**a}7s g+= @(\*-#\_%\***

**ldlt @)\*!.)$.@!**

**lg0f{o**

**lg0f{o g+= !**

!= CMS Program sf] ;xof]udf cfufdL jif{ x'g] k|:tfljt sfo{s|dsf] ;DaGwdf 5nkmn eof] . k|:tfljt sfo{s|dx?sf af/]df CMS Program ;Fu Ps k6s cf}krfl/s ?kdf 5nkmn e};s]sf] x'Fbf ;+nUg k|:tfljt sfo{s|d k|:tfj u/L CMS Program df k7fpg] . ;fy} o; jif{sf] Letter of Exchange df pNn]lvt International Travel sf ;Gbe{df a+unfb]zsf] ;"rgf cfof]uaf6 ;sf/fTds /x]sf] hfgsf/L k|fKt eof] . Letter of Exchange df @ hgfsf] nflu dfq Joj:yf ePsf]df Plzof kmfp08]zg;Fu 5nkmn ubf{ k|d'v ;"rgf cfo'Qm, Pshgf cfo'Qm, ;lrj / Ps hgf pk;lrj;Ddsf] Joj:yf ug]{ tkm{ 5nkmn cuf8L a9fpg ;lsg] hfgsf/L k|fKt x'g cfPsf]n] @ hgfsf] 7fpFdf $ hgfsf nflu Joj:yf ug{ CMS Program df cg'/f]w ug]{ lg0f{o eof] . ;f]sf nflu ;+nUg Concept note klg k7fpg] .

**lg0f{o g+= @**

@= cfufdL efb| # ut] kg{ uPsf] /fli6«o ;"rgf lbj; eJo ?kdf dgfpg] ;DaGwdf 5nkmn eof] . pQm lbj; dgfpg sfo{s|dsf] tof/L nufotsf cGo ljifox?df 5nkmn u/L sd{rf/Lx?nfO[ sfdsf] afF8kmfF8 lhDd]jf/L lbg] lg0f{o ;d]t ul/of] . ;fy} ;"rgfsf] xssf If]qdf sfo{/t ;+3;+:yf, gful/s ;dfh, ;"rgfsf] xssf cleofGtf, ;~rf/ ;+:yfx?nfO{ pQm lbg ;"rgfsf] xs;DaGwL sfo{s|d u/L dgfpg cfXjfg ug]{ lg0f{o eof] .

**lg0f{o g+= #**

#= /fli6«o ;"rgf lbj;sf] cj;/df cfof]uåf/f x/]s jif{ /fli6«o ;"rgf cfof]udf /xL sfd ug'{ ePsf k"j{ cfo'Qmx?nfO{ ;Ddfg ub}{ cfPsf] 5 . o;} ;Gbe{df o; jif{ klg /fli6«o ;"rgf lbj;sf] cj;/df k"j{ k|d'v ;"rgf cfo'Qm >L s[i0fx/L afF:sf]6fnfO{ ;Ddfg ug]{ lg0f{o ul/of] .

**lg0f{o g+= $**

$= cfly{s jif{ @)\*!÷\*@ sf] jflif{s sfo{s|dx?sf] ;DaGwdf 5nkmn x'Fbf k|To]s q}dfl;sdf ug'{ kg]{ sfo{x? ;dod} ;DkGg ug]{ lg0f{o ul/of] .

**ljljw**

ljljw ljifodf 5nkmn eof] .