kiv hvq th t
  - wixv cŃ'wj Z mgq Ges wbu'Ń KgnPi Avl Zvi g†a' AMŃi n†Q;
  - MfbŃgU AnWUs ÷ 'vŪwŃ& AnWU †Kw Ges GB g'vbpvj i w'K-wb' Rbw' AbmZ n†Q;
  - KvhŃI mgn mšuw' Z Kvh†K chŃŃv†e `wj j f³ Ki†Q Ges
  - wixvK †Kvb ZvrcheY'cwi eZŃ Avbv cŃqvRb we†ePbv Ki†j, ceŃyB tm e'vcv†i mšyZ cŃvb Kiv n†Q|
6. wixvKvtj, wixv I wnmvei Y KgrZPwKsev `wqZcŃŃ AaxvK, ZËyavtbi GB `wqZi cvj b KiŃeb| GB ZËyavtbi cŃvY KvhŃ†i tiKWŃ³ \_vK†e; (thgb tPKwj ÷ Aby'†i K†i Ges th††† AwaKZi KvR mšutK'Ab†iva Kiv nq tm††† cŃqvRbxq gše' wj wce× K†i)| gj cwi K†i bvi m†kvabl (KviYmn) ZËyavtbi cŃvY aviY KiŃe|

### নিরীক্ষা সমাপ্তির পর তত্ত্বাবধান ও পর্যালোচনা

7. wixv mgwBi ci, ZËyavqK (wixv I wnmvei Y KgrZ/AaxvK) t
  - wixvi D†i k' AnRŃ ntqtQ wKbv gj `vq KiŃeb|
  - wb†R mšb n†eb th wixvq D'NwUZ Z\_ I Dcmsnvi mg\_Ń K†i – Gifc KvhŃŃ Ńviv wixv KvhŃg `wj j f³ ntqtQ, Ges msMpxZ Dcv†Ei mvnv†h' mšw RbK cŃZ†e`b cŃZ Kiv mše|
  - wbuŌZ KiŃeb th wixv mgwBi ci cŃZ†e`b cŃvq Kiv nq (GB g'vbpvj i beg Aa'vtq cŃZ†e`b cŃvq kxl R w'K-wb' Rmgn t`Lp)|



## অধ্যায় ৮ - রেকর্ডভুক্তি ও প্রমাণ সংগ্রহ

### সূচিপত্র

ৱel q	cðv
fıgKv	176
cðv4Yi `wj j fıv³	177 - 184



## অধ্যায় ৮ - রেকর্ডভুক্তি ও প্রমাণ

### ভূমিকা

১. ৱবixৱৱi Df'ik'vej xi ৱbwi tL, ৱbixৱৱKMY hvfZ mৱWK Dcmsnvti DcbxZ ntZ cvtib, tmRb' chfB Ges h\_vh\_ c'gY msMh Kiv AZ's, i'ZcYf GB g'vbgvtj i ৱZxq Aa'vtq ewYZ ৱm t ÷g, ৱbqšY l ev\_e hvPvB c×wZmgñi msৱgkZ c'qvMi gva'tg ৱbixৱৱi AwfgtZi mg\_ f b c' E c'gY msMnxZ nte | c'gYi ৱZbwU 'enkó' i tqtQ, thgb t

- chfBZv;
- c'mw/zKZv; Ges
- ৱbfPthvM'Zv |

### প্রমাণের বৈশিষ্ট্যসমূহ

২. msMnxZ c'gYi cwi gvtYi cwi gvc ৱviv chfBZv ৱYxZ nq | KZUKz c'gY chfB cwi Kí bvi chfBqB Zvi gj'vqb Kiv nte | Zte cieZx'gW chfqi KvhPtgi (fieldwork) Avtj vtK, Gi chfj vPbv c'qvRb nte | ৱZxq Aa'vtq Dfj L-Kiv ntqtQ th, kZKiv 100 fVM tj bt` b cixৱৱ Kivi c'qvRb tbB Ges Zv AwftcZ ৱKsev m'ecil bq | mZivs c'avb c'avb ৱbqšY e'e\_v Ges tj bt` b hvPvB ৱbixৱৱvq c'avb' jvf Kite | hw` c'wgK bgbvq AMhYthvM' gvIvi fj ৱKsev ৱePzWz c'kvk cvq, Zte c'wgK Dcmsnvti i mvieEv c'gYi Rb' Aek'B AwZwi ³ ৱKsev ৱeKí cixৱৱY mgvav Kitz nte |

৩. c'gY c'mw/zK nte hw` Zv ৱbixৱৱi Df'ik'vej x Ges chfj vPbvaxb mgvti mvt\_ m'úKñ³ nq | D`vniY `f'c, c'g ermtii teZb cwi tkva c×wZ (payroll system) ৱbixৱৱv, ৱZxq ermti c'mw/zK nte bv, hw` bv Awbqgti AwAKZi c'gY msMnxZ nq |

৪. c'gYi ৱbfPthvM'Zv, c'kuz l Drñi lci ৱbfP Kti | ৱbixৱৱvaxb c'Zôvtbi evBti t\_tK msMnxZ c'gY, ৱbixৱৱvaxb c'Zôvtbi tfZi t\_tK msMnxZ c'gY Afcৱৱ AwAKZi ৱbfPthvM' ntZ cvti | GQvov `wj j c'f'wEK c'gY, tgswLK c'gY Afcৱৱ AwAKZi MhYthvM' | ev\_e'f'f'f' ৱe'f'bamf t\_tK c'gY Avmte Ges `p' ৱKsev Aw`Zi tbB Gifc `wj j c'f'w, Ab` Dcvtq hvPvB Kivi c'qvRb ntZ cvti |

৫. hw` ৱbixৱৱKMY chfB, c'mw/zK Ges ৱbfPthvM' c'gY msMh Amg\_°nb, Zvntj Zv Dcmsnvti `úofvte Dfj L-Kitz nte Ges tmfvte c'Zte` b tck Kitz nte | Av\_t b mKj tiKW@I c'fo hvlqv Ges Aci tKvb m'swRbK c'gY msMh Kiv m'eci bv nlqv, G'f'f'f' GKwU eo ai'tbi `p'sZ |

### প্রমাণ সংগ্রহ

৬. ৱe'ea Drm t\_tK c'gY AvmZ cvti t

- cwi`kñ – thgb, tiKW@I, `wj j - `f'eR, ev\_e cwi m'úr cwi`kñ;
- chf'f'Y – thgb, tcbkb ৱKsev teZb LvZ t\_tK A\_°cwi tkvtai w`tK bRi ivLv;
- AbmUvb – thgb, tiKW@I³ DcvtEi mZ`Zv hvPvBtqi Rb' ৱRÁvmvev` Kiv;

- MYbv – thgb, teZb wbyfqi wbfjzv cixfjy; Ges
- wtkf – thgb, `β cō' Dcvfēi gta" m'ukwtkf|

**প্রমাণের দলিলভুক্তি**

7. wbxvkvfj cōB mKj `wj -wfwēK cōvY, mnR m̄ i fvi Rb" m'pfz (indexed) KitZ nte Ges Kvhēfī Ask wntmte msi fY KitZ nte| GtZ wbxvkvfj Kgfwp, cōgvj v, wRÁvmcĪ Ges Ab'vb" lqwkS t'bvU Ašfz \_vKte| wbxvkvfj w'wfbæchfj cōxZ l chfj wPZ `fj ihyB l Zwi LhyB Kvhēfī gw chfj wbxvkvfj Kvhfjg (fieldwork) Ges wbxvkvfj cōZte`tbi gta" GKw thvMm̄ i Pbv Kti \_vK| tKvb P'vtj t'āi t'fj G\_tjv wbxvkvfj gšte"i thšKZv cōkō Kite| h'v m'zZ mgfqi Rb" G\_tjv msi fY KitZ nte|
8. Kvhēfī w' wbxvkvfj `wj j f' cōµv (documentation process) GKw Awet"Q` Ask| G\_tjv tK mswfjB Ges t'evaMg" n'Z nte| m'eci t'fj G\_tjv tK w'tæv³ Dcvfj msi fY KitZ nte t
  - gvb m'ubæ ÷ kbwi e'envi KitZ nte|
  - wbxvkvfj Zwi l wbxvkvfj cōZōv'tbi bvg cōkō KitZ nte|
  - cōZw kxU µgvb'vqx msl'wqZ Kti GKfī b'fz KitZ nte|
  - hLb wbxvkvfj Kgfwp ev tPKwj ÷ mn Kvhēfī e'eüZ nq ZLb DchB µm-tidv'ti Y t'bvU D'tj l KitZ nte|
  - Kvhēfī w' cwi'vi-cwi"Qb'vte m'üY'KitZ nte Ges G\_tjv Kwj tZ wj l'Z nte Ges mswkē wbxvkvfj KMY Øviv `fj w' Z n'Z nte|
  - w'w' Z eY'vq wbxvkvfj D'NvmJZ mKj cōm'zK Z\_w', wbxvkvfj cōZōv'tbi Kgp'w' i KvQ D'wcz c'w'xi lci t'bvU Ges Z'f' i D'ēi Ges cieZ'w'et'P'v' Rb" cōqvRbxq w'elq'w' w'Ksev cieZ'w'Kvhfjg m'ü'tK'bvU Ašfz \_vKte|

**নিরীক্ষা-জিজ্ঞাসা**

9. th tKvb wbxvkvfj Pjvkvfj wbxvkvfj-wRÁvmv D'wcz n'Z cvti| G\_tjv wj w'cex KitZ nte Ges mswkē-KgRZf KvQ wj wLZ e'vL'v P'vB'Z nte| wbxvkvfj KMY Gici Z'f' i gše" wj w'cex Kiteb| mg'f'cZv (uniformity) Ges `úZvi Rb" w'tæv³ bg'v wbxvkvfj-wRÁvmcĪ w' e'envi KitZ nte t

### বন্ধুনা নিরীক্ষা জিঞ্জাসাপত্ৰ

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## नमूना कार्यपत्र

wbix¶vaxb cZôv†bi bvg \_\_\_\_\_ Zwi L \_\_\_\_\_

†PKwj ÷ \_\_\_\_\_

we~wii Z eYØv t

wbix¶†Ki ~¶¶i \_\_\_\_\_

Zwi L \_\_\_\_\_

**शुद्धी नथि (Permanent Files)**

10. c0Z`K wbiXq|vthvM` BDwbU i Rb` GKwU Kti `vqx bw\_ vKte| GtZ GK ermi t\_tK Ab` ermti th mKj `wj j cti i c0h1/2 Dti L Kiv nte, Zv aviY Kiv nte| Gi dtj wbiXq|v cwi K i bv I cwi Pvj bvq avivewmKZv i q|v Kiv hvte| gnvcwi Pvj K, Dccwi Pvj K Ges `j tbZv cwi K i bv c0qbkvtj GB bw\_tZ i wq|Z Z\_`w` e`envi Ki teb|
11. tKvb wv` 0 wnmvei q|Y Awdtmi msuk0-mKj `wj j I Z\_` `vqx bw\_tZ msM0h Ki tZ nte Ges c0Z ermi G\_wj nvj bvMv` Ki tZ nte| cwi exq|Y kvLv (Monitoring Section) `vqx bw\_i wR0y` vi Ges Gi nvj bvMv` Ki tYi KvRI GB kvLv tK Ki tZ nte| b`bZg th mKj Z\_` Aek`B msM0h Ki tZ nte, Zvi Zvwj Kv `vqx bw\_ Ges tPKwj t ÷ t`qv nqtqQ| GB tPKwj ÷ c0Z ermi 31 tg-Gi gta` m0uY© Ki tZ nte hv tZ Pj wZ wbiXq|v cwi K i bvi Rb` Z\_`mgn e`envi Kiv hvq|
12. wbt0v3 wel qw` mKj `vqx bw\_tZ msi q|Y Ki tZ nte t

**हिसाब ब्यबहार वर्णना**

Awdtmi bvg I Ae`vb \_\_\_\_\_

GKvD>U tKvW Abhvqx wnmvei q|Y AwdtmK th mKj wnmve-msµvš-ti KW0E1w` msi q|Y Ki tZ nte Zvi Zvwj Kv|

	nu	bv
1. c0Bi ti wR ÷ vi (Gwm-2)		
2. K`vk eB (Gwm-1)		
3. e`qb tj Rvi (Gwm-3)		
4. cwi tkva I c0Bi Zdmj (Gwm-6)		
5. e`vstK Rgvi ti wR ÷ vi (Gwm-7)		
6. Rgvi (Deposit) ti wR ÷ vi (Gwm-18)		
7. A_0di Z ti wR ÷ vi (Gwm-19)		
8. e`w3MZ tj Rvi (Gwm-20)		
9. mgšq ti wR ÷ vi (Gwm-5)		
10. Ab`vb` (we`wii Z Z_` c0 vb Ki `b)		
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**নিরীক্ষা সমাপন সংক্রান্ত প্রতিবেদন**

13. c0Z`K wbixq|v mgvcb wbtæv³ QK Abjvqx `wj j f³ Ki tZ nte t

Awdtmi bvg I Ae`vb \_\_\_\_\_ A\_ermi \_\_\_\_\_

GB AskUKzDccwi Pvj K KZK chqj vPbvi cte,` j tbZv KZK mæúY^Ki tZ nte t

	nu	bv
1. wbixq vKvtj e`eüZ mKj wbixq v Kgmp wK, th wbixq K KvhemæúbræKtiwQtj b, Zui Øviv `vqwi Z?		
2. c0Z`K wbixq v Kgmp tktl, wbixq K wK Zui Dcmsnvi Zwi Lmn `vqi KtitQb?		
3. wbixq K th Dcmsnvti DcbxZ ntqtQb, Zvi mvieËv c0vtYi Rb, Kvhetl wK we`wi Z Z_` aviY Kiv ntqtQ?		
4. bv-mPK Reve mæj Z mKj ckwK mgm`vi e`vL`vi Rb Kvhetl mæwKZ ntqtQ?		
5. mtšH RbKfvte e`vL`v Kiv nqwb Gifc mKj bv-mPK Reve wK wbixq v gše`ctl Ašf³ Kiv ntqtQ?		
6. wbixq v`j wbixq vaxb c0Zôvb Z`vM Kivi ci c0vY Øviv mgw_Z th mKj wbixq v gše`_vtK Zv wK gše`mgtni chßZvi lci GKRB chqj vPtKi gZvgZ MVtbi Rb ht_ó?		
7. mKj wbixq v gše` wK wbixq v gšte`i mvi-mstq tc tbl qv nq?		
8. wbixq v msµvš-bw_i wK h_vh_ mPxKiY nq Ges bw_i c0v_tjv wivct` iwq Z nq hvZ tKvb `wj j cI nwi tq bv hvq wKsev `vbPiz bv nq?		
9. g`vtbRtgu tj Uvi `Zwi i Rb` c0qvRbxq mKj Z_` wK wbixq v msµvš-bw_tZ AvtQ?		



**উপসংহার :**

.....Awdm KZK msiwZ ..... t\_tK ..... chS-mgtqi  
wrmve wbxvKvtj Awg wbxv`tj i KvR ZEveavb KtiwQ|

wbxvKvtj c'xZ KvheI Awg chvj vPbv KtiwQ| chvj vPbvKvtj wbxvKMYtK Awg th mKj cke  
wRAvmv Kwi Zvi mshRbK Reve Zui v w`tqtQb Ges chvj vPbvi Avi tKvb wclq Aewko tbB|  
wbxvvi cZ`K Astki Rb` th KvR m'uw` Z nqtQ, Zv H Astki DcmsvitiK mg\_0 Kti |

wbxvitiK cZte` b m'uw` Z wbxv Kvheiv cY%fvte mgw\_2 |

vwiz t`j tbZv \_\_\_\_\_

Zwi L \_\_\_\_\_

## অধ্যায় ৯ - নিরীক্ষা প্রতিবেদন প্রণয়ন ও অনুসরণ কার্যক্রম

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## অধ্যায় ৯ - নিরীক্ষা প্রতিবেদন প্রণয়ন এবং অনুসরণ কার্যক্রম

### ভূমিকা

1. www.fj AwWU Awa`Bti i c'avb `wqZi nt"Q mi Kwii tj bt`b cix'lv Kti wnmve th weklymthvM`fvte Dc`wcz ntqtQ tm m'utK'ob'qZv c'vb Kiv| GB w'ob'qZv c'Z`qbcI wKsev AwfgZ mn w'ob'x'lv c'Zte`tb Dc`vcb Kiv nq| w'ob'x'lv Kvth'ob'qZv nI qvi kZ'Ges wnmve cix'lv dj vdj tft` c'Zte`b wef'brai tbi ntZ cvti |
2. w'ob'x'lv c'Zte`tbi Ab'vb` D't'k" n'oj w'ob'x'lvq D`NwUZ c'avb Z`w`i c'Z w'ob'x'lvZ c'Z'ob Ges Ab'vb` AvM'h'x'ct'i (stakeholders) g'bv'thvM AvKI' Kiv - th`'tjvi I ci Kv'h'e`v Ges Reve c'qvRb|
3. www.fj AwWU Awa`Bi w'ob'qZ msweae'x w'ob'x'lv t'f't' Pvi ch'iqi c'Zte`b c'v'q'tbi c'v'q'v Ab'yiY Ki'te| G`'tjv nt"Q (1) w'ob'x'lvaxb c'Z'ov'tbi Kv'tQ c'g ch'iqi c'Zte`b (2) wnmve gnv w'ob'q's't'Ki Kv'tQ w'Z'xq ch'iqi c'Zte`b (3) A`'eiv't'i Rb` `vqx g's'y'v'q' Kv'tQ ZZ'xq ch'iqi c'Zte`b Ges (4) iv'ob'w'Zi gva'tg Rv'Z'xq msm` mg'xtc Pov's`-ch'iqi c'Zte`b| c'Zte`b c'v'qb c'x'wZ wef'brae`'i i 'lgZvm'ub'aeAvM'h'x'ct'i c'qvRb c't'Yi j't'f' w`i Kiv ntqtQ| G't'f't' w'ob'q'K b'w'Z (guiding principle) GB th, h'f`i Z't`i c'qvRb Av'tQ Z'f`i't'K, Ges th KZ'e'f' mgm'vi w'ob'uw'e't'Z n`'f'c Ki'teb, Z'f`i't'K, Z`' c'vb Ki'tZ nte|

**নিরীক্ষা প্রতিবেদন বিষয়ক সারণি (Matrix)**

cāZte` tbi chq	cācK	mgq	wel qe`	AvKvi	~i Kvi x
cāg chq	wbi xq vaxb Aw dmi cāvb (1)	wbi xq v mgvctbi Ae`ēwZ ci	1. AgxgvsimZ wel gw 2. ceZb wbi xq vi AgxgvsimZ wel gw	wē` wwi Z	`j tzbv
wZxq chq	wmve gnv wbqšK	wbi xq v mgvctbi ctbi w` b ci	1. wmvtei mwēK Ae`v 2. wmvē msuvs`cāvb cāvb wēPwZ 3. Af`š+Y wbqšYi e`Zv 4. wmvē msuvs`mKj wel gw 5. ce`wbi xq vi e`Zv	g`vbtRtgU tj Uvi	cwi Pj K/ gnvcwi Pj K
ZZxq chq	msikē gšyvj tqi mPe (2)	wbi xq v mgvctbi wēk w` b ci	1. wēa-wēavb msuvs`mKj wel gw   2. cZvi Yv, AcPg   3. Aw`R Ae`v wbqšYMZ e`Zv   4. e`q wēfān I i vR` msMān wēa- wēavb Abmi Y bv Kiv	g`vbtRtgU tj Rvi	gnvcwi Pj K
Povš-chq	i vōcWZ	wmvē (Aw`R I DcivRb wmvē) mgvctbi mēP P Qq gvm ci	bxwZ msuvs`- wel gw   A`wZK Ae`v Aw`R wbqšY, A`Zv, Gēs AKvhKwi Zv   AcPg Gēs e`q- evuj wbqg Abmi Y bv Kivi eo aitbi`ōvš- Avl Zvi mxgve×Zv	wmvē I wi tcvfUP cZ`qb/ mZ`vqb (wēkl fyte wēfāPZ)	gnv wmvē- wbi xq K I wbqšK

(১)  $\_v b v, t R j v, A v \tilde{A} w j K I$  চাঁব বনমই ৱি আনুগ্ৰহ (২) চাঁব বনমই ৱি আনুগ্ৰহ  $w b i x \uparrow v i$  ত ৱি  $\tilde{t} \tilde{t}$   $w \tilde{O} z x q$  চহি ৱি  $c \tilde{O} z t e \tilde{b}$   $c \tilde{O} c K$  নত ৱি  $g \tilde{t}$  বনমই ৱি  $K g \tilde{R} z \tilde{P}$  বনমই  $m s u k \tilde{e}$   $g \tilde{s} \tilde{y} \tilde{v} j$   $t h i$   $m i P e |$   $c \tilde{O} q v R b$   $t e v \tilde{t} a$  বনমই  $g n v$   $w b q \tilde{s} \tilde{K} \tilde{t} K$   $A e w n Z$   $i v L v$   $t \tilde{t} z$   $c v \tilde{t} i |$

৪.  $w b i x \uparrow v a x b$   $m s \tilde{v} \tilde{t} K$   $c \tilde{O} \tilde{E}$   $c \tilde{O} g$  চহি ৱি  $c \tilde{O} z t e \tilde{b}$   $b u$   $m \tilde{z} z K v i \tilde{t} y B$   $A b \tilde{v} b$  চহি ৱি  $c \tilde{O} z t e \tilde{b}$   $A t c \uparrow v$   $w e \tilde{w} i Z$   $n t e |$   $\_v b x q f v t e$   $t h$   $m K j$   $w e l q$   $m \tilde{s} w R b K f v t e$   $g x g v s m v$   $K i v$   $h v q u b$   $A \_ P$   $D \tilde{P} z i$   $e \tilde{e} \tilde{v} c b v i$   $t M v P i x f Z$   $K i v i$   $g Z$   $h \tilde{t} \tilde{O}$   $\_i$   $Z c Y \tilde{e} b q$ ,  $t m B$   $m K j$   $w e l q$   $G \tilde{t} Z$   $A \tilde{s} f \tilde{P}$   $K i v$   $n t e |$   $A t b K$   $w e l q B$   $\_v b x q$  চহি ৱি  $g x g v s m v$   $K i v$   $m \tilde{e} |$   $t h$   $w e l q$   $\_t j v$   $E a \tilde{y} z b$  চহি ৱি  $A e w n Z$   $K i v i$   $R b$   $m s i w \uparrow Z$   $\_v \tilde{t} K$   $t m$   $\_t j v \tilde{t} z$   $t K e j$   $b x n Z$   $I$   $w b q \tilde{s} \tilde{y}$   $e \tilde{e} \tilde{v} i$   $\_i$   $Z i$   $w e P i w Z$   $m s \mu v \tilde{s}$   $- Z v r c h e Y \tilde{e} Z$   $\_$   $G e s$   $A \tilde{v} \uparrow Z v$ ,  $A c P q$ ,  $A h \_ v \tilde{e} q$ ,  $w e w a - w e a v b$   $A b m i Y$   $b v$   $K i v$   $m s \mu v \tilde{s} Z$   $\_i$   $Z i$   $c \tilde{K} u Z i$   $m y b w$   $\tilde{O}$   $t K m B$   $t K e j$   $A \tilde{s} f \tilde{P}$   $\_v K t e |$

৫.  $w b i x \uparrow v P j v K v \tilde{t} j$   $e \tilde{e} \tilde{v} c b v i$   $m v o v$   $c v l$   $q u i$   $R b$   $g \tilde{s} e \tilde{m} g n$   $R w i$   $K i v$   $n q$   $G e s$   $t h$   $w e l q$   $\_t j v$   $g x g v s i m Z$   $n q$   $b v$ ,  $t m$   $\_t j v$   $\tilde{O} w b i x \uparrow v$   $g \tilde{s} t e \tilde{i}$   $m v i - m s \tilde{t} \uparrow c \tilde{O}$   $k x l$   $\tilde{R}$   $G K u$   $k x \tilde{t} U$   $t b l$   $q v$   $n q |$   $w b i x \uparrow v i$   $d j$   $v d j$   $m s i \uparrow B$   $G e s$   $t k Y w e b$   $\_ - A v K v \tilde{t} i$   $D c \tilde{v} c \tilde{t} b i$   $R b$   $G u$   $e \tilde{e} \tilde{v} c b v i$   $G K u$   $n w i Z q u i$  (too) |  $G \_t j v \tilde{t} z$   $g x g v s i m Z$   $n t q \tilde{t} Q$ ,  $G i f c$   $w e l q l$   $A \tilde{s} f \tilde{P}$   $\_v K t e$ ,  $t h$   $\_t j v$   $m s m \tilde{m} n$   $E a \tilde{y} z b$   $e \tilde{e} \tilde{v} c b v i$   $t M v P i x f Z$   $K i v i$   $g Z$   $h \tilde{t} \tilde{O}$   $\_i$   $Z c Y \tilde{e} t j$   $M Y$   $K i v$   $h v q |$   $w b i x \uparrow v$   $g \tilde{s} t e \tilde{i}$   $m v i - m s \tilde{t} \uparrow c$   $m s K w j$   $Z$   $k x \tilde{t} U$ ,  $t K v b$   $t K v b$   $w e l q$   $g \tilde{v} t b R \tilde{t} g \tilde{U}$   $t j$   $U v \tilde{t} i$   $A \tilde{s} f \tilde{P}$   $\_v K t e$   $Z v$   $D \tilde{t} j$   $\_ K i v$   $n t e |$

৬.  $c \tilde{O} z \tilde{K}$   $w b i x \uparrow v$   $t k \tilde{t} l$   $\_j t b Z v$   $w b i x \uparrow v a x b$   $A w n m$   $c \tilde{a} v \tilde{t} b i$   $m v \tilde{t}$   $w b i x \uparrow v$   $c \tilde{O} z t e \tilde{b}$  ( $c \tilde{O} g$  চহি)  $A v \tilde{t} j v P b v$   $K \tilde{t} i$   $Z v i$   $\_K u Z$   $m s M \tilde{h}$   $K i t e b |$   $c \tilde{O} z t e \tilde{b}$   $m s K w j$   $Z$   $m \tilde{e} u Y \tilde{e} w b i x \uparrow v - b w \_$ ,  $K v h \tilde{e} \tilde{I} w \tilde{e}$ ,  $w b i x \uparrow v$   $g \tilde{s} t e \tilde{i}$   $m v i - m s \tilde{t} \uparrow c$   $m \tilde{e} w j$   $Z$   $k x U$   $G e s$   $w b i x \uparrow v$   $m g v c b$   $w i \tilde{t} c v U \tilde{e}$  চহি  $v P b v$   $I$   $g j \tilde{v} q \tilde{t} b i$   $R b$   $D c c w i$   $P v j$   $\tilde{t} K i$   $w b K U$   $t c \tilde{O} Y$   $K i v$   $n t e |$   $D c c w i$   $P v j$   $K$  চহি  $v P b v$   $t P K w j$   $\div$  (Review Checklist)  $m \tilde{e} u Y \tilde{e} K \tilde{t} i$   $w b i x \uparrow v - b w \_$   $c w i$   $P v j$   $K /$   $g n v c w i$   $P v j$   $\tilde{t} K i$   $w b K U$   $t c k$   $K i t e b |$

৭.  $w e w f b e a i \tilde{t} b i$   $c \tilde{O} z t e \tilde{b}$   $G e s$   $m s u k \tilde{e}$   $\_ w j$   $c \tilde{I} w \tilde{e}$   $i$   $b g p v / D \tilde{v} n i Y$   $G B$   $A a \tilde{v} \tilde{t} q i$   $t k \tilde{t} l$ ,  $c w i$   $w k \tilde{O}$   $A v K v \tilde{t} i$   $t \tilde{v} L v b v$   $n t q \tilde{t} Q |$

**ম্যানুয়াল লেটাৰ**

৪.  $w b i x \uparrow v K v \tilde{t} j$   $c w i j w \uparrow Z$   $\_i$   $Z c Y \tilde{e} w e l q w \tilde{e}$   $A e w n Z$   $K i v i$   $t \uparrow \tilde{t} \tilde{t}$   $g \tilde{v} t b R \tilde{t} g \tilde{U}$   $t j$   $U v i$   $w b i x \uparrow \tilde{t} K i$   $G K u$   $n w i Z q u i$   $w n \tilde{t} m t e$   $e \tilde{e} u Z$   $n q |$   $G \tilde{t} Z$   $t m B$   $m K j$   $c w i w \tilde{w} z i$   $K \_ v$   $e j v$   $n t e$ ,  $h v$   $w b i x \uparrow v$   $g \tilde{s} t e \tilde{i}$   $c h e w m Z$   $n \tilde{t} z$   $c v \tilde{t} i$   $G e s$   $m s u k \tilde{e}$   $w e f v \tilde{t} M i$   $c w i$   $P v j$   $b$   $K v h \tilde{e} \tilde{t} g$   $h v$   $c \tilde{f} v e$   $t d \tilde{t} j |$

৯.  $g \tilde{v} t b R \tilde{t} g \tilde{U}$   $t j$   $U v \tilde{t} i$   $t m B$   $m K j$   $w b i x \uparrow v$   $g \tilde{s} e$   $D \tilde{t} j$   $\_ K i v$   $n t e$ ,  $t h$   $\_t j v$   $w b i x \uparrow \tilde{t} K i$   $c \tilde{O} z t e \tilde{b}$   $\tilde{t} b i$   $Z w i \tilde{t} l$   $A g x g v s i m Z$   $\_v \tilde{t} K$ ,  $G e s$   $c \tilde{O} c K \tilde{t} K$   $m g m \tilde{v}$   $A b a v e \tilde{t} b i$   $R b$   $c h \tilde{e} B$   $Z \_$   $c \tilde{O} v b$   $K \tilde{t} i |$   $t h$   $m K j$   $t \uparrow \tilde{t} \tilde{t}$   $w b i x \uparrow v$   $g \tilde{s} e$   $m \tilde{e} u \tilde{t} K \tilde{e} w n m v e i$   $\uparrow Y$   $A w n \tilde{t} m i$   $K g \tilde{R} z \tilde{P} / K g P w i$   $e \tilde{x}$   $e \tilde{v} L \tilde{v}$   $w \tilde{e}$   $\tilde{t} q \tilde{t} Q b$   $w K \tilde{s}$   $G m e$   $w e l$   $\tilde{t} q$   $m s u k \tilde{e}$   $w e f v \tilde{t} M i$   $A e w n Z$   $\_v K v$   $c \tilde{O} q v R b$ ,  $t m \tilde{t} \uparrow \tilde{t} \tilde{t}$   $I$   $g \tilde{v} t b R \tilde{t} g \tilde{U}$   $t j$   $U v \tilde{t} i$   $Z v i$   $D \tilde{t} j$   $\_v K t e |$

১০.  $w P v y Z$   $m g m \tilde{v} i$   $c \tilde{f} v e$   $D \tilde{t} j$   $\_ K i \tilde{t} z$   $n t e |$   $G i$   $\tilde{O} v i v$   $A w \tilde{e}$   $\tilde{R}$   $c \tilde{f} v e$   $G e s$   $m s u k \tilde{e}$   $w e f v \tilde{t} M i$   $c w i$   $P v j$   $b$   $e \tilde{e} \tilde{v} i$   $I$   $c i$   $t b w Z e v P K$   $d j$   $v d j$   $I$   $e \tilde{s} v t e |$

১১.  $g \tilde{v} t b R \tilde{t} g \tilde{U}$   $t j$   $U v \tilde{t} i$   $t h$   $m K j$   $w e l q$   $A v \tilde{t} j w P Z$   $n \tilde{t} z$   $c v \tilde{t} i$   $Z v \tilde{t} z$   $\_i$   $Z i$   $A w b q \tilde{t} g i$   $Z w i j$   $K v f \tilde{P}$   $G i f c$   $A v B \tilde{t} u g$   $A \tilde{s} f \tilde{P}$   $\_v K t e$   $h v$   $A w \tilde{e}$   $\tilde{R}$   $g j$   $w K s e v$   $b x n Z$   $I$   $A v B \tilde{t} b i$   $m s \tilde{t} k \tilde{t} i$   $w b w i \tilde{t} l$   $\_i$   $Z c Y \tilde{e} t j$   $w e t e w P Z |$





মন্ত্রব্যবহীন অভিমতের দৃষ্টান্ত

নিরীক্ষা অভিমত

gnvgvb" i vóciwZ  
MYcRvZšx evsj v` k  
XvKv

Avgiv 30tk Rb Zwi tL mgvB ..... A\_ermti i Awl\_R wnmve (A\_ev DcthvRb wnmve) wbi x'lv  
KtiwQ| Avgv` i `wqZ;nj msweavtbi 128 (1) Abhvqx wbi x'lv wfwE`Z GB mKj Awl\_R weewZi l ci  
AwfgZ cKvk Kiv|

Avgiv MfbfgU AwWUs ÷`vUwWñ Abhvqx wbi x'lv cwi Pvj bv KtiwQ| GB mKj ÷`vUvWfP Pwin`v nój ,  
Avgiv thb Awl\_R weewZmgn , i"ZcY@Ah\_v\_@weewZgy³ wKbv Ges e`e`vcbv msm` KZR wbañi Z wea-  
weavb AbyniY Kti tQ wKbv, G m`útk`hy³m½Z wboqZv msMñi Rb" wbi x'lv cwi Kí bv c'qcb Kwi Ges  
tm Abhvqx wbi x'lv m`úv` b Kwi | Awl\_R weewZtZ c'wKZ UvKvi A¼ Ges Ab`vb" Z`w` mg\_ñKvi x  
c'gyY, evQvBgj Kfvte hvPvB Kiv wbi x'lv Ašf` | GQov, wnmve msµvš-bxwZgvj v Ges Awl\_R weewZi  
gj`vqbl GB wbi x'lv Ašf` | Avgv` i wekjm, wbi x'lv wfwE`ZB Avgv` i gZvgZ c'xZ ntqtQ|

c\_Kfvte c'É gše" mvtct' wKsev gše" e`ZxZ, Avgv` i AwfgZ GB th, mKj , i"ZcY@wltq  
MYcRvZšx evsj v` k KZR AbymZ bM`-wfwE`K wnmve bxwZ Abhvqx c'xZ Awl\_R weewZ 30 tk Rb  
Zwi tL mi Kvti i Awl\_R Ae`v Ges KvhpugtK h\_vh\_fvte Dc`vcb Kti tQ|

c\_Kfvte c'É gše" e`ZxZ Avgv` i AwfgZ GB th, mKj , i"ZcY@wltq cwi tkva l c'ñB, RvZix  
msmt` i Awfc'q Abhvqx c'qvM Kiv ntqtQ Ges Zv AvBb, wea, Av` k BZ`w` tK AbyniY Kti tQ|

Zwi L t

gnv wnmve-wbi x'lv K l wqšK  
evsj v` k, XvKv





**নিরীক্ষা মন্তব্যের সার-সংক্ষেপ  
(Audit Observation Summary)**

আইডি নং \_\_\_\_\_

আইডি নং / আবেদন নং \_\_\_\_\_

বিবরণ বিবরণ	কোড	সংখ্যা	মন্তব্য	একক	মোট	গুরুত্ব	গুরুত্ব	বিবেচনা
<b>Total amount</b>								

স্বাক্ষর \_\_\_\_\_ জিএল \_\_\_\_\_

ডায়েরী নং \_\_\_\_\_ জিএল \_\_\_\_\_

১. বিবরণ মত GKgZ নল গু
২. বিবরণ মত GKgZ বন গু
৩. গুরুত্ব মত GKgZ নল গু
৪. বিবেচনা মত আইডি নং
৫. আবেদন (বিবেচনা)

1. fvgKv
2. wixqvi Avl Zv
3. ceZxwixqv chqj vPbv
4. gše I mpcwik
5. Dcmsnvi

**নিরীক্ষা প্রতিবেদন**

wixqv bw\_ baf \_\_\_\_\_  
Zwi L \_\_\_\_\_

.....  
.....  
.....  
.....

Awdtmi bvg I Ae<sup>-</sup>vb \_\_\_\_\_ A<sup>o</sup>ermi \_\_\_\_\_

me<sup>o</sup>kl cZte`tbi Zwi L \_\_\_\_\_ eZgvb cZte`tbi Zwi L \_\_\_\_\_

**১. ভূমিকা**

meRbve (K) \_\_\_\_\_ (L) \_\_\_\_\_ (M)  
\_\_\_\_\_ mgštq MwZ GKwU wixqv`j wewa, wearb I wbt`Rvej x AbynY  
Ges wofp<sup>o</sup>thvM<sup>o</sup>Zv I wofp<sup>o</sup>Zv wboZ Kivi D<sup>o</sup>t<sup>o</sup>tk \_\_\_\_\_ t<sup>o</sup>tk \_\_\_\_\_ Zwi L  
chS- mgtq DcwiD<sup>o</sup> Awdtmi msweax wixqv m<sup>o</sup>uv`b Kti | wixqvaxb mgtq Rbve  
\_\_\_\_\_ c`ex \_\_\_\_\_ GB Awdtmi `wqtZ; wbtqvmRZ wQ<sup>o</sup>tj b |

Mfb<sup>o</sup>gU AwWUs ÷ vUvW<sup>o</sup> Abhvqx GB wixqv cwi Kwí Z I cwi Pwvj Z nq |

**২. নিরীক্ষার আগতা ও কৌশল**

[ ht<sup>o</sup>\_vch<sup>o</sup> v<sup>o</sup>tb wUK wP<sup>o</sup>y w`b ]

- wmwve I Aw<sup>o</sup>R e<sup>o</sup>e<sup>-</sup>vi (system) wetkH<sup>o</sup>gj K chqj vPbv |
- Af<sup>o</sup>š+xY wqšY I cwi ex<sup>o</sup>Y e<sup>o</sup>e<sup>-</sup>vi chqZvi wetkH<sup>o</sup>gj K chqj vPbv |
- Af<sup>o</sup>š+xY wixqv KZR D<sup>o</sup>NwUZ Z<sup>o</sup>w` chqj vPbv |
- Av<sup>o</sup>t<sup>o</sup>k I wbt`Rvej xi wetkH<sup>o</sup>gj K chqj vPbv |
- evOvBwfwE<sup>o</sup>tZ wmwve weei Yxmg<sup>o</sup>ni wetkH<sup>o</sup>gj K chqj vPbv |
- wmw<sup>o</sup>tei eB I ms<sup>o</sup>wé-ti wR ÷ vi mgn cix<sup>o</sup>Y |
- μq-c<sup>o</sup>v/c<sup>o</sup>xwZ chqj vPbv |
- Pw<sup>o</sup>c<sup>o</sup>I BZ<sup>o</sup>w` wj j chqj vPbv |
- e<sup>o</sup>w<sup>o</sup>MZ bw\_/PvKwi i BwZnm chqj vPbv |
- msL<sup>o</sup>vZwE<sup>o</sup>K bgbvq<sup>o</sup>tbi gva<sup>o</sup>tg wbe<sup>o</sup>PZ fvDPvi cix<sup>o</sup>Y |
- wj wLZ wRÁvmc<sup>o</sup>I Rwi Ges ms<sup>o</sup>wé-KgRZ<sup>o</sup> i mv<sup>o</sup>t<sup>o</sup> Av<sup>o</sup>tj vPbv |
- wixqvq D<sup>o</sup>NwUZ Z<sup>o</sup>w` wbtq Awdm c<sup>o</sup>vtbi mv<sup>o</sup>t<sup>o</sup> Av<sup>o</sup>tj vPbv Ges Zvi gZvgZ wetePbv |

৩. পূৰ্ববৰ্তী নিৰীক্ষা পৰ্যালোচনা

ermi	Abt"Q` msL`v	gxgvsımZ	AgxgvsımZ	MpxZ Kvhϕg

৪. মন্তব্য ও সুপারিশ

gše`	dj vdj	mϕcwi k
K) cāvb wel qw`	ϕwZ, AwZwi 3 A_⊙ cwi †kva, cZvi Yv I wımvteı Ah_v_ϕeeϕZ, weıa j •Nb BZ`w`	
L) †MSY wel qw`		

উপসংহাৰ

hy<sup>3</sup>m½Z mgtqi gta` Ges ..... Zwi †Li cti bq,GB cāZte` †b cKwkZ wel q,tj v  
gxgvsıvı cϕqvRbxq I ht\_vchy<sup>3</sup> e`e`v MhY Kiv cϕqvRb| ceZr⊙ermı mg†ni AgxgvsımZ gše`-  
mg† gxgvsıvı Avı Kvhϕg Mh†Yı Rb`I Ab†ıva Kiv nōj |

GB m†hv†M, Awıg wıbxϕıv`j †K wıbxϕıv Pj vKvtj m†hvwMzv I mvıvıh` Kivı Rb` GB Awd†mi msıw⊙-  
mKj †K ab`ev` Ávcb KivQ|

~ϕıı \_\_\_\_\_  
c`ex \_\_\_\_\_  
Zwi L \_\_\_\_\_

**নিরীক্ষা পর্যালোচনা চেকলিস্ট**

wbi x'vvi Kg'cwi Kí bv bs \_\_\_\_\_  
 Awd'tmi bvg l Ae'vb \_\_\_\_\_ A\_ermi \_\_\_\_\_  
 `j t'bzv \_\_\_\_\_

	nu	bv
<ul style="list-style-type: none"> <li>• wbi x'vvi bw_ wK mKj w`K t_ t'K m'úY?</li> <li>• mKj Kvhe'Í wK mwPf'³ AvtQ?</li> <li>• wbi x'vvi gše'mgñ wK h_vh_ c'vY Øvi v mgw_?</li> <li>• mKj tPKuj ÷ wK e'üZ ntq'Qj?</li> <li>• wbi x'vvi wK Kg'cwi Kí bv Abhvqx m'úbantq'Qj ?</li> <li>• mg'tqi ev'tRU t_ t'K t'Kvb weP'wZ ntq'Qj wK?</li> <li>• AwZwi³ mg'tqi Rb' t'Kvb e'vL'v t` l qv ntq'Qj wK Ges Zv Ab'tgw' Z ntq'Qj wK?</li> <li>• wbi x'vvi Kvth' ZËyeavb l ch'j vPbv wK m'tšH RbK wQj ?</li> <li>• c'Zte`b wK mj' wLZ Ges Dch'³ gvb m'úbe</li> <li>• c'Zte`b wK wbi x'vvi Awd'tmi Awdm c'v'tbi mvt_ Av'tj wPZ ntq'Qj Ges Zwi gZvgZ wK msM'nxZ ntq'Qj ?</li> <li>• `j t'bzv wK weMZ ermi mg'ñi wbi x'vvi gše'mgñ w'úw'Ëi j t'j' e'w³MZ D't` vM M'Y K'ti wQ'tj b?</li> <li>• wbi x'vvi gše' w'úw'Ëi k_ AM'wZi KviY wK `j t'bzv e'w³MZ fv'te Ab'yn'Üvb K'ti t'Qb?</li> <li>• AM'wZi Kvw'jZ ch'q'i bv nt'j , Zv wK Ea'Y'Zb KZ'e'j'tK Rvb't'bv c'q'Rb?</li> <li>• Pj wZ wbi x'vvi dj vdt'j i wfw'Ë'tZ Av'cwb wK GB ms'vi f'wel`Z wbi x'vvi w'et'kl fv'te ch'j wPZe' w'el q, c'xwZ, mgq l e'w'ß'tZ t'Kvb cwi eZ'bi ci v'gk' t'Z Pvb?</li> </ul>		

**উপসংহার**

GB wbiXq|v, cÜ Ē Kgēwi Kí bv Abhvqx m'úbæ n'tq†Q Ges `j †bZv GB wbiXq|v ZĒyeavb I ch†j vPbvq h†\_wPZ hZæc†qvM K†i†Qb| Awig GB cÜZ†e`b - mské-mKj c†kvmibK Ges KiWYK (clerical) Kvh†jg `†s M†hY K†i†Q|

†q|wi Z \_\_\_\_\_

Dccwi Pvj K \_\_\_\_\_

Zwi L \_\_\_\_\_

cwi Pvj K/gnvcwi Pvj K \_\_\_\_\_

Zwi L \_\_\_\_\_

**অনিয়মের স্ট্যান্ডার্ড তালিকা**

[ msNwUZ Awbq†gi c†KwZ m'ú†K'avi Yv †`l qvi D†í†k` Zwj KwU c†YxZ | GwU m'úY'†bq| †Kvb wel†q cÜZ†e`b †ck K†i†Z n†e tm m'ú†K'†m×vŠ-M†hY, wbiXq|†Ki wePvi - we†ePbvi welq ]

**অনিয়মের শ্রেণী**

1. c†RvZ†šj `††\_†bq Gi†c e`q
2. ††q Awbqg
3. ev†RU ei††i i AwZwi ³ e`q
4. Pwi , c†Zvi Yv
5. c†Y`i Rb` A\_†cwi †kva Kiv n†j I Zv M†hY Kiv nqwb
6. gmK I AvqKi mš†vš-Awbqg
7. mi Kwii wnmv†e ivR`^Rgv bv Kiv
8. AcPqgj K LiP
9. Af`š†xY w†bqšY mš†vš-`††Zv
10. ÷`vÜW'Abhvqx wnmve msi ††Y bv Kiv|
11. mi Kwii Znwe†j i Abb†gwm Z e`envi
12. gÄyi e`ZxZ A\_†e`q wKsev msm` KZ† Av†i w†cZ we†a-w†††a D†c††v K†i e`q
13. eo A††i `w†e `xN†† b hveZ e†Kqv \_vKv
14. ivR`^†g† Kd Ges ivR`^`w†e g† Kd
15. `N††bv wKsev Ab` †Kvb Kvi†Y mi Kwii m'ú†wĒi eo ††wZ
16. wnmve weei Y††Z „i“ZcY'Z\_` ev` cov, Ah\_v\_†††e D†j †-Kiv wKsev Av†`Š D†j †-bv Kiv|
17. wnmve mš†vš-I Aw\_† c††qvRbxq we†a-weavb Rwi† bv Kiv| hvi d†j `††Zv ††Y††† Ges w`†xKZ Kgm†† ev`ev††b wej †^†† wKsev Av†`Š ev`ew†qZ nq bv|

18. Amvavi Y cKwzi wKsev `k`Z Ac0qvRbxq tKvb e`q
19. evfRU eivl' hvfZ Zvgw` bv nq Zv Govfbvi Rb` c0qvRtbi cteB AWM0j A\_0DfEj b Kiv
20. mrvnh`-gÄwi msuké-tKvb Awbqg
21. Aetj vctbi tKmmgn
22. Abbfgw` Z, AwbqwgZ wKsev mpzI KvhRi bq Gi fc wewbtqvM
23. FtYi A\_0th DfI tk` FY msMnxZ ntqvQj tm DfI tk` e`q bv Kiv|
24. th tmev c0vb Kiv nqvZvi Rb` A\_0cwi tkva Kiv|
25. Ab`vb` (AWWU tKvfw Wi Abf`Q` 64 t` Lp)|

