

y[kk- ; kx

y[kkof/k dk bfrgkl

760k v[& Qjojh *02 ¼xlr *02 ea izkf'kr½

bl v[ea

bfrgkl ds i"Bl[s--	1
<i>I u-1494 & ypk i k/vhvkgyh</i>	1
<i>I u-1458 & cunrks dskklyh</i>	1
<i>vk/kqud v[, oa y[kkof/k</i>	1
bfrgkl ds d[v[i"B---	2
<i>cgh&[kkk izkkyh</i>	2
<i>vkpk; l dskvY; dk vFz kL= v[vkt dh</i>	
<i>y[kkof/k & , d fo'ysk.k</i>	3
<i>[kkra ds i dkj</i>	3
<i>egtkkjr ea y[kkof/k dh , d >yd</i>	4
<i>e/; , f'k; k dk irhdred y[kkof/k izkkyh</i>	4

Ykkxka ea ; g vke /kkj .kk gS fd vks] kfxd Øfr ds l kfk gh y[kkadu dk Jhx. ksk gvka D; k ; g l R; gS vkt dy bfrgkl dh , d ubz 'kk[kk fodfl r gpz gA bl 'kk[kk ds fo'yskka dks ^y[kkadu bfrgkl dkj* dk uke fn; k x; k gA ; s ij krfonka (Archaeologist) dh rjg gh y[kkadu ds bfrgkl dks [kkn jgs gA

vdkm/vcy ds bl v[ea ge bu bfrgkl dkjka }kj mtkxj fd; s x, d[, d s gh rF; ka dh , d >yd i Lr dj jgs gA

bfrgkl ds i"Bl[s--

^nkjgh ifof"V izkkyh* (Double Entry System) dks vk/kqud y[kkof/k dk e[; vk/kj ekuk tkrk gA ; g ekuk tkrk gS fd bl izkkyh dk orku Lo: i] vkt l s djhc 700 o"z i[; jksh; i p[tkj.k (renaissance) ds l e; , d brkyoh l k/kq us fodfl r fd; k FkA

I u-1494 & ypk i k/vhvkgyh

Jh ypk i k/vhvkgyh¹ uked , d Yk[l du² l k/kq us l u-1494 ea lo[Fke bl izkkyh dk iplj fd; kA mlgkaus viuh i[rd ^v[xf.kr] j[kkxf.kr] vujkr , oa vujkrdrk dk l xgr Kku³ ea bl izkkyh dk o.ku fd; k gA bl i[rd ea e[; r% v[xf.kr , oa



¹ Luca Pacioli

² b[kbz er dk , d i kphu l xBu

³ ey 'k[ki]%'Summa de Arithematica, Geometria, Proportioni et Proportionalita'

j[kkxf.kr ds fo"k; ij pplz dh xbz gA d[oy , d Nk/k l k v/; k; ¼d l h ifj'k"V vFkok mYkjforu ds l eku½ ea ^nkjgh ifof"V izkkyh* dh pplz dh gA

; g i[rd ubz X; vucxZ i[⁴ ij Nkih x; hA bl dkj.k ; g vkl kuh l s miyC/k gpz v[bl dh [; kfr tYn gh l kjs ; jksh ea QsY xBA bl i[rd dh l Qyrk dk vupku bl h ckr l s yxk; k tk l drk gS fd vxys 500 o"kk[ea ^nkjgh ifof"V izkkyh* l kjs okf.kT; txr ea y[kkadu dk vk/kj cu x; h⁵A rc l s ydj vkt rd] bl izkkyh ea 'kk; n gh dkbz foLr l d kks'ku gvqk gA

Jh ypk i k/vhvkgyh us Lo; a dHk Hk ^nkjgh ifof"V izkkyh* dk vkfo"dkjd gkaus dk nok⁶ ugha fd; kA mlgkaus ; g l Eeku Øks f'k; k ds Jh cunrks dskklyh⁷ ds uke fd; k gA

I u-1458 & cunrks dskklyh

Jh dskklyh us nkjgh ifof"V y[kkof/k izkkyh ds ckjs ea foLrj l s viuh i[rd ^0; ki kj o l a w k 0; ki kj⁸ ea pplz dhA ; g i[rd yxHkx l u-1458⁹ ea fy[kh xbz Fkh fdUrq n[kkx; o'k ; g i[rd fy[kh tkus ds l k s o"z ckn gh tkdj izkf'kr gks l dhA



vk/kqud v[, oa y[kkof/k

l a Ør jkT; vesj dk dh pKVMZ vdkmUVW/ l d Fk & , -l h, -; w, d -¹⁰ us nkjgh ifof"V y[kkof/k ds fodkl ij , d jkpd fo'ysk.k i Lr fd; k gA mudk ; g er gS fd nkjgh ifof"V y[kkof/k dk fodkl ; jksh ea vjch v[ka ds vkus ds ckn gh l EHko gks l dka bl izkkyh l s if'pe dks igyh ckj ^k[; * ds fo"k; ea i rk pykA ; g v[izkkyh jkeu v[ka (I, II, III, IV..) l s dgha v[fd l jy , oa mlur FkA

vkf[kj ; s vjch v[gA D; k ; g dku l s v[Fk ftul s bruh i xfr gks l dh

⁴ ^Ni kbz e'khu* ds vfo"dkj l s igys fdrkka dh i rfyfi cukuk cMk d fBu FkA v[p[fd ; s glrfyf[kr gks Fk bl fy, ; s v[fd egas v[n[HKz Hk FkA

⁵ fofp"kr ckr ; g gS fd ypk i k/vhvkgyh xf.krK gks gvq Hk xf.kr txr ea vKkr jgs ij r q y[kkadu txr ea fo[; kr gks x; d

⁶ Lkr% 'Accounting: A Virtual History', www.aacus.org

⁷ Benedetto Cotrugli

⁸ ey 'k[ki]%'Delia Mercatura et del Mercante Perfetto'

⁹ Jh i k/vhvkgyh dh i[rd l s igys

¹⁰ ACAUS: Association of Chartered Accountants in the US

vkt dy ipfyr völs (1, 2, 3...0) dks cgr l s ykx vjch vö dgrs gA ; s bl fy, vjch vö dgykrs gA D; kfid i fke lgl=kcnh¹¹ ds vr ea ; g vjck ds ek/; e l s ; jiki ea igpA okLro ea bu vöka dk mnxe fgluh dh *nöukxjh*¹² fyfi l s gvk gA bl l Ppkbz dh ij [k bl rF; l s Hkh dh tk l drh gS fd nkuka fyfi ; ka ds vöka es dkQh l ekurk gA vksj rks vksj] Lo; a vjc blga fgluh vö ¼vy&vj d vku&vy&fglunh dgrs gA , d s gh rF; ka ds vk/kkj ij Hkkjrh; l fo/kku dh vuPNn 343 ea blgs ^nöukxjh vöka dk vrjzVh; Lo: i* dh l kK nh gS¹³A

; s fgluh vö vjc nsk d s igpA Jh fxll cxl ds vuq kj &

^l u- 770 ea mTtu ds , d fo}ku Jh dæk dkj cxnkn ds 'kkg vöckfl n [kyhQk vy&ed ij us vius njckj ea vkef=r fd; kA ekuk tkrk gS fd Jh dæk ds }kjk gh fgluh vö izkkyh e/; , f'k; k igpA Jh dæk us ogk ds vjch fo}kuka dks Hkkjrh; [kxky'kkL= , oa xf.kr dk Kku fn; k vksj l kFk gh vkpk; l cāxlr }kjk jfpr ^cā LQV fl) kUr* dks vjch ea vuokn djus ea mudh l gk; rk Hkh dhA

Yp fo}ku Jh , e- , Q- ukm ds vHkh&vHkh ds [kkst l s Hkh ; g iækf.kr gsrk gS fd fgluh vö l kroha 'krkcnh ds e/; ea l hfj; k ea Hkyh&Hkkfr ipfyr , oa l Eekfur Fk¹⁴A

bfrgl ds dñ vksj i "B---

; g fo'okl fd; k tkrk gS fd dkskkyh dh iqr fy [ks tkus ds djhc l ks o"lz igys Hkh] oful ds 0; ki kjh , oa cblj ^nkgjh ifof"V l s feyrh&tyrh ys [kkfof/k izkkyh dk mi ; kx dj jgs FkA dkskkyh vksj ikv/phvkgyh us Hkh viuh & viuh iqrka ea bl izkkyh ds ipfyr gkus dk ftØ fd; k gS vksj dHkh Hkh ^, d ubz izkkyh* ds vfo"dkj dh ckr ugha dh gA vc l oky ; g mBrk gS fd ; g kkj.kk oful ea bruh tYnh bruh fodfl r d s gks xbz tcf d rHkh dñ l e; iöZ gh vk/kqud vöka ¼fglun&vjch vö½ dk ; jiki ea vkxeu gvk Fk¹⁵A

dñ fo}kuka dk er gS fd ; g Kku Hkh Hkkjrh; 0; ki kfj ; ka ds }kjk gh ogk rd igpA FkA mnkgj.kr% vkt l s djhc 200 o"lz iöZ Jh vyD'tMj gfeyVu , Q- vkj- , l - us dñ bl idkj fy [kk g&

¹¹ l u- 800&1000 bz-

¹² Hkkjrh; Hkk'kk; j t s l l -r] fgluh] ejkBi] br; knh dh fyfi

¹³ Hkkjrh; l fo/kku dh vuPNn 343 us blgs ^ Hkkjrh; vöka dk vrjzVh; Lo#i* dgk gA cgr l s Hkkjrh; vutkus ea blgs vaxst vö dgrs gA

¹⁴ fxll cxl dh iqr ^gekjs völs ij ubz idk'k' Bulletin of the American Mathematical Society, [k.M 25] 1919A Jh th- l h- ik.Ms }kjk l Eikfnr ^n Mkbu- vkQd bf.M; u fl foyk; tsku* i- 672&3] (ISBN 81-87586-00-1) ea Hkh m) rA

¹⁵ ; jiki ea vk/kqud vöka dk ipyu bz l u- 1400 ds e/; es gvk tc ogk vö&fpugs dk ekudhj.k gvkA

^; g ckr xkjr yk gS fd Hkkjrh ds cfu; d¹⁶ nkgjh ifof"V dh [kkrk&cgh izkkyh l fn; ka l s izkx dj jgs gA vksj tc ikv/phvkgyh dk vfhkyd k fy [kk x; k Fk rc oful Hkkjrh; 0; ki kj dk x<+Fk¹⁷A*

gky gh ea Jh ch- , e- yky fuxe¹⁸ us Hkh dñ bl h idkj dk rdZ fodfl r fd; k gA mlgkus Hkkjrh; cgh& [kkrk izkkyh dks ikv/phvkgyh dh ^nkgjh ifof"V izkkyh* dk vxnr dgk gA

; g cgh& [kkrk izkkyh D; k gS

cgh& [kkrk izkkyh

Hkkjrh; 0; ki kjh vkt Hkh cgh& [kkrk izkkyh dk gh izkx djrs gA l keU; r% bl izkkyh dks ikB; i qrdka ea , dy ifof"V izkkyh (Single-Entry system) crk; k x; k gA bu iqrka ea u rks bl izkkyh dh dkbZ 0; k [; k gS vksj u gh fdh idkj dh dkbZ foLr- tkudkj nh xbz gA QyLo: i] vk/kqud ys [kkdkjka dks bl ij Eifjd Hkkjrh; ys [kkfof/k ds ckjs ea cgr gh de tkudkj gA

okLro ea cgh& [kkrk izkkyh ea Hkh l Hkh yu&nu ¼okLrfod ; k 0; fDrxr [kkrk½ dh nkgjh ifof"V gsrh gA l Hkh yu&nu igys jkdM&cgh ea (Cash-book) rFk ckn ea [kkrk&cgh ea (Ledger-book) fy [ks tkrs gA bl izkkyh ea [kkka ds fy [kus ea Hkh ukes (debit) vksj tek (credit) /kkj.kk dk mi ; kx fd; k tkrk gA ; g izkkyh] vk/kqud nkgjh ifof"V izkkyh l s fuEu nks igyaka ea fHkuu gS %

1 tks yu&nu uker% [kkka (Nominal Accounts) dks iHkkfor djrs gA mlga [kkka ea ugha fy; k tkrk gA vr% ge ykHk&gkfu [kkrk¹⁹ (Profit and Loss Account) ugha cuk l dra

2 bl l s ryiV (Trial Balance) Hkh ugha cuk; k tk l drk gS D; kfid l Hkh yu&nu ¼tks uker% [kkka dks iHkkfor djrs gA dh nkgjh ifof"V ijh ugha gks ikrhA

; gk xkjr djus dh ckr ; g Hkh gS fd cgr% Hkkjrh; 0; ki kjh vkt Hkh uxnh ds vk/kkj ij [kkrk&cgh j [krs gA m/kj&fcØh gkus ij l Ecf/kr 0; fDr ds [krs dks l h/ks ukes (Debit) djrs gA bl ds QyLo: i]

¹⁶ of.kd vFkok 0; ki kjhA os; o.kz dh rhu ekU; thfodkvka vdf'k] i' kiyu , oa 0; ki kj½ ea l s , dA dHkh& dHkh bl 'kcn dk izkx vid'kz d : i ea gkrkA

¹⁷ ekfl d l eh [kk 26 ¼1798½ i- 129] Jh th- ih- di kfm+k }kjk ^fgLVh vkQd vdkm. Vd h ikQsku & [k.M 1* ICAI] 1973] i- 27 ea m) rA

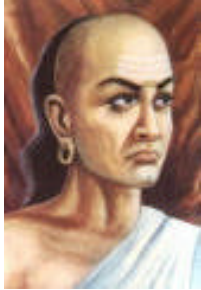
¹⁸ Jh ch- , e- yky fuxe ¼1986½ 'Bahi-Khata: the pre-Pacioli Indian double-entry system of book-keeping', *Abacus*, 22(2): 148-62

¹⁹ gkyfd ^egkHkkjrh* ea Hkh ykHk&gkfu [kkrk dk Li"V foj.k gA ^egkHkkjrh] ou iöZ & rfhz k=k iöZ 3] 7] 98-5&17½ i" B l d; k 1233&34] xhrk i d] xkj [ki j- 11ok; l d j. k] foØe l or 2058 ¼rnud kj vaxst o"lz 2001½

jktukepk (Journal) dk egro dñ gn rd xkSk gks tkrk gA

vkpk; Z dksVY; dk vFkZ kkl= vjS vkt dh ys[kkfok/k & , d fo'ySk.k

djhc 2400 o'kz iW] eks Z lekT; ds egtekr; %i Zkkuea-h/2 vkpk; Z dksVY; %fo".kq xqr-1/2 us ^vFkZ kkl=* dh jpuK dh FkA jkT; ds izkkl fud bR; kfn igyVka ds vykok] bl jpuK dk , d Hkx jkT; dh ys[kkfok/k izkkyh dh 0; k[; k djrk gA vk'p; Z dh ckr gS fd vFkZ kkl= dh cgr lh /kkj.kk; a vk/kfud ys[kkfok/k l s fcydy l ar gA



bl ckr dh ppkZ Jh pkskj h²⁰ , oa Jh HkVVvkpk; ²¹ us folrkj ea dh gA Jh HkVVvkpk; Z dh iLrd dh l eh{k k ea Jh eVkfI p²² fy[krs gS & ^--orEku e] fyf[kr bfrgl ds lkjs izk.kka ea l] ^vFkZ kkl=* ys[kkfok/k dk l cl s ig'kru 'kks'k iz'k gS--if'pe ds fo}kuka us ftu /kkj.kkVka , oa iFkkvka dk 20oha l nh ea foopu fd; k gS vFkZ kkl= ea ; s /kkj.kk, a , oa iFkk, a l gl=kcnh; ka iWZ gh fy[ks tk pps FkA bl izk] vkpk; Z dksVY; dk ^vFkZ kkl=* vjS Jh ikv/phvkgyh dh iLrd dh rnyuk dj l drs gA ; s nkuks gh iLrd fo]k ds bl 'kk[kk dh egroiWZ , oa J) s mi yfC/k; k; gA*

Jh HkVVvkpk; Z ds 'kks'k l s iWZ % l ger gkclJ Hkh Jh eVkfI p muds fo'ySk.k dh , d =fV mtXj djrs gA Jh eVkfI p ds vuq kj] uk rks Jh 'kke' kkl=h vjS u gh Jh dkaxs²³ dks ys[kkfok/k es fd l h izk] dk dkbZ if'k{k.k iLr FkA vr% mudh jpuK, j] ys[kkdu 'kks'k es fdruh mi ; ksch gkxh] ; g dgk ugha tk l drkA

Jh jxkjktu²⁴ us vkpk; Z dksVY; ds vFkZ kkl= dk , d u; k vuqkn fd; k gA ; g igys dh l kjh dfr; ka l s T; knk 0; ofLFkr vjS oKkfud gA Jh jxkjktu us viuh bl iLrd es , d v/; k; ea ^ctV] [kkrk , oa vds{k.k* dk folr C; k] k iLr fd; k gA ; gh ugha

mlgkus vkpk; Z dksVY; }kj k fu/kkZjr [kkrk²⁵ ds ueuk dk Hkh iuzuekz²⁶ fd; k gA vk'p; Z gS fd ; g vk/kfud ys[kkfok/k foj.k l s dkQh feyrk gS

[kkrk ds izk]

vk; i{k 1/2-7-31²⁷

Lfku	ys[kkdu vof/k	iklir dh frfk , oa l e;	[krs dk 'kkl'kd	oxd] .% pyn o'kz dk vFkok vnyk ikl;	EK=k iklir	Hkxrtu d] us okys dk ule	vnsldrZ vfk/kj h dk ule	iklir d] us dk ule	[krt yaf'd dk ule
1	2	3	4	5	6	7	8	9	10

0; ; i{k 1/2-7-32²⁸

Lfku	ys[kkdu vof/k	Hkxrtu dh frfk , oa l e;	0; ; dk 'kkl'kd	ifrd] ek; iklir	0; ; dk dk] .k	Hkxrtu l exh dk ule	Hkxrtu jfr'k	fd l izk] l ;	fd ds vmsk l ;	Hkxrtu xg l s fudk] h xB; ek=k	fd l us fn; k	iklir d] us dk ule
1	2	3	4	5	6	7	8	9	10	11	12	13

'kks'k i{k 1/2-7-33²⁹

Lfku	frfk , oa l e;	[krs dk 'kkl'kd	vnyk ns	dkkxk] ea iklir n]; dk Lo#1	xq'kRedr	EK=k	n]; j [kus ds ik= dk foj.k	fd l us fn; k ; dks] ; ; k dk ule/
1	2	3	4	5	6	7	8	9

²⁰ Jh , u- pkskj h] %1982% 'Aspect of Accounting and Internal Control,- India 4th century B.C.,' *Accounting and Business Research*, 46, (spring): 105-10

²¹ Jh , -ds HkVVvkpk; j] %1988% 'Modern Accounting Concepts in Kautilya's Arthashastra' dydUk% QekZ ds , y- , e ikbbV

²² Jh fj pM] eVkfI p] "Review and extension of Bhattacharya's Modern Accounting concept in Kautilya's Arthashastra", *The Beginning of Accounting and Accounting Thoughts*, 2000, p. 144- 45, ISBN 0-8153-3445-1. 'Accounting, Business and Financial History', [k. M&S] l q; k 2] 1998 ea Hkh izk] k rA

²³ Jh vkj - 'kke' kkl=h us l u- 1915 bZ ea l o] Fke i k. M] yfi dks [kkt dj ml dk vuqkn fd; kA fdUr q 1965 es Jh vkj - i h- dkaxs }kj k vuqkn vFkZ kkl= gh ckn dh l kj h l eh{k vka dk vk/kj cuk gA

²⁴ Jh , y- , u- jxkjktu }kj k l Eiknr 'Kautilya - The Arthashastra', 1992] ixfou cPl bf. M; k iz- fy-

²⁵ iWkDr% i- 277- mYyS[kr vuqPns l q; k Jh vkj - i h- dkaxs }kj k rhu [k. M] ka ea vuqknr ^vFkZ kkl=* (ISBN 81-208-0040-0) dk gA

²⁶ l EHkor% ml l e; ds ys[kkdu vfhkys[k fcydy , d s u jgs gA yfdu M; ukl kj Hkh rks oS s ugha gksr gkxh tS k fd fcfV'k l xgky; ea fn[kk; k x; k gA

²⁷ 0; qVns kdkye[kkr i U; upfUk ek. knk; dnki dfucl/d i frxg d] pk; a l eku; r-

²⁸ 0; qVns kdkye[kYkkHkdj . kns ; kxi ek. kKki dks] kj dfo/kkr d i frxg d] p 0; ; a l eku; r-

egkHkkj r ea y[kkfof/k dh , d >yd

y[kkfof/k ds infplog vFkZkkL= rd gh ugha tkrS vfiRq egkHkkj r ea Hkh bl ds l nHkZ gA mnkgj .kr% ^vkn ioZ^{30*} ea , d jkpd ?kVuk dk o.ku gS tks fd vk/kfud y[kkfof/k ds ^uker% eW;^{31*} (Nominal pricing) fl) kUr dks n'kkZrk gA ;g ; ; kfr & ol pU l dkn³² ea feyrk gA

jktk vLrd v[jktk irnU vius l p[ekZ }kj k vfr iq; ka dk Oy jktk ; ; kfr dks nku djuk pgrs Fks rkfd jktk ; ; kfr 'kkieDr gS tk; A fdUrj jktk ; ; kfr us mlgs yuk vLohdkj dj fn; kA

bl ij jktk ol p[ku- dgrs gA & ^gs jktu! eA vius l kjs iq; ykd vki dks nsk pgrk gA ;fn vki dks ifrxg yus ea nsk fn[kk; h nsk gS rks , d ePBh frudk eP-s eW; ds #i ea ndj bu l Hkh ykdka dks [kjh yA

jktk ; ; kfr dgrs gA & ^gs jktu! ; g Ø; & foØ; rks i wkr% feF; k gA eUs dHkh Hkh , d k 0; ogkj ugha fd; k gS v[ft l s i mbrh vl; egki #''kka us ugha fd; k] og dk; Z eA Hkh ugha dj l drk(D; kfd eA l RdeZ djuk pgrk gA*

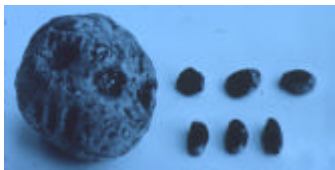
e/; , f'k; k dk irhdKRed y[kkfof/k iz.kkyh

D; k gekjh [kkt egkHkkj r rd tkdj #d tk; xh fcydy ugha bfrgkl dj bl ; k=k ea vc gea ed ki k/kfe; ki ys tkrS gA ij krronka dks ; gki vfr ikphu fVfd; k feys gA ftu ij ^tkS ds forj .k ds vkys[k gA bu fVfd; ka ds , d rjQ ukes ifof'V rFkk nUjh rjQ l kjh tek ifof'V; ka dk tkM+ vdr gA



Ekkuk tkrk gS fd bl idkj dh y[kkfof/k irhdKRed y[kkfof/k iz.kkyh ds ckn fodflr gpZ iz.kkyh FkA ij krronka dk ekuuk gS fd irhdKRed y[kkfof/k iz.kkyh l u- 8000 l s 3000 bZ ki nZ] e/; , f'k; k ea fodflr gpZ FkA

irhdKRed y[kkfof/k iz.kkyh ea feVVh dh xlyd³³ ds v[j



29 0; qVns kdkye[kkuPrU: i y{k.k. i ek. kfu{ki Hkkt uxki k; d[p uhoA l eku; r-

30 ; g ekuk tkrk gS fd egkHkkj r dk ; q l EHkor% l u- 1400

bZ ki nZ ds vkl & ikl gqk FkA vkn ioZ dky bl l s v[igys dk gA

31 uker% eW; kdu dks l e>us ds fy, , d mnkgj .k i Lr q gA Hkjr h; VM Qs j i k f/ kdj .k us ixr ehku l s ml dh tehu 1 #- eW; es [kjhmk tcd ml dk vl yh eW; dj kM/ka #1; s l s de ugha gSxk !

32 ^k l p[ku p% -- Øh. khr' os' kLr. kdsufi jktu- ifrxg lrs ; fn /kheu- i nV% AA ; ; kfr: okp% u feF; kga foØ; a oS Lej kfe oFkk xghra f'k' kdpN³ deku% A -- ^egkHkkj r*] 1] 7] 93-3&4 1/2 i "B l d; k 280-

33 ftUgs LFkkuh; Hk'kk ea ^c' yk* dgrs FkA

l kdsrd fplog 1/2 lefr fplog 1/2 tS s fd xkS/h] NkS/ & NkS/ s i RFkj bR; kfn dks can djrs FkA iR; sd l kdsrd fplog okLrfod olRq dks of. kR' djrh gA tS s fd , d xkS/h dk eryc 10 cdjh ; k HkM+ gS l drk gA rnuq kj] 50 cdjh n'kkZus ds fy,] 5 xkS/h; ka dks , d feVVh ds xlyd ea can dj d[fOj l d[kkdj ml s vkx ea idk; k tkrk gA vxj vki dks irk yxkuk gS fd HkM/ k j ea dgy fdruh cdjh; ki gS rks vki dks xlyd dks rM/ e j xkS/h; ka dh fxurh djuh gSxhA

ckn e[tc ; g iz.kkyh FkM/ h v[fodflr gpZ rc y[kkdkj xlyd dks idkus l s igy[ml ij Hkh ckj l s xkS/h; ka ds Nki cukus yxA , d k djus dk e[; ykHk ; g gqk fd vc [kkrka dks ij [kus ds fy, xlydka dks rM/ eus dh dkbZ vko'; drk ugha jgh! bl nkgj s ifrfuf/RO 1/2, d xkS/h feVVh dh xlyd ds vUnj v[bl dh Nki FkS yh ds ckj 1/2 dks gh nkgj h ifo'Vh iz.kkyh dk ij .kk Lkkr ekuk tkrk gA

y[kk-; kx D; k gS & ^ekud fgluh dks k* ds vuq kj ; kx ds de l s de 40 vFkZ gks gA xf. kr ea ; kx dk vFkZ gS ^nks l d; kvka dks tkM/ euk' A vk/; kRed : i l s ; kx dk vFkZ r l ; k vFkok l k/ k uk gkrk gA JhenHkxon- xhrk ea fu' dke deZ dks gh ; kx crk; k x; k gA y[kk&deZ ea ; g rhuka Hkko vR; Ur egROI wZ gA ; fn y[kkdkj y[kk fy [kus v[; kx yxkus ea ; kx Oy dh fpUr u dja rks vo'; gh l Fk vka ds fgl k& fdrk ea l d[k j gSxkA y[kk-; kx dk ; gh m[s ; gA

y[kk-; kx (AccountAble™) gj ekg idlf'kr gkrk gA bl ea tu& l ph l Fk vka ds fu; eu o y[kkfof/k iz.kkyh l s l Ecfu/kr] fofHku fo'k; ka ij p[kZ dh tkrh gA ; g fofHku tu& l ph l Fk vka nkrk l Fk vka o v³ d[k k ifr' Bkuka 1/2 v/ k M V QEI 1/2 ea yxHkx 1] 200 0; fDr; ka dks forj r fd; k tkrk gA y[kk-; kx ds iR; qiknu ; k iqfo' j .k dks vdkm. V, M bf. M; k i k l k fgr djrk gS ; fn , d k vo; ol kf; d m[s ; l s fd; k tk, , oa buds l k r dks vFHLohdkj fd; k tk, A

v[k y Hk'kk ea y[kk-; kx & This issue of Lekha-Yog is available in English as AccountAble.

y[kk-; kx dk okH&Lo: i & y[kk-; kx ds l Hkh ij kus v³ dka dk v[k y l d j .k (AccountAble) gekj s okH&LFky www.AccountAid.net ij miyC/ k gA budk fgluh okH&Lo: i d[l e; i' pkr- i k l r gS l d s k A

vdkm. V, M dS L; W l & tu& l ph l Fk vka ds fu; eu o y[kkfof/k iz.kkyh l s l Ecfu/kr] fofHku fo'k; ka ij NkS/h & NkS/h ij Urq egROI wZ tkudkj ds fy, vdkm. V, M dS L; W l v[k y Hk'kk ea miyC/ k gA bl l fo/ k k ds fy, -i; k accountaid-subscribe@topica.com ij b&Mkd HkStA vius izu o l p-ko gea bl irs ij HkSt% vdkm. V, M bf. M; k 55&bl] i k bS/ & l h] fl) kFkZ foLrj] ubZ fnYyh & 110 014 n j Hk'k % 011 & 2634 3128(n j Hk'k/ i fr: i i f'kd% 2634 6041] b&Mkd % accountaid@vsnl.com; accountaid@gmail.com

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