================================ ;xsf/L ;+:yf ln=

===================================kflnsf ======,=====================

# **C0f Joj:yfkg sfo{ljlw @)&&**

**k|:tfjgf**

 ;+:yfdf hDDff ePsf] ljlQo >f]tnfO{ pTkfbgd"ns If]qdf kl/rfngsf nflu ;+:yfdf ;b:osf] C0f lgj]bg k/] kZrft nufgL k"j{sf] ljZn]if0f, nufgLdf /x]sf] C0fdf cg'udg / sf/0fjz efvf gf3]sf] cj:yfdf efvf gf3]sf] C0fsf] Joj:yfkg ;Ddsf sfo{x?nfO{ Joj:yfkg ug{ jfG5lgo ePsf]n] C0f Joj:yfkg sfo{ljlw – @)&& lgdf{0f u/L nfu' ul/Psf] 5 .

**kl/R5]b !**

**k|f/De / kl/efiff**

**!=!= ;+lIfKt gfd M** o; sfo{ljlwsf] gfd ================= ;xsf/L ;+:yfsf] C0f Joj:yfkg sfo{ljlw @)&& /xg] 5 .

**!=@= k|f/De M** of] sfo{ljlw;+:yfsf];fwf/0f ;efaf6 lg0f{ou/]sf] ldlt b]lv nfu' x'g]5 .

**!=#= kl/efiff M–** ljifo jf k|;Fun] csf]{ cy{ gnfu]df o; C0f gLlt @)&^ df M

-s\_ **…P]gÚ** eGgfn] ;xsf/L P]g @)&$ nfO{ hgfpg] 5 ;fy} k|b]z / :yflgo txn] hf/Lu/]sf] ;xsf/L P]gnfO{ ;d]t hgfpg]5 .

-v\_ **…lgodfjnLÚ** eGgfn] ;xsf/L lgodfjnL @)&% nfO{ hgfpg] 5 ;fy} k|b]z / :yflgo txn] hf/Lu/]sf] ;xsf/L lgodjfln{ ;d]t hgfpg]5 .

-u\_ **…ljlgodÚ** eGgfn] ;+:yfsf] ljlgod===========nfO{ hgfpg]5 .

-3\_  **…;+:yfÚ** eGgfn]========== ;xsf/L ;+:yf lnld6]8nfO{ hgfpg]5 .

-ª\_ …C0fÚ eGgfn] ;b:ox?sf] lglZrt p2]Zo Pjd\ cfjZostf k'/f ug{ lglZrt ;do leq Psd'i7 jf k6s k6s u/L Jofh ;lxt lkmtf{ ug]{ ;t{df ;b:onfO{ nufgL ul/Psf] /sdnfO{ hgfpg]5 .

-r\_ …;b:oÚ eGgfn] ;+:yfn] tf]s]sf] Go"gtd lsQf z]o/ v/Lb u/]sf ;+:yfsf z]o/ ;b:ox?nfO{ hgfpg]5 .

-5\_ **æcrn ;DklQÆ** eGgfn] 3/ tyf hUufnfO{ hgfpg]5 .

-h\_ **…;d"xÚ** eGgfn] ;+:yfdf cfj4 ;b:ox?sf] ;d"xx?nfO{ hgfpg]5 .

-em\_ **…;~rfnsÚ** eGgfn] ;+:yfsf] ;+rfns ;ldltsf kbflwsf/L nufotsf ;b:ox? ;d]tnfO{ hgfpg] 5 .

-`\_ **…ls:tfÚ** eGgfn] ;b:onfO{ C0f nufgL ubf{ nufgL ul/Psf] C0f /sd b'O{ jf b'O{ eGbf a9L k6sdf e'QmfgL tflnsf cg';f/ lkmtf{ ug]{ u/L tf]lsPsf] /sdnfO{ hgfpg] 5

-6\_ **…JofhÚ** eGgfn] ;b:ox?nfO{ nufgL ul/Psf] C0fsf] Ifltk"lt{ jfkt tf]lsPsf] lglZrt b/df yk u/L C0f lng] ;b:on] ;+:yfdf a'emfpg'kg]{ /sdnfO{ hgfpg] 5 .

-7\_ **…u|]; cjlwÚ** eGgfn] pTkfbgd'ns If]qdf nufgL u/]sf] C0f /sdnfO{ Joj;foaf6 k|ltkmn k|fKt gx'Fbf;Ddsf nflu C0f nufgL / klxnf] ls:tf ljrsf] ;do cjlwnfO{ ;Demg' kb{5 .

-8\_ **…lwtf]Ú** eGgfn] ;+:yfn] ;b:oaf6 C0f nufgLsf] ;'/If0fsf] nfuL lnPsf]] rn÷crn ;DkQLnfO{ ;Demg' kb{5 .

-9\_ **…;d'x hdfgLÚ** eGgfn] ;+:yfsf] n3'ljQ sfo{qmddf cfj4 ;b:ox?n] cfkm\gf] ;d'xaf6 C0f lng] ;b:on] ltg{ a'emfpg g;s]df ;fd'lxs?kdf ltg{ a'emfpg d~h'/ eO{ ul/lbPsf] sfuhftnfO{ ;Demg' kb{5 .

-0f\_ **hdflg** eGgfn] C0fL ;b:on] ;dodf C0fL e'StfgL gu/]df pQm C0fsf] e'StfgLsf] lhDd]jf/L lnO{ sfuh ug]{ AolQmnfO{ hgfpg]5 .

-t\_ **;fIfL** eGgfn] C0fL ;b:on] C0fL /sd a'lemlnPsf] xf] elg lnlvt ;lxIffk ug]{ AolQmnfO{ hgfpg] 5 .

-y\_ **dGh'/Lgfdf** eGgfn] cfkm\gf] xsnfUg] rn crn ;DktLnfO{ k|of]u ug{ clwsf/ k|Tofof]hg ug]{ sfuhftnfO{ hgfpg]5 .

-b\_ **kl/jf/** eGgfn]] dfgf] g5'6fO Pp6} efG;f k|of]u u/L a;]sf kl/jf/sf ;b:ox?nfO{ hgfpg] 5 .

**kl/R5]b @**

**p4]Zo tyf of]Uotf**

 **@=!= C0f Joj:yfkg sfo{ljlwsf] p4]Zo**

s\_ ;+:yfdf cfPsf C0f lgj]bgx?nfO{ C0f gLlt cg'?k ljZn]if0f u/L ;'/lIft nufgL ug]{ .

v\_ ;b:ox?sf] kl/jlt{t cfjZostfsf cfwf/df cfsif{s C0f ;]jfsf] ljsf; ug]{ .

u\_ ljlQo ahf/df k|ltikwf{Tds Pj+ cfsif{s C0f ;]jf k|jfxsf] ljsf; ug]{ .

3\_ C0fnfO{ Ifdtfsf cfwf/df pTkfbgd"ns If]qdf nufgL ug]{ .

ª\_ nufgLdf /x]sf] C0fsf] ;b'kof]uLtf nufotsf] cg'udgnfO{ Jojl:yt ug]{ .

r\_ ;+:yfsf] ljlQo :j:ytfsf nflu nufgLdf /x]sf] C0fsf] k|efjsf/L c;'nL ug]{ .

# **@=@ =C0f lng]] of]Uotf M**

-s\_ ;xsf/L P]g÷sfg'g, gLlt, ;xsf/L dfkb08, ;+:yfsf] ljlgod tyf C0f ;+u ;DalGwt gLltx? / cGo ;DalGwt P]g, lgodx? kl/kfngf ug{ tTk/ x'g'kg]{ .

-v\_ ;+:yfn] tf]s]sf] k|s[of / dfkb08 k'/f u/L z]o/ ;b:o ePsf] x'g' kg]{]{ .

-u\_ ;+:yfdf dfl;s lgoldt art u/]sf] x''g' kg]{5 .

-3\_ ;+:yfsf] ;b:otf k|fKt u/]sf] sDtLdf tLg dlxgf k'/f ePsf] x'g'kg]{ .

-ª\_ C0f dfustf{ ;b:on] ;+:yfaf6 o; cl3 s'g} k|sf/sf] C0f lnPsf] eP ;f]sf] ;fFjf Aofh r'Qmf u/]sf] x'g' kg]{5 . t/ d'Noj[l4, k|fs[lts ljklQ h:tf afx\o sf/0fn] C0fLn] ;'? u/]sf] kl/of]hgf ;DkGg ug{ /sd gk'u eP/ C0f dfu u/]df ;f]sf] cf}lrTo / sf/0f x]/L To:tf C0fLnfO{ ykC0f k|bfg ug{ afwf kg]{5}g . o:tf] cj:yfdf hlt g} C0f /sd eP klg ;+rfns ;ldltsf] lg0f{o clgjfo{ x'g]5 .

-r\_ kl5Nnf] Ps jif{df gLh ;b:on] lnPsf] s'g} klg C0fsf] efvf gg3fO{ lgoldt e'Qmflg u/]sf] x'g' kg]{5 .

-5\_ C0fLn] pTkfbgd"ns sfo{sf nflu C0f dfu u/]sf] x'g kb{5 .

-h\_ dfgl;s ;Gt'ng l7s ePsf] .

-em\_ cGo ljlQo ;+3 ;+:yfdf C0f sf/f]jf/ u/L sfnf] ;"rLdf gk/]sf] x'g'kg]

-6\_ C0f dfu ug]{ ;dodf s'g} kmf}hbf/L tyf cGo s'g} sfg'gL cleof]u gnfu]sf] x'g'kg]{ .

-7\_ ;do ;dodf x'g] ;+:yfsf] gLlt lgodsf] kl/jt{g tyf ;+;f]wgnfO{ dfGg tof/ ePsf]

-8\_ ;+:yfaf6 hf/L ul/Psf] ;b:o klxrfg kmf/fd KYM clgjfo{ ?kdf cBfjlws

 ul/Psf] x'g'kg]{ .

**kl/R5]b #**

**C0fsf k|sf/, cjlw, c;'nL ljlw / xh{gf ;DaGwdf**

# **#=! C0fsf k|sf/x?**

**s\_ pTkfbgd"ns C0f** M C0fL ;b:on] cfo cfh{g ug{ tyf :j/f]huf/ aGgsf nfuL k|of]u ug]{ C0fnfO{ pTkfbgd'ns C0f elgG5 . ;+:yfn] lgDg lzif{sdf pTkfbgd'ns C0f k|bfg ug]{5 .

**!= Joj;foLs C0f**

p4]Zo M Jofkf/ Joj;fodf ;+nUg ;b:osf] Jofkf/ Joj;fo a[l4 u/fpg ;xof]u k'/\ofpg] .

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**@= gj pBdL C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**#= afv|fkfng C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**$= ufO{kfng C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**%= s'v'/fkfng C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**^= df5fkfng C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**&= df}/Lkfng C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**\*= =======kfng C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**(= ;AjLv]tL C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**!)= k'ikv]tL C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**!!= ==========v]tL C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**!@= /f]huf/ C0f M**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**!#= n3'laQ C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**!$= ;jf/L;fwg C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**!%= ============= laz]if C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**v\_ cg'Tkfbs C0f** M C0fL ;b:on] cfo cfh{g ug{ tyf :j/f]huf/ aGgsf nfuL C0f /sd k|of]u gu/L 3/of;L tyf JoflQmut vr{ ug{ k|of]u ug]{ C0fnfO{ cg'Tkfbs C0f elgG5 . ;+:yfn] lgDg lzif{sdf cg'Tkfbs C0f k|bfg ug]{5 .

**!= ;fdfhLs C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M art hdflg

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**@= z}lIfs C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

cfjZos Go'gtd art /sd M

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**#= cfsl:ds C0f**

pw]Zo M

C0fsf] l;df M clwstd ? ===========

;docjwL M clwstd ========================dlxgf ÷ aif{

C0f nufgLsf] cfwf/ M art lwtf] ÷cWoIf ÷ sf]iffWoIfsf] :jLs[lt cg';f/

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**$= 3/hUuf C0f**

p4]Zo M ;b:on] cfkm' a:g] p4]ZoLon] lgdf0f{ jf v/Lb ug{ rfx]sf] cj:yfdf

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**%= cfjlws art ;fk6L**

p4]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M art /l;b

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**&= 3/fo;L pks/0f v/Lb C0f**

p4]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

xh{gf M

C0f l;kml/;stf{ M

C0f l:js[tL ug]{ clwsf/L M

**\*= sd{rf/L ;x'nLot ;fk6L**

pw]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M hUuf lwtf] ÷ 3/hUuf lwtf] ÷ art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**(= ;fwf/0f C0f**

p4]Zo M

C0fsf] l;df M clwstd ? ========================

;docjwL M clwstd ========================dlxgf ÷ aif{

C0fsf] ;'/If0f M art lwtf]

c;'nLsf] ;t{ M ;fjfFJofh dfl;s÷Jofh dfl;s,;fFjf q}dfl;s÷;fjfFJofh q}dfl;s

**#=@= cfjZos sfuhftx¿ M**

**s\_ crn ;DklQ lwtf] /fvL lnOg] C0fX¿sf nflu rflxg] cfjZos sfuhftX¿ M**

 **C0f dfu lgj]bg .**

1. hUufwgL btf{ k|df0fL k'hf{ ;Ssn .
2. rfn' cf=j= sf] dfnkf]t /l;b ;Ssn
3. gfkL zfvfaf6 k|dfl0ft hUufsf] 6«]; / An'lk|G6 gS;f ;Ssn
4. ;DalGwt ufpFkflnsf jf gu/kflnsfaf6 k|dfl0ft rf/ lsNnf -xfn;fn} lnPsf]\_
5. C0f dfustf{ ;b:osf] cfkm\g} gfdsf] lwtf] geP Psf3/ leqsf] lwtf]sf] d~h'/Lgfdf -o:tf] d~h'/Lgfdf lwtf]jfnf / lwQf]sf] xsjfnfn] ;+:yfd} cfO{ lbg'kg]{5 \_
6. d~h'/Lgfdf lbg] JolStsf] g]kfnL gful/stf k|df0f kqsf] k|ltlnlk .
7. C0fLsf nflu PAN NO sf] k|ltlnlk,
8. ljz]if kl/of]hgfkq
9. s/ lt/]sf] /l;bsf] k|ltlnlk
10. Joj;foLs C0f dfustf{ ;b:on] :yfgLo ufpFkflnsf jf gu/kflnsf jf pBf]u jfl0fHo ;ª\3df Joj;fo btf{ u/]sf] k|df0fkq k]; ug'{ kg]{ 5
11. 3/hUuf C0fsf nflu cfjZos sfuhftX¿ M u[xlgdf{0fsf xsdf gu/kflnsf If]qdf 3/sf] gS;fkf;, hUuf lsGg C0f nufgL ubf{ lsGg'kg]{ hUufsf] a}gfa6\6f sfuh k]; ug'{kg]{ 5 . gof v/Lb u/LPsf] hUufnfO{ g} lwQf]sf] ?kdf :jLsf/ ug{' kbf{ C0f /sd y}ln /sd jf ;f] eGbf sd x'g' kg]{5 .

**v\_ crn ;DklQ lwtf] grflxg] C0fsf nflu cfjZos sfuhftX¿ M**

1. art C0fsf nflu – C0f dfu lgj]bgsf ;fydf artsf] k|df0f
2. ljB'tLo pks/0f C0fsf nflu – C0f dfu lgj]bg / laqm]tfaf6 k|dfl0ft d"No
3. ;jf/L;fwg C0fsf nflu –
* C0f dfu lgj]bg,
* laqm]tfaf6 k|dfl0ft d"No ;"rL
* ;jf/Lrfns cg'dltkqsf] k|ltlnlk
* sDtLdf ===== lsQf ;]o/ ePsf] ;]o/ k|df0fkqsf] k|ltlnlk, ;jf/L;fwgsf] ;Dk"0f{ ladf u/]sf] ladf k|n]vsf] k|ltlnlk .
1. cfsl:ds C0fsf nflu – kl/jf/df d[To' ePdf, ;k{n] 8;L pkrf/ ug'{ k/]df, af9L, klx/f], cfuhgL, uDeL/ b'3{6gf, b}jL ljklQ k/]df o:tf] C0f k|fKt ug{ ;lsg] 5 . C0f dfu ubf{ sDtLdf b'O{ hgf ;b:osf] l;kmfl/; / ========== tf]s cfjZos kg]{ 5 .
2. cfjlws art ;fk6L C0fsf nflu – C0f dfu lgj]bg, ;]o/ k|df0fkqsf] k|ltlnlk, cfjlws artsf] lg:;fsf] k|ltlnlk .
3. sd{rf/L ;x'nLot C0fsf nflu C0f dfu lgj]bg;fy lgo'lSt kqsf] k|ltlnlk / ;DalGwt lgsfoaf6 dfl;s tna v'n]sf] l;kmfl/; kq .

#=#= **Jofhb/ M**

dfly pNn]lvt C0fX¿sf] Aofhb/ ;do ;dodf ;~rfns ;ldltn] tf]s] adf]lhd x'g] 5 .

**kl/R5]b $**

**lwtf] ;DaGwL Joj:yf**

**$=! crn ;DklQ lwtf] hdfgt ;DjGwdf M**

s= ;+:yfdf cfj4 ;b:on] cfˆgf] jf kl/jf/leqsf] ;b:osf] gfddf btf{ /x]sf] crn ;DklQ dfq lwtf] hdfgt afkt ;+:yfdf /fVg kfpg]5 .

v= lwtf] lbPsf] crn ;DklQ ;+:yfaf6 cg';"rL ====== -lwtf] d"Nof+sg kmf/fd\_adf]lhdsf] lgwf{l/t k|lqmof k"/f u/L d"Nof+sg ul/g] / d"Nof+lst c+ssf] clwstd ^) k|ltztdf ga9fO{ C0f k|bfg ug{ ;lsg]5 . 3/ l3tf]sf] xsdf kSsL 3/ x'g'kg]{5 / cflwsfl/s lgsfon] d"Nof+sg ul/Psf] b/ /]6nfO{ cfwf/ dflgg]5 . k|rlnt d"No lgwf{/0fsf nflu ;+:yfn] cnUu} lwtf] d"Nof+sg lgb]{lzsf agfO{ nfu' ug]{5 .

u= ;+:yfsf] sfo{If]q leqsf] crn ;DklQ pko'Qmtf x]/L lwtf] hdfgt :j?k :jLsf/ ug{ k|fyldstf lbO{g]5 . sfo{If]q /x]sf] lhNnf ;+u hf]l8Psf cGo lhNnf leqsf] crn ;DklQ klg lwtf]sf] ?kdf :jLsf/ ug{ ;lsg] 5 .

3 lwtf] d'Nof+sg z'Ns -;b:on] ;+:yfnfO{ e'StfgL ug]{\_ b'/Lsf] cfwf/df ;+:yfn] ;do ;dodf tf]s] adf]lhd x'g]5 .

**$=@ lwtf] d'Nof+sg cfwf/M**

s\_ 3/ lwtf]df /flvg] C0fsf] xsdf lwtf]df /x]sf] 3/df cfunfuL, x'nb+uf h:tf hf]lvdsf ;Defjgf ePsf Joj;fox? ;+rfng ePsf] cj:yf, ;f] C0fdf hUufsf] eGbf 3/sf] d"Nof+sg clws /x]sf] cj:yfsf ;fy} ?=!) nfveGbf dflysf] C0f nufgL ug{'kg]{ cj:yfdf lwtf]df /xg] 3/sf] ladf clgjfo{ ug{'kg]{5 .

v\_ xfo/kr]{h C0fsf] xsdf C0f lnO{ vl/b ul/g] oftfoftsf] ;fwg g} lwtf] /xg]5 . ;+:yfn] cfjZos 7fg]df yk crn ;DklQ ;d]t lwtf] lng ;lsg]5 . k"/fgf ;jf/L;fwgx?df nufgL ug{'kbf{ cfjZos kg]{ k"/} crn ;DklQ lwtf] lng' kg]{5 . ;jf/L ;fwg v/Lb C0fsf lwtf] /xg] ;jf/L ;fwgsf] ljdf clgjfo{ ug'{ kg]{5 . xfo/kr]{h C0f nufgL ;DaGwdf cfjZos yk ljifo :ki6 kfg{ ;+:yfn] 5'§} sfo{ljlw agfO{ nfu' ug]{5 .

**u\_** 3/ lgdf{0f ubf{ h'g lsQfdf 3/ lgdf{0f ug]{ xf] pQm lsQf 3/ ;lxt clgjfo{ /f]Ssf /fVg' kg]{5 .

 **3\_** xsx:tfGt/0f eO hfg**]** u'7L 3/hUufsf] d"Nof+sg ubf{ s"n d"Nof+sgsf] %) Ü

d"Nof+sg sfod ul/g]5 . pQm d"Nof+sg /sdaf6 lgodfg';f/ dflh{g sl§

 ul/g]5 .

 **ª\_** ;fdfGotof df6f]sf] hf]8fO{ ePsf] 3/sf] d"Nof+sg ul/g] 5}g .

 **r\_** 3/sf] d"Nof+sg ubf{ lgdf{0f;DkGg ePsf] ldltn] ! jif{ k'/f ePkl5 36\bf] b/df

jflif{s % k|ltztsf] b/n] x|f; sl§ ul/ d"Nof+sg sfod ul/g]5 .

 **5\_=**  gofF oftfoft ;fwgsf] d"Nof+sg sDkgLsf] sf]6]zgsf] cfwf/df ul/ ;f]sf]

a9Ldf %) k|ltzt;Dd dfq C0f nufgL ul/g]5 .

**$=# lwtf] d"Nof+sg ubf{ Wofg lbg'kg]{ s'/fx? M**

s= df]xL ePsf] hUuf lwtf] /fvL C0f nufgL ul/g] 5}g

v= ;fdfGotof lwtf]sf] hUuf /}s/ x'g' kb{5 . ljz]if cj:yfdf u'7L 3/ hUuf ePdf ;DalGwt lgsfo jf u'7L;+:yfgaf6 l;kmfl/; tyf l:js[lt lng' kg]{ 5 .

**$=$ lwtf] ;DalGw xbDofbM**

s= 3/ hUuf /lhi6«]zg kfl/t ePsf] ldltn] ^ dlxgf #% lbg k"/f ePsf] x'g' kg]{5 . t/ /flhgfdfkf; eO{ lnvtdf pNn]v ePsf] d"Nosf] cfwf/df ul/Psf] d"Nofs+gsf] xsdf xb Dofb nfUg] 5}g .

v= lwtf] lbg] 3/ hUuf as;kqaf6 k|fKt x'g cfPdf @ jif{ #% lbg k"/f ePsf] x'g' kg]{5 .

u= ck'tfnLaf6 k|fKt u/]sf 3/ hUuf lwtf] lbg] ePdf # jif{ k'/f ePsf] x'g' kg]{5 .

3= c+za08faf6 k|fKt :jfldTj ePsf] lwtf] ePdf # dlxgf #% lbg k"/f ePsf] x'g' kg]{5 .

ª gfd;f/Laf6 k|fKt :jfldTj ePsf] lwtf] ePdf sfg'gL xbDofb nfUg] 5}g .

r= lnnfd a9faf9af6 ;sf/ u/]sf] 3/ hUuf lwtf] ePdf xbDofb nfUg] 5}g .

5= lwtf] lbg] 3/ hUuf ljB't pRr ef]N6]h-xfO{6]G;g nfOg\_ ePdf ;DalGwt lgsfon] tf]lsPsf] dfkb08sf] b"/L s6fO{ agfPsf] 3/ x'g' kg]{ / hUufsf] xsdf s"n If]qkmnaf6 k|efljt If]qkmn s§f u/L d"Nof+sg ug'{ kg]{5 .

h= gbL vf]nf vf]N;f cflbsf] cj:yf x]/L lwtf] gf]S;fgL gx'g] cj:yf /x]df gbL, vf]nf / vf]N;fsf] k|s[lt cg';f/ %) b]lv !)) ld6/ ;Dd s§f u/L d"Nof+sg ug'{ kg]{5 . t/ /fhdfu{sf] xsdf ;8s ljefu jf :yfgLo lgsfon] tf]s]sf] ;8s l;df s§fO{ afFsL /xg] 3/ hUufsf] dfq d"Nof+sg ug'{ kg{]5 .

em= kfFr jif{ eGbf k'/fgf] ;jf/L ;fwg lwtf] l:jsf/ ug{ ;lsg] 5}g . To:tf ;jf/L ;fwgsf nflu 3/ hUuf lwtf] ;'/If0f k]z ug'{ kg]{5 .

**$=% hfgsf/L M**

C0f :jLs[t jf c:jLs[tsf] hfgsf/L lg0f{o ePsf] ldltn] & lbg leq C0f dfu ug]{ ;b:o nfO{ lbg'kb{5 .

**$=^ lwtf] /f]Ssf, b[li6aGws tyf ;jf/L ;fwg gfd;f/L M**

s= C0f :jLs[t ePkl5 3/ hUufsf] ljj/0f -cg';"rL–$\_ cg';f/ b[li6aGws ug{ dfnkf]t sfof{nodf k7fpg'kg]{5 .

v C0f nufgLsf] l:js[t eP kl5 ;+:yfn] lwtf] /xg] 3/ hUuf ;+:yfsf] gfddf b[li6aGws kf; u/L C0f k|bfg ul/g]5 . pQm 3/ hUuf ;+:yfsf] gfddf b[li6aGws ubf{ nfUg] vr{ ;a} ;DjlGwt C0fL ;b:on] a]xf]g{' kg]{5 .

u= ;jf/L ;fwg C0fdf ;DalGwt ;jf/L ;fwg ;+:yfsf] gfddf gfd;f/L eO{ cfP kl5 dfq C0f nufgL ul/g]5 . ;f] afkt nfUg] ;Dk"0f{ vr{ C0fL ;b:o :jodn] Joxf]g'{ kg]{ 5 .

# **$=& lwQf] tyf art hdfgt dGh'/Lgfdf ;DaGwdfM**

s\_ C0f lng rfxg]n] kl/jf/sf] ;b:osf] gfddf /x]sf] ;Dklt lwtf] /fVbf lgh,;Dkltsf] dflns :jodnfO{ pkl:yt u/fO{ d~h'/Lgfdf lng'kg]{5 .

v\_ cfˆgf] jf cGo z]o/ ;b:osf] artnfO{ hdfgt /fv]/ To:tf] hDdf jrtsf] () k|ltzt ;Ddsf] /sd C0f k|jfx ug{ ;lsg]5,

u\_ hdfgt lbg] JoQmL :jo+ pkl:yt eO{ d~h'/Lgfdf lbg'kg]{5 ,

3\_ C0f c;'nL geP;Dd hdfgt lbg] JoQmLnfO{ C0f k|jfx ul/g] 5}g,

ª\_ C0fLn] C0fsf] cjwL leq C0f r'Stf gu/] dfhdfgt lbg] JoQmLsf] jrtaf6 c;'n pk/ ul/g]5 ,

r\_ cGo ;b:osf] C0fdf hdfgt a:bf cg';"lr % cg';f/sf] hdfgt kqdf cf}7f 5fk ;lxt x:tfIf/ u/L pQm kq hdfgt a:g] z]o/ ;b:osf] kmfOndf gTyL u/L /flvg]5 .

# **(=b[li6aGws M**

# s\_ C0f :jLs[t e};s] kl5 dfnkf]t sfof{noaf6 lwtf] b[li6aGws /fVg nufO{ ;f]sf]

#  hfgsf/L kq ;DalGwt C0f dfustf{sf] AolQmut kmfondf ;dfj]z ul/g]5 .

v\_ lwtf] b[li6aGws kf; sfo{df Aoj:yfksn] tf]s]sf] JolQm ;+nUg x'g'kg{]5 .

u\_ lwtf] b[li6aGws kf; ubf{ nfUg] ;Dk"0f{ b:t'/ tyf km'6s/ vr{

 ;DalGwt C0fdfustf{ ;b:on] Aoxf]g{'kg]{5 .

**kl/R5]b ^**

**C0f l:js[tLsf] k|s[of**

**^=!**  **C0f ljZn]if0f (5C)**

k|s[of k'/f eO{ cfPsf] C0f lgjb]gnfO{ %;L sf cfwf/df -cg';"rL =====adf]lhd\_ ljZn]if0f u/L /fo ,l6Kk0fLsf ;fy l;kmfl/z ;lxt :jLs[ltsf nflu clwsf/ k|4t lgsfodf k]z ul/g]5 . o; s|ddf lwtf] d"Nof+sg ug{ clVtof/ k|fKt lgsfon] ;+:yfsf] lgwf{l/t 9f+rf adf]lhd lwtf] d"Nof+sg u/L l;kmfl/z ;lxt ;DalGwt lgsfodf d"Nof+sg k|ltj]bg k]z ug]{5 . %;L df ^) k|ltzt eGbf sd c+s k|fKt u/]sf] cj:yfdf C0fsf] k|lqmofnfO{ cufl8 a9fO{g] 5}g .

% ;L sf cfwf/df k|fKt s'n :sf]/sf] tx / C0f l;kmfl/z ÷:jLs[tL ;DalGw sf/jfxL lgDg cg';f/ ul/g]5 .

|  |  |
| --- | --- |
| **s'n :sf]/ -k|ltzt\_** | **lg0f{o / cfjZostf** |
| ^)Ü jf ;f] eGbf tn | l;kmfl/z ÷ :jLs[t gug]{, lsg ls o:Tff] C0fx? c;'n x'g] ;Defjgf g} x'b}g .  |
| ^!Ü b]vL \*)Ü ;Dd | l;kmfl/z ÷:jLs[t ug]{, t/ lwtf] clgjfo{, hdfgL clgjfo{, lgoldt jf clgjfo{ art ul//x]sf] x'g'kg]{ / l56f] l56f] ;'kl/j]If0f ug'{ kg]{ |
| \*!Ü b]vL ()Ü ;Dd | l;kmfl/z ÷:jLs[t ug]{, t/ s'g} g s'g} lwtf] rflxg] / lbuf] ;'kl/j]If0f x'g' kg]{ |
| (!Ü b]vL !))Ü ;Dd |  slxn]sfxL cg'udg ubf{ x'g]  |

**^=@ C0f :jLs[ltsf cfwf/ tyf clwsf/ If]q M**

C0f :jLs[lt ubf{ b]xfo adf]lhdsf k|s[of,cfwf/ lnO{g]5 tyf clwsf/sf] k|Tof]hg ul/g]5 .

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **qm;+** | **C0f /sd** | **art jf lwQf] d'Nof+sg** | **l;kmfl/z stf{** | **C0f l:js[t ug{]** |
| != | ?= ==========;Dd | Aoj:yfks / Aoj:yfksn] tf]s]sf] sd{rf/L | C0f ;xfos÷======== | Aoj:yfks ÷C0f k|d'v |
| @= | ?=====b]lv =============;Dd | Aoj:yfks / C0f÷ lwQf]d'Nofªsg pk ;ldtL  | Aoj:yfks ÷C0f k|d'v | Aoj:yfks ÷ C0f pk ;ldtL |
| #= | ?= !) nfveGbf dfyL | ;+:yfut d"Nof+sgstf{ / C0f pk ;ldtL  | Aoj:yfks / C0f pk;ldlt | ;+rfns ;ldlt  |
| $= | art lwtf] C0f | C0f k|d'v | C0f k|d'v | Joj:yfks |

**^=# C0f Aoj:yfkg z'Ns**

;+:yfsf] C0f ;]jf pkef]u ug]{ ;b:oaf6 art hdfgL, cfsl:ds C0f, ======C0f afx]s cGo C0fdf ============k|ltzt Aoj:yfkg z'Ns nfUg] 5 .

**^=$ lwtf] d'Nofª\sg z'Ns M–**

C0f :jLs[tL k|s[ofdf nfUg] vr{ ;b:osf] lwtf] d'Nofªsg ubf{ nfUg] vr{ OlGhlgo/Lª d'Nofsg u/fpbf ;+emf}tf cg';f/ x'g] 5 . ;f] z'Ns ;DjlGws C0fdfu ug]{ ;b:on] a]xf]{g' kg]{5 .

**^=% C0f lnbf z]o/ yk ug{'kg]{ M**

 :jLs[t C0f /sdsf] =======k|ltzt z]o/ sfod ug'{kg]{ 5 .

-;+Rffns ;ldltn] kN; laZn]if0fsf] cfwf/df sfod u/] adf]lhd x'g]5 \_

# **^=^ =C0f lgsfzf M**

s\_ :jLs[t ePsf] C0f **cg';"rL =====** adf]lhdsf] 9fFrfdf td;'s tof/ u/L ;f] td;'sdf C0fLsf] n]vfTds tyf /]vfTds ;lx5fk u/fO{ sDtLdf Psfhgf Psfkl/jf/sf] lhDd]jf/ JofQmL / b'O{hgf ;b:onfO{ /f]xj/ ;fIfL /flv l/tk"j{s td;'s u/fPkl5 dfq C0f k|bfg ul/g]5 .

 v\_ C0f sf] k|s[lt cg';f/ C0f lgsfzf ls:tfjGbL ?kdf klg ug{ ;lsg]5 .

 u\_ C0f /sd Cl0f ;b:osf] vftfdf /flvg]5 / C0fLn] cfjZostf cg';f/ lgsfNb} hfg ;Sg]5 .

**^=& 5'6 tyf lanDj z'Ns M**

!= ls:tf tf]lsPsf] C0fsf] xsdf e'StfgL tflnsf cg';f/ g} C0fsf] ;fFjf / Aofh e'QmfgL ug{'kg]{5 .

@=ls:tfsf] ;do gf3]sf] & lbg leq ls:tf /sd a'emfPdf xhf{gf nfUg] 5}g\ .

#= Aofh ;dod} e'StfgL u/]df e'StfgL ePsf] Aofh /sdsf]===========k|ltzt ;Dd 5'6 u/Lg]5 .

$= e'StfgL tflnsf cg';f/ ls:tf ;dodf ga'emfPdf ;f] ;dodf a'emfpg'kg]{ ls:tf /sd-;fFjf\_ sf] yk ========= k|ltzt ljnDa z'Ns nufO{g]5 .

**kl/R5]b &**

**C0f c;'nL tyf efvf gf3]sf] C0f Joj:yfkg**

**&=! C0f c;'nL k|lsof**

! C0f nufgL u/]sf] avtdf ;+:yfn] C0fL ;b:onfO{ C0f e"StfgL tflnsf k|bfg ug]{5 .

@ C0f e'StfgL ;do cfpg' ! xKtf cufl8 C0f x]g]{ sd{rf/Ln] ljleGg dfWodjf6 -6]lnkmf]g, Od]n, kq cflb\_ hfgsf/L u/fOg]5 .

#= C0f c;'nL sfo{nfO{ Jojl:yt ug{ ;+rfns ;ldltn] ;+:yfsf] 5'6} C0f c;'nL lgb]lz{sf tof/ kf/L nfu' ug{ ;lsg] 5 .

**&=@ efvf gf3]sf] C0f Aoj:yfkg**

**! efvf gf3]sf] C0fsf] u0fgf M**

s\_ C0fsf] td;'s / e'QmfgL tflnsf cg';f/ tf]lsPsf] ;do;Ldf leq C0fsf] ls:tf, Aofh / ;fFjf e'QmfgL gu/]sf] b]xfoadf]lhdsf cj:yfdf C0fnfO{ efvf gf3]sf] C0fsf] ?kdf u0fgf ul/g]5 .

v\_ ;+:yfnfO{ ltg{'kg]{ ls:tf /sd tf]lsPsf] ;dodf k|fKt gePdf ls:tf jfktsf] /sdnfO{ g} efvf gf3]sf] C0fsf] ?kdf u0fgf ul/g]5 .

u\_ ;+:yfnfO{ ltg{'kg]{ ls:tf - ;fFjf Aofh\_ /sd tf]lsPsf] ;dodf klxnf] ls:tf af6} k|fKt gePdf C0fsf] ;fFjf /sd k"/}nfO{ efvf gf3]sf] C0fsf] ?kdf u0fgf ul/g]5 .

3\_ efvf gf3]sf] C0fsf] u0fgf k|To]s dfl;s ÷ q}dfl;ssf] d;fGtdf ul/g]5 .

**&=# Dofb yk / efvf ;+zf]wg**

b]xfosf] cj:yfdf C0fsf] ;fjf ;doleq a'emfpg g;Sg] plrt sf/0f b]vfO{ ============= lbg cufj} lgj]bg u/]df ;+rfns ;ldltsf] lg0f{o cg';f/ a9Ldf ========dlxgf÷ jif{;Dd Dofb yk ug{ ;lsg]5 . o;/L Dofb yk ubf{ yk cjlwsf] gof+ td;'s agfpg' kg]{5 . ;f] v'Nng] cflwsf/Ls sfuhft ;lxt lgj]bg k]z ug'kg]{ 5 .

**b]xfo**

 !\_ C0fL ;b:osf] d[To' ePdf

 @\_ s'g} b}lj ljklQ cfunflu, e'sDk, af9Lklx/f] cfO{ C0fLsf] 3/ jf Joj;fo tx;gx; ePsf] jf gi6 ePsf] cj:yf

 #\_ C0fL ;b:onfO{ cs:dft s'g} bL3{ /f]u -SofG;/, d'6', ls8\gL, cflb\_ nfu]df

**&=$ C0fsf] juL{s/0f**

 **s\_ hf]lvdsf] cfwf/df C0fsf] jlu{s/0f M**

 hf]lvdsf] cfwf/df C0fnfO{ b]xfo adf]lhd # efudf ljefhg ul/g]5 .

 **!** efvf ggf3]sf] C0f —c;n C0f

 **@** dlxgf b]lv !@ dlxgf ;Dd efvf gf3]sf] C0f — z+sf:kb C0f

 **#** dlxgf eGbf a9L gf3]sf] C0f — v/fa C0f

**&=% hf]lvd C0fsf] Joj:yfkg**

pk/f]Qm hf]vLdx?nfO{ lgDg cg';f/ Aoj:yfkg ul/g]5 .

!\_ C0fdf x'g ;Sg] ;Defljt hf]lvdnfO{ Go"g ug{ C0f nufgLsf] -c;n C0f\_ ! k|ltzt /sd q}dfl;s ?kdf vr{ n]vL C0f ;'/If0f sf]ifdf bflvnf ul/g]5 .

@\_ q}dfl;s ?kdf efvf gf3]sf] C0f u0fgf u/L b]xfo adf]lhd C0f ;'/If0f sf]ifsf] Aoj:yf ul/g]5 .

 -s\_ !@ dlxgf eGbf a9L ;do efvf gf3]sf] C0fsf nflu !))Ü a/fa/ /sd

 -v\_ !@ dlxgf;Dd efvf gf3]sf] C0fsf nflu #%Ü a/fa/ /sd

 -u\_ efvf ggf3]sf] C0fsf] ! k|ltzt a/fj/f /sd

#\_ ls:tfaGbL C0fsf] xsdf efvf gf3]sf] ls:tf /sdsf] !)) k|ltzt a/fa/sf] /sd C0f ;'/If0f sf]ifdf /flvg] 5 .

$\_ C0f ckn]vg -rfh{ ckm\_ sfo{lalw tof/ u/L efvf gf3]sf] @ jif{ eGbf a9L eO{ p7\g} g;Sg] cj:yfdf k'u]sf C0fnfO{ ckn]vg ul/g]5 .

%\_ kl/of]hgfsf] ;'/Iffsf] nflu C0fLnfO{ clgjfo{ ?kdf ;+efJo ljdf ug{ ;lsg] kl/of]hgfsf] ljdf ug{ nufpg' kb{5 .

**&=^ efvf gf3]sf] C0f c;'nL t/Lsf M**

 C0fLn] r'Qmf ug'{kg]{ C0fsf] efvf ;dfKt ePsf] ;fy} tf]lsPsf] ;dodf ls:tf jf lgoldt Aofh glt/]sf] v08df pQm C0f efvf gf3]sf] C0fdf u0fgf x'g]5 / pQm efvf gf3]sf] C0f c;'nLsf] nfuL ;+:yfn] b]xfo cg';f/sf] c;'nL k|s[of ckgfpg]5 .

! efvf jf ls:tf ;dfKt x'g'eGbf sDtLdf ======== lbg cl3 C0fLnfO{ efvf jf ls:tf gf£g] ;dosf]] :d/0f u/fpg 6]lnkmf]g÷P;=Pd=P:f k7fO{g] 5 .

 @ efvf jf ls:tf gf3]sf] ====== lbgleq efvf gf3]sf] C0fsf] ;f+jf Aofh r'Qmf ug{ 6]lnkmf]g÷P;=Pd=P:f÷tfs]tf kq af6 tfs]tf ul/g]5 .

# C0fLnfO{ :d/0fsf] nflu 6]lnkmf]g, P;=Pd=P;= jf tfs]tf kq k7fPsf] ======= lbg ;Dd klg C0f jf ls:tf e'Qmfg ug{ gcfPdf bf]>f] tfs]tf kq k7fO{g] 5 .

$ pQm tfs]tf kqsf] klg j]jf:tf u/L e'QmfgL k|fKt gePdf C0fLn] pQm kq a'lem lnPsf] ======= lbg leq ;+:yfnfO{ e'QmfgL k|fKt gePdf ;+:yfn] tof/ u/] adf]lhdsf] t]>f] kqsf ;fy ;r]t u/fpgsf nflu C0f x]g]{ sd{rf/L C0fLsf] 3/df uO{ C0fLsf] k|ltj4tf lnO{g]5 .

% C0fLn] k|ltj4tf u/]adf]lhdsf] -k|ltj4tf al9df =======dlxgfsf] nflu dfq :jLsfo{ x'g]\_ cjlw leq klg ;f+jf Jofh e'StfgL gu/]df ;f]sf] ====== lbg leq ;+:yfsf] ;"rgf kf6Ldf efvf gf3]sf C0fLx?sf] lni6df Joj:yfkgn] gfd k|sflzt ug]{5 .

^ ;+:yfsf] ;"rgf kf6Ldf C0f ltg{sf nflu efvf gf3]sf C0fLx?sf] gfd k|sflzt u/]sf] ===== lbgleq klg ;+:yfnfO{ e'QmfgL k|fKt gePsf] v08df C0f x]g]{ sd{rf/L jf Joj:yfks, C0f pk;ldlt tyf ;+rfns ;ldltsf slDtdf !÷! hgf k|ltgLlwsf] ;+o'Qm 6f]nLn] C0fLnfO{ C0f ltg{sf nflu clGtd df}sf al9df ==== lbg ;lsg] 5 .

& ;+:yfsf] ;+o"Qm 6f]ln C0fLnfO e]l6 clGtd df}sf a9Ldf ===== lbg lb+bf C0fsf] ls:tf ;+fjf Jofh e'Qmfg ug{ gcfPdf & lbg leq C0fLsf] # k'it] ljj/0f ;lxt C0f e'Qmfg ug{ cfpg] ;'rgf :yflgo klqsf ;fy} :yflgo j8f sfo{nosf] ;'rgf kf6Ldf 6fF; ul/g] 5 .

\* C0fsf] clGtd efvf gf3]sf] C0fsf] jf nuftf/ # j6f ls:tfx? efvf gf3]sf] cj:yfdf bkmf ! b]lv & ;Ddsf] k|lqmofx? k"/f eO{;s]kZrft klg C0f c;'nL gePdf ;+rfns ;ldltsf] lg0f{o cg';f/ lwtf] lnnfdL k|lqmofnfO{ -lwtf] lnnfd sfo{ ljwL cg';f/\_ cufl8 a9fOg]5 .

(= ;+:yf :yfkgfsf] ;dodf lwtf] jf ljgf lwtf] nufgL ePsf] tyf lwtf] ePsf] t/ C0f /sd k'/f c;'n pk/ x'g g;Sg] C0fsf] ;Gbe{df ;+:yfsf] jflif{s sfo{qmdx?df C0f c;'nL sfo{qmd ;~rfng ul/ C0f pk;ldlt, ;+rfns ;ldlt tyf sd{rf/L lgoldt ?kdf To:tf C0fLx? ;+u ;Dks{df /xg] aflif{s ?kdf ;+:yfsf] sfnf] ;'lr lgdf{0f ul/ k|sflzt ug]{ / ;dflhs sfo{df ;+:yfsf] tkm{af6 ;dflhs alx:sf/ sfo{qmdx? tof/ ub}{ nlug] 5 .

!) efvf gf3]sf] tyf lgoldt Aofh / ls:tf gcfPsf] b'j} C0fnfO{ efvf gf3]sf] C0fsf] ?kdf kl/eflift ul/Psf]n] efvf g3fpg] C0fL æ% ;LÆ cGtu{t C0fsf] :t/ d'NofÍg ubf{ eljiodf C0f nufgLsf] nflu k"0f{ of]Uo g7xl/g] ePsf]n] To:tf C0fLx?nfO{ k'g C0f ljZn]if0f ubf{ :sf]/ 36fO{g]5 .

!! artsf] cfwf/df nufgL ul/g] C0fsf] clGtd efvf ldlt ;Dd klg C0f r'Qmf gePdf :jt artjf6 s6\6f u/L C0f c;'n ul/g]5 . olb art jf6 ;Dk"0f{ C0f c;'n x'g g;s]df C0fLsf] z]o/ tyf Psf3/ kl/jf/sf] ;b:osf] art tyf z]o/af6 lnlvt hfgsf/L u/fO{ l;w} /sd s6fO{ C0f c;'nL ul/g] 5 . o:tf] cj:yfdf ;+:yfn] cfjZostf cg';f/ ;DalGwt C0fL ;b:ox?nfO{ hfgsf/L u/fO{ jf lagf hfgsf/L ;d]t pQm /sd s6\6L ug{ ;Sg]5 .

**kl/R5]b \***

**C0f ckn]vg**

**\*=! C0f ckn]vg ul/g] cj:yf M**

 s'g}klg ;b:on] lnPsf] C0fsf] clGtd efvf @ jif{eGbf a9L ;do gf£g] lalQs} shf{ hf]lvd sf]ifdf /flvPsf] /sdnfO{ :jtx C0f c;'nL ePsf] agfpg'nfO ;fdfGotof C0f ckn]vg eg]/ a'lemg]5 .

 s'g}klg ;b:on] lnPsf] C0fsf] clGtd efvf @ jif{eGbf a9L ;do gf£g] lalQs} b]xfosf] cj:yfdf pQm C0fnfO{ :jtM C0f ckn]vg sfo{ljwL cg';f/ C0f ckn]vg ul/g]5 .

s\_ k|rlnt sfg'g cg';f/ C0fL ;b:o 6f6 klN6Psf] k|dfl0ft ePdf

v\_ lwtf] lalqmaf6 klg C0f k'/f r'Qmf gx'g] cj:yf eO{ ;+:yfn] 3f6f Aoxf]g'{ kg]{ cj:yf tyf ;b:on] eljiodf afFsL C0f r'Qmf ug]{ Go"g ;Defjgf /x]sf] cj:yfdf

u\_ C0fLsf] d[To' e};s]sf] / ;+:yfnfO{ lgh C0fLsf] hfo h]yf, hdfgL a:g] tyf p;sf glhssf gft]bf/af6 C0f gp7]sf] cj:yfdf

3\_ C0fLsf] ;+:yfdf /x]sf] s'g} klg vftfaf6 /sd ;fbf{ gk'u ePsf] cj:yfdf

ª\_ C0fLn] hfn;fhL -hdfgLsf] lst]{ x:tfIf/, gSsnL nfnk'hf{ cflb\_ u/L C0f lnPsf] / C0f p7\g] s'g} klg ;Defjgf sd /x]sf] cj:yfdf

r\_ efvf gf3]sf] C0f c;'nLsf] nflu ;+:yfsf] k|rlnt Aoj:yf cg';f/sf] k|s[of cjnDag ubf{ klg cGttM c;'n x'g] ;Defjgf sd ePsf] C0f,

5\_ C0fLaf6 k|fKt x'g'kg]{ C0f /sd ;fwf/0f sf/jfxLjf6 c;'n ug{ g;lsg] eO{ c;'nL k|lqmof cufl8 a9fpFbf ;+:yfn] k|fKt ug]{ /sdsf] t'ngfdf a9L vr{ nfUg] b]lvPsf] cj:yfdf,

h\_ k|fs[lts k|sf]k, cfsl:ds b'3{6gf jf C0fLsf] sfj' aflx/sf] kl/l:yltsf sf/0f oy]i6 k|df0fsf cfwf/df C0f p7\g ;Sg] ;Defjgf sd b]lvPsf] cj:yfdf,

 t/ dfyLsf] afx]ssf] xsdf eg] s'g}klg ;b:on] lnPsf] C0fsf] clGtd efvf @ jif{eGbf a9L ;do gf£g] lalQs} pQm C0fnfO{ :jtM C0f ckn]vg sfo{ljwL cg';f/ C0f ckn]vg ul/g]5 .

**\*=@ ckn]vg k|ls|of**

!\_ x/]s dlxgf ;+:yfsf] Joj:yfkgn] ckn]vg ug'{kg]{ C0fsf] tyf ckn]vg ul/g] C0fLsf] ;xsf/Ldf /x]sf] art tyf z]o/sf] lnlvt k|ltj]bg tof/ ul/ ;+rfns ;ldltdf efvf gf3]sf] C0fsf] ckn]vg ug{sf] nflu l;kmfl/z ug]{5 .

@\_ ckn]vg ug'{ kg]{ efvf gf3]sf] C0f / ;f];+u ;DalGwt x/]s n]vf vftfx? C0f pk;ldltn] ;dLIff ug]{5 h'g k|ltj]bgnfO{ lgoldt dfl;s ?kdf ;+rfns ;ldlt ;dIf k|fyldstf ;fy k]z ul/g]5 .

#\_ C0f ckn]vg ug]{ lg0f{o ;+rfns ;ldltsf] a}7sn] ug]{5 . ckn]vg ul/g] C0f tyf C0fLsf] ;+:yfdf /x]sf] art tyf z]o/sf] ljj/0fx? a}7ssf] lg0f{odf ;+nUg ul/g]5 .

**\*=# ckn]vg ;DalGw cGo k|ls|of**

!\_ C0f ljefusf] sd{rf/Ln] sfg"gL ?kdf ;fg{ ldNg] C0fLsf] jrt tyf z]o/ C0f c;'nLsf nflu ;fg{ ;Sg]5g / n]vf kmf+6nfO{ ckn]vgsf nflu l;kmfl/z ul/g]5 .

@\_ pQm C0fL ;b:on] lgotjz C0f glt/L ;+:yfnfO{ gf]S;fgLdf k'/ofpg vf]h]sf] 7x/ ePdf ;f] ;b:onfO{ ;xsf/Lsf ljljw ;]jfjf6 jlGrt u/fO{g]5 .

#\_ ;+:yfsf] n]vf ;'kl/j]If0f ;ldltn] ;Dk"0f{ gof+ ckn]vg C0fx?sf] ckn]vg n]vf / u}/ jf;nft ;"rL (Off balance sheet) /]s8{ -sfnf] ;"rLsf] vftf\_sf] ;dLIff ug'{ kg]{5 .

$\_ C0f ljefun] efvf gf3]sf] tyf ckn]vg ul/Psf] C0fsf] /]s8{ Aoj:yfkg ug]{5 . ckn]vg ul/Psf] C0fsf] lj:t[t ljj/0f ;lxtsf] k|ltj]bg ;+rfns ;ldltsf] a}7sdf dfl;s ?kdf k]z ug]{5 .

%\_ C0f ljefun] ;+:yfdf /x]sf efvf gf3]sf] / ckn]vg u/]sf] C0f;+u ;DalGwt cGo n]vf tyf /]s8{x?sf] sd{rf/L a}7sdf ;d]t ;dLIff ug'{ kg]{5 .

^\_ ckn]vg ul/Psf C0fx?sf] ljj/0f cfkm" cfj4 ePsf] dflyNnf] ;+3x?nfO{ k7fOg]5 / To;sf] jf]wfy{ ;DjlGwt l8lehg ;xsf/L sfof{nonfO{ klg lbO{g]5 .

&\_ ckn]vg u/]sf] C0f k"0f{ ?kdf e'StfgL u/]df ;+:yfn] /f]Ssf u/]sf] z]o/ tyf art vftf km's'jf ul/g]5 .

**\*=$ ckn]vg ul/;s]kl5sf] sfo{ -ls|ofsnfk\_**

!\_ ckn]vg u/]sf] C0fnfO{ ;+:yfsf] ljlQo ljj/0f -jf;nft\_df pNn]v ul/b}g . ckn]vg ul/Psf] C0f -6f6 klN6Psf] jfx]s\_ nfO{ c;'n ug{sf nflu ;+:yfsf] tkm{jf6 C0fL ;+u cem al9 e]63f6, tfs]tf, s8f sf/jfxL cufl8 a9fO{g]5 . s'g} c;'nL Ph]G;L, c;'nL Gofoflws/0f jf ;+:yfsf] Goflos c+u÷sfg"g Joj;foLnfO{ p7fpgsf] nflu lhDdf ;d]t nufpg ;lsg]5 .

**\*=%=ckn]vg ul/Psf] C0faf6 k|fKt cfDbfgL M**

ckn]vg ul/Psf] C0f c;'n ePdf pQm C0faf6 -;f+jf, Jofh, xh{gf;d]t\_ k|fKt /sdnfO{ cfDbfgL hgfOg]5 .

**\*=^= ;]jfjf6 jl~rt**

**!** C0f ckn]vg ul/Psf C0fLx?nfO{ ;+:yfjf6 k|bfg ul/g] ;Dk"0f{ ;]jfjf6 alGrt ul/g]5 .

**@** rfn' jif{df ckn]vg ul/Psf C0fx?sf] ljj/0f ;dfj]z u/L jflif{s n]vf k/LIf0f k|ltj]bgdf clgjfo{ ?kn] pNn]v ug'{ kg]{5 .

**\*=& C0f ckn]vgsf] /]s8{ /fVg' kg]{ M**

!\_ ckn]vg ul/Psf] C0fsf] clen]v /fVg 5'§} Ps C0f ckn]vg clen]v k'l:tsfsf] Aoj:yf u/L cBfjlws ?kdf clen]v /flvg]5 .

@\_ k|To]s C0f ckn]vg ubf{ l;l/on gDa/ sfod ul/g]5 .

#\_ C0f ckn]vg k'l:tsf lgDg ljj/0fx? ;lxt clgjfo{ ?kdf tof/ /flvg]5 .

 s= C0f /sd / ;f]sf] Aofh,

 v= C0f ckn]vg ul/Psf] ldlt,

 u= ;ldltsf] j}7s ;+Vof / lg0f{o g+=,

 3= C0fsf] nflu lnOPsf ;'/If0fsf] ljj/0f,

 ª C0fsf] :jLs[tLsf] nflu l;kmfl/zstf{x?sf] ljj/0f,

 r= C0f :jLs[t ug]{ kbflwsf/L÷x?sf] gfd,

 5= C0f c;'nLsf nflu ;DalGwt sfof{noaf6 eP u/]sf ;Dk"0f{ sfd sf/jfxLsf] ljj/0f,

 h= C0f c;'n ug{ C0fL;+u s'g} k|sf/ ;xdlt ePsf] eP ;f]sf] Joxf]/f,

 em C0f ckn]vg ug'{ kg]{ cf}lrTo .

**\*=\*= C0f ckn]vg** ubf{ Aoj:yf ul/Psf] C0f hf]lvd Aoj:yf sf]if vr{ n]vL ul/g]5 . olb C0f hf]lvd sf]if Aoj:yf gePsf] cj:yfdf jf sd ePsf] cj:yfdf gfkmf÷gf]S;fg lx;fadf vr{ n]vL C0f ckn]vg ul/g]5 .

**\*=( ckn]vg ul/Psf C0fsf] c;'nL M**

! ckn]vg ul/Psf C0fx? pk/ ;+:yfsf] bfjL sfod} /xg] x'Fbf c;'nLsf nflu ;+:yfn] lnPsf] lwtf], C0fLsf] cGo hfoh]yfaf6 lng' kg]{ /sd c;'n pk/ ug]{ clwsf/ ;'/lIft /xg]5 .

@ :jLs[t jflif{s, cw{jflif{s tyf q}dfl;s sfo{of]hgf cg';f/ ckn]lvt C0fsf] c;'nL eP gePsf] ;DaGwdf lgoldt ?kdf cg'udg ul/g]5 .

 ckn]vg eO;s]sf C0fx?sf] c;'nL k|s[of o; sfo{lalw, efvf gf3]sf] C0f / c;'nL sfo{lalw tyf cGo k|rlnt sfg"gdf Joj:yf ul/P adf]lhd ul/g]5 .

# ckn]vg ul/Psf C0fx? c;'nLsf] nflu ;+rfns ;ldltn] ljz]if sfo{of]hgf agfO{ c;'nLsf] nflu sf/jfxL cufl8 a9fpg]5 .

$ C0f ckn]vg ubf{ ljj/0fdf pNn]v ul/Psf] Aofh tyf cGo /sdnfO{ ;d]t c;'nLsf] nflu plQs} dxTjsf;fy of]hgf agfO{g]5 .

**\*=!) sfnf] ;"rLdf ;dfj]z ul/g] M**

! ckn]vgdf k/]sf C0fnfO{ C0fLn] C0f e'Qmfg gu/];Dd sfnf] ;"rLdf /flvg]5 .

@ C0fLn] C0f e'QmfgL u/]kZrft sfnf];"rLaf6 lghsf] gfd x6fO{g]5 . t/ lghnfO{ sfnf] ;'rLaf6 x6fO{Psf] ! jif{eGbf cuf8L s'g}klg C0fsf] sf/f]af/ ul/g]5}g .

**\*=!! Uff]kgLotf M**

! C0f ckn]vgsf ;DaGwdf eP u/]sf sfd sf/jfxLsf] ljj/0f uf]Ko /flvg]5 / ;/f]sf/jfnf -;+:yfsf] Joj:yfkg, C0f pk;ldlt, ;+rfns ;ldlt, n]vf ;'kl/j]If0f ;ldlt, :yflgo lgsfo , dflyNnf ;+3x?\_ afx]s cGonfO{ hfgsf/L lbOg] 5}g .

**\*=!@ lwtf] lnnfdLsf] Joj:yf M**

! ;+:yfsf] v/fj C0f c;'n pk/ ug{ b]xfo adf]lhd lwtf] lnnfd k|lqmof ckgfO{g]5 .

@ ;+:yfaf6 k|yd / bf];|f] :d/0f kq / #% lbg] C0f a'emfpg Nofpg]af/] kq k7fOg] 5 .

# pQm ldltleq ;fFjf Jofh ga'emfPdf tLg k':t] ;lxt #% lbg] ;fj{hlgs ;"rgf k|sflzt u/L ;f]sf] ;DalGwt C0fL tyf lwtf] hdfgt lbg] JolQmx?nfO{ lbOg]5 .

$= pQm ldltleq klg ga'ePdf lwtf] lnnfd a9fa9 ;DalGw tLg k':t], lwtf]sf] ljj/0f, lwtf] lnnfd a9fa9 x'g] :yfg, ;do ;lxt #% lbg] ;fj{hlgs ;"rgf k|sflzt u/L tf]lsPsf] Dofbleq klg /sd ga'emfPdf #^ cf}+ lbgdf lnnfdL a9fa9 ul/g] Joxf]/fsf] hfgsf/L ;DalGwt C0fLnfO{ lbO{ ;lx5fk u/fO{ lnOg]5 . #^ cf}+ lbgdf lwtf] lnnfdL ;ldltsf] /f]xj/df tf]lsPsf] ;do / :yfgdf lwtf] lnnfd a9fa9 ul/g]5 / pQm ;b:onfO{ z]o/ ;b:otfaf6 lgisfzg ug{ ;lsg]5 .

%= C0fLn] cfkm\gf] hDdf ePsf] art /sd lwtf] /fvL C0f lnPsf] ePdf To:tf C0fLn] lnPsf] C0f c;'nL ug{ hDdf ePsf] z]o/ tyf art /sdaf6 C0f s§f u/L c;'nL ul/g]5 .

^= ;b:on] cfkm\gf] art /sdsf] lwtf] hdfgLsf] cfwf/df C0f pknAw u/fPsf] 5 eg] To:tf] C0fLn] C0f glt/]df hdfgL a:g] ;b:osf] z]o/ tyf art /sdaf6 C0f s§f u/L c;'n pk/ ul/g]5 .

&= ;fjf/L ;fwg C0fsf] xsdf # ls:tf eGbf al9 efvf gf3]df ;+:yfn] pQm oftoft ;fwg lgoGq0fdf lnO{ lnnfd a9fa9 u/L c;'n pk/ ul/g] 5 .

**\*=!# lwtf] lnnfdL k|lqmof M**

!\_ C0f c;'n pk/ ug{ ;+:yfnfO{ lbPsf] lwtf]sf] xfnsf] cj:yf hfFra'em u/L C0f pk ;ldlt, C0f nufgL tyf c;'nL pk ;ldlt / ;+:yfsf Joj:yfksn] ;+:yfn] tf]s] adf]lhdsf] vfsf cg';f/ k|ltj]bg / jt{dfg d"Nof+sg k|ltj]bg k]z ug{'kg]{5 .

@\_ #% lbg] lwtf] lnnfd a9fa9 ;DalGw ;fj{hlgs ;"rgf k7fPsf] nuQ} #^ cf}+ lbgd} lwtf] lnnfdL ug{'kg]{ ePsf]n] ;"rgf k|sflzt ePsf] ef]lnkN6af6} lgod $=(-s\_ / lnnfdL pk;ldltsf] kbflwsf/LnfO{ lnnfdL x'g] lbg, :yfg / pkl:ylt ;DjGwL hfgsf/L u/fpg' kg]{5 .

**\*=!$ lwtf] lnnfdL pk;ldltsf] Joj:yf M**

 ;+:yfaf6 C0f lnO{ ;f] ;fFjf Jofh /sd gltg]{ z]o/ ;b:oaf6 ;+:yfsf] /sd c;'n pk/ ug{ lwtf] lnnfdL ljqmL u/L c;'n ug{'kg]{ cj:yfdf lgDg ;b:o kbflwsf/L ePsf] lwtf] lnnfdL pk;ldlt Joj:yf ul/g]5 .

**;b:ox?**

! ;+:yfsf ;+rfns ;ldltsf cWoIf – cWoIf

@ ;+:yfsf ;+rfns ;ldltsf ;lrj jf sf]iffWoIfdWo] ! – ;b:o

# ;+:yfsf C0f pk;ldltsf ;+of]hs÷k|ltlglw – ;b:o

$ sfg'gL ;Nnfxsf/ – ;b:o

%= Joj:yfks – ;b:o ;lrj

k|ltlglwx?M

!= lhNnf jf O{nfsf k|zf;g sfof{nosf k|ltlglw – ;b:o

@ lhNnf jf Onfsf k|x/L sfof{nosf k|ltlglw – ;b:o

# lhNnf jf If]lqo dfnkf]t sfof{nosf k|ltlglw – ;b:o

$ g=kf= jf uf=kf= sf] ;xsf/L clws[t jf k|ltlglw – ;b:o

% ;DjlGwt g=kf=÷uf=kf=sf cWoIf jf j8fWoIf k|ltlglw – ;b:o

**\*=!% lwtf] lnnfdL ;ldltsf] a}7s eQfM**

 k|To]s lwtf] lnnfdL a}7s eQf / vfhf vr{ ;+:yfsf] cfly{s tyf k|zf;lgs lgodfjnL cg';f/ pknAw u/fOg]5 .

**\*=!^ lnnfdL vr{ M**

 lwtf] lnnfdL ;"rgf k|sflzt ubf{sf] vr{ tyf lnnfdL ;DjGwL cGo ;Dk"0f{ vr{ ;DjlGwt C0fLx?n] g} bfdf;fxLn] a]xf]g{'kg]{5 .

**\*=!& k+rs[lt d"No sfod ug]{ M**

lwtf] lnnfdL k|lqmofsf] nflu ;+:yfn] sDtLdf Pshgf sd{rf/L ;lxtsf] 6f]nLnfO{ 8f]/ v6fO{ lwtf] /x]sf] ;DalGwt :yfgdf uO{ :yfgLo eb|enfb\dL, hgk|ltlglw, :yfgLo lgsfosf k|ltlglw / :yfgLo jfl;Gbfx?sf] e]nf u/fO{ ;f] lwtf]sf] kGrs[lt d"No sfod ug{'kg]{5 . sfod ul/Psf] k+rs[lt d"No dfly pNn]lvt sDtLdf % hgf JolQmx?sf] ;fIfL /f]xj/df b:tvt u/fO{ ;+:yfn] lgdf{0f u/] adf]ldhsf] d"r'Nsf tof/ ul/g]5 . sfod ul/Psf] k+rs[lt d"No ;/sf/L d"NoeGbf sd x'g' x'g] 5}g . pQm d"r'Nsfdf tf]lsPsf] d"No g} lnnfd a9fa9sf] 8fs d"No sfod x'g]5 .

**\*=!\* lnnfd a9fa9df hDdf ug{'kg]{ /sd M**

s lgod $=!%=! cg'';f/ ;Dk"0f{ /sd a'emfpg g;Sg] ePdf s'n /sdsf] !)Ü w/f}6L ;f]xL lbgdf bflvnf ug]{'kg]{5 / afFsL /sd & -;ft\_ lbgleq a'emfpg'kg]{5 . ga'emfPdf w/f}6L /sd hkmt ul/g]5 .

v lwtf] lnnfd a9fa9df ;sf/ ug]{ ;DjlGwt JolQmnfO{ pknAw u/fOg]5 .

u ;DjlGwt ;d"xsf] s'g} cGo ;b:on] a9fa9 ;sf/ ug{ rfx]df / lgh;Fu lwtf] ;sf/ ug{ /sd gePdf ;+:yfn] C0f pknAw u/fP/ klg lwtf] ;sf/ ug{ d2t k'¥ofpg]5 .

**\*=!( lwtf] ;+:yfn] ;sf/ ug{ ;Sg] M**

 lwtf] lnnfd a9fa9df sf]xL lwtf] ;sf/ ug{ gcfPdf ;f] lnnfd a9fa9 pk;ldltsf] /f]xj/df pQm lwtf] ;+:yf cfkm}n] ;sf/ ug{ ;Sg]5 . ;+:yfn] ;sf/ u/]sf] lwtf] af]nsaf]n jf 6]08/af6 ljqmL ug{ ;Sg]5 .

**\*=@) lwtf] lkmtf{ lbg] ;DalGw Joj:yf M**

! ;+:yfn] lwtf] ;sf/ u/]sf] v08df C0fLnfO{ ;sf/ u/]sf] ;"rgf & lbgleq lbOg]5 / C0fLn] ;"rgf k|fKt ldltn] !@ lbgleq ;sf/ u/]sf] /sddf ;+:yfsf] C0fdf sfod clwstd Aofhb/n] x'g cfpg] /sd ;+:yfnfO{ a'emfPdf lwtf] lgh jf lghn] tf]lsPsf] JolQmnfO{ lkmtf{ lbg ;Sg]5 .

@ C0fLn] 3/ hUuf lkmtf{ ubf{ dfnkf]t sfof{nodf /lhi6«]zg ug{' k/]df ;Dk"0f{ vr{ :jo+ C0fLn] a]xf]g{'kg]{5 .

**\*=@! lwtf] ;+:yfsf] gfddf gfd;f/L -bflvnf vf/]h\_ ug{'kg]{ M**

 ;+:yfn] ;sf/ u/]sf] 3/hUuf bf=vf= u/L ;+:yfsf] gfddf gfd;f/L u/L u}x| a}lsË ;DklQ lx;fjdf /fVg' kg]{5 . ;+:yfsf] gfddf btf{ ePsf] u}x| a}lsË ;DklQ cfjZostf x]/L ;+:yfn] /]vb]v / ;+/If0f ug]{ u/L lhDdf lbO{ ef]u rng ug{ nufOg]5 .

**\*=@@ ;+:yfsf] u}x| a}lsË ;DklQ ljqmL ug]{ Joj:yf M**

 lnnfd ;sf/af6 ;+:yfsf] :jfldTjdf cfPsf] 3/ hUuf laqmL ;+:yfsf] cfly{s k|zf;lgs lgodfjnL cg';f/ a9Ldf @ jif{leq lalqm u/L;Sg' kg]{5 .

**kl/R5]b (**

**ljljw**

**(=! afwf c8\sfp km'sfpg] / JofVof ug]{ clwsf/ M**

o; gLltsf] sfof{Gjog ug]{ qmddf s'g} lsl;dsf] låljwf jf jfwf c8\sfp cfOk/]df ;f]sf] JofVof ug]{ / jfwf c8sfp k'msfpg] clGtd clwsf/ ;+rfns ;ldltnfO{ x'g]5 .

**(=@ :jtM lgis[o x'g] M**

o; gLltsf Aoj:yfx? ;xsf/L P]g, lgodfjnL, ;xsf/L laefuåf/f hf/L dfkb08, g]kfn /fi6« a}+s P]g @)%\*, a}+s tyf ljQLo ;+:yf ;DjGwL P]g, @)^# / ;f] cGtu{t ag]sf jf hf/L ul/Psf lgod ljlgod jf hf/L ePsf lgb]{lzsfsf] Aoj:yfx?;+u aflemPdf aflemPsf] xb ;Dd :jtM lgis[o x'g]5 .

**(=# vf/]hL / arfp M**

of] gLlt hf/L ePkl5 C0fgLlt ========= vf/]h x'g]5 . ;f] gLlt cg'?k xfn;Dd ePsf sfd sf/jfxLx? o;} C0fgLlt cg'?k ePsf] dflgg]5 .

;dfKt

*cg";"rL !— C0f dfu kmf/d / C0f a'lemlnPsf] ekf{O*

>L ================================================;xsf/L ;+:yf ln= ldltM==================

================================

ljifoM C0f pknJw u/fO{ kfpF .

dxf]bo,

 d o; ;+:yfsf] ;b:otf g+=========== sf] ;b:o ePsf] / cfhsf] ldlt;Dd dfl;s lgoldt jrt ul//x]sf] 5' . xfn dnfO{ ============== sfo{ ug{sf] lgldQ ? =====================. -cIf/]lk================================================\_ C0f cfj:os k/]sf]n] lgDgfg';f/sf] lwtf] tyf hdflgdf ;+:yfsf] lgod cg';f/ C0f pknJw u/fO{ lbg' x'g cg'/f]w ub{5' .

!\_ C0f dfu ug]{ ;b:osf] ljj/0f

gfdM ;Dks{ g+=M

7]ufgfM k]zfM

jfj'.kltsf] gfdM ;Dks{ g+= M

jfh].;;'/fsf] gfd M ;Dks{ g+= M

dfl;s jrt /sd b/ M

xfn;Dd /x]sf] jrt /sd M

Joj;fo btf{ ePsf] lgsfo M Joj;fosf] lsl;d M

Joj;fo /x]sf] :yfg M =========================== lhNnf ========================= g=kf . uf=lj=; ====================== j8f g+ ============== kmf]g g+ ==============

@\_ kl/of]hgfsf] ljj/0f

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| qm=g+ | kl/of]hgfsf] gfd | cfkm"n] nufgL ug]{ /sd | C0f dfu /sd | s'n nfut | s}lkmot |
|  |  |  |  |  |  |

#\_ 3/ hUufsf] lwtf] jf hdfgLsf] ljj/0f

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| qm=g+  | hUuf wlgsf] gfd | jfj'÷klt | jfh] ÷;;'/f | lhNnf | g=kf=÷uf=lj=; | l;6 g+= | j8f g+ | ls=g+ | If]qkmn | lsl;d |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |

$\_ kf/Ljf/Ls ljj/0f M

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| qm=;+= | gfd  | pd]/ |  C0f dfustf{ ;+usf] gftf | ;Dks{ g+= | k]zf | dfl;s cfo |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

%\_ C0fLsf] dfl;s cfDbflg / vr{ ljj/0fM

cfDbflg vr{

3/ef8f 3/ef8f

tna÷Hofnf ljh'ln÷kfgL

Jojzfo 6]lnkmf]g÷df]jfO{n

s[lif /f;g

a}b]lzs /f]huf/ nQf sk8f

sldzg -P]h]G6\_ cf}ifwL pkrf/

Hofnf rf8kj{

kf/Ljf/Ls cfDbflg k/Ljxg÷OGwg

cGo ================= z}lIfs vr{

 cGo ljlQo ;+:yfsf] ls:tf

 dgf]/Ghg - OG6/g]6 ,s]j'n\_

 clgjfo{ vr{ - a|;, dGhg,kfln;, ;fa'g\_

 cGo=

hDdf cfDbflg hDdf vr{

**art**

pNn]lvt Joxf]/f 7Ls ;fFrf] xf] egL ;xL ug]{ C0f dfu ug]{ ;b:oM

gfdM ========================================== b:tvt ========================= ldltM ==============

lwtf] lbg]sf] gfdM ============================= b:tvt ================== kmf]g g+ ================= hUuf wgL / C0fLsf] gftfM =================

**dGh'/Lgfdf lbg]sf] gfd / ;lx5fk -cfjZostf cg';f/\_**

dfly pNn]v ul/Psf] z]o/ wgLn] lnPsf] C0f s'g} klg sf/0fj; glt/]df xfd|f] 3/sf] rn crn ;Dkltaf6 c;'n pk/ u/]df d}n] slx st} ph'/afh'/ ug]{5}g elg k"0f{ dGh'/Lsf] ;fy d]/f] /flh v'zLn] o;df ;lx5fk u/]sf] 5' .

====================

gfd=====================================

;b:o g+= ==============

====================

gfd=====================================

;b:o g+= ==============

sfo{no k|of]hgsf] nflu

**C0f l;kmfl/z**

l;kmfl/z C0f /sd ? M

cIf?kL M

C0f l;kmfl/z ug]{sf] b:tvtM

C0f l;kmfl/z ug]{sf] kbM

C0f l;kmfl/z ldltM

**C0f l:js[t Pj+ cfb]z**

l:js[t C0f /sd ? M

cIf/]lkM

C0f l:js[t ug]{sf] b:tvtM

C0f l:js[t ug]{sf] kbM

C0f l:js[t ldltM

# *cg";"rL @— lwtf] d'Nof****Í****g k|ltj]bg*

 **=======;xsf/L ;+:yf ln=,**

**=======**

C0f cfj]bssf] gfd M— ================================================= lwtf] d"NofÍg ldlt M— =====================================

;b:o g+= ============= 7]ufgf M— ======================================================= kmf]g g+= ===============================

hUuf wgLsf] gfd M— ====================================================== 7]ufgf M— =============================================

;b:o / hUufwgLsf] gftf M— ================ hUufwgLsf] 5f]/f÷5f]/Lsf] gfd M—=========================================

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ;L=g+= | ls=g+= | If]qkmn | k|rlnt d"No | dfnkf]tsf] d"No | d"NoflÍt d"No |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

dflysf] hUufsf] ls=g+= ============ sf] =================== If]qkmndf ePsf] ======= tn] ========= sf]7] 3/sf] lwtf] :ynut lg/LIf0f ubf{ pQm lwtf] pk/ s'g} em}–emu8f tyf slr+un g/x]sf] / 5/l5d]sLx?sf] egfO{ cg';f/ k|rlnt d"Noaf6 tkzLn adf]lhd 3/sf] v'b d"No lgsfNbf

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| k|rlnt d"No | 3/ ag]sf] ;fn | d"NoflÍt d"No | x«f;s6\6L | 3/sf] v'b d"No |
|  |  |  |  |  |

hUufsf] rf}lsNnf o; k|sf/ 5 .

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ls=g+=÷If]qkmn | k"j{ | klZrd | pQ/ | blIf0f |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

hUufsf] rf}lsNnf / k|rlnt d"No eGg] jf k|dfl0ft ug]{ 5/l5d]sx?

gfd ============================================ 7]ufgf ============================================

gfd ============================================ 7]ufgf ============================================

gfd ============================================ 7]ufgf ============================================

lwtf] d"NofÍg ug]{ M

 gfd ========================================================

 kb ==============================================

 b:tvt ========================================

*cg";"rL #— C0f lbPsf] td;'s*

C0f td;'s

lnlvtd\ wgLsf gfd lhNnf ======= l:yt ======= dxfgu/÷pkdxfgu/kflnsf÷g=kf=÷uf=kf j8f g+===========df s]lGb|o sfof{no /x]sf] ================sf= b= g+=====================/x]sf] ==================================;xsf/L ;+:yf ln=-h;nfO{ kl5 o; lnvtdf ;xsf/L ;+:yf elgg]5\_ cfu] tkfO{ ;xsf/L ;+:yfaf6 C0f lng] C0fLsf] gfd ===================================== sf] gflt÷gfltgL÷a'xf/L ===================================== sf] 5f]/f÷5f]/L÷kTgL lhNnf ==============dxfgu/÷pkdxfgu/kflnsf÷g=kf=÷uf=kf================================ j8f g+= =========================== 6f]ndf a:g] ============== jif{sf] >L ================================================== -h;nfO{ kl5 C0fL elgg]5\_ n] o; ;xsf/L ;+:yfsf xfn laBdfg / eljZodf kl/j{tg x'g] ;Dk"0f{ gLlt lgod / lgb]{zgx? k"0f{ ?kdf kfngf ug]{ sa'lnotsf ;fy =========================== zLif{sdf ? ==================== cIf?kL ======================================== o; ;xsf/L ;+:yfaf6 cfhsf ldlt ===================================== df C0f /sd a'lemlnPF . pQm C0fsf] Aofh ======== k|ltztsf b/n] dfl;s ?kdf / ;fFaf /sd dfl;s÷q}dfl;s÷cw{jflif{s ?kdf ============ ls:tfdf ldlt =============================== leqdf lgodfg';f/ r'Stf ul/ ;Sg]5' . ;f] cg';f/ ga'emfPdf jf cfn6fn u/]df tkfO{ wgL ;xsf/L ;+:yfsf] art tyf C0f gLlt cg';f/ nfUg] yk Aofh tyf hl/dfgf ;lxt ;fFaf /sd d]/f] tyf Psf3/ ;uf]n kl/jf/sf] gfddf /x]sf] ;Dk"0f{ hfoh]yf tyf rncrn ;Dkltaf6 c;'n pk/ u/LlnPdf d}n] slx st} bflj lj/f]w ug]{5}g elg d]/f] /flh v'zLn] tkzLnsf ;fIfLsf] /f]xf]a/df tkfO{ wgL ;+:yfsf] sfof{no ================= a;L of] C0fsf] td;'s n]lv ;xL5fk u/L tkfO{ wgL ;xsf/L ;+:yfnfO{ lbPF .

lwtf] lbPsf] hUufsf] ljj/0f -lwtf]\_

|  |  |  |
| --- | --- | --- |
| hUuf wgL / hUufsf] 7]ufgf | lsQf g+= | If]qkmn |
| hUuf wgL— ===================================================a'jfsf] gfd— ===================================================afh]sf] gfd— ===================================================hUufsf] 7]ufgf— =================================================== |  |  |

csf{sf] gfddf /x]sf] lwtf] dGh'/Lgfdf lbg' kg]{ ePdf

C0fLnfO{ dfly pNn]lvt C0f lbgnfO{ d]/f] /flhv'zLn] d]/f] gfddf /x]sf] dfly pNn]lvt lwtf] lbPsf] 5' .

lwtf] dGh'/Lgfdf lbg]sf] gfd— =========================================================== ;lx— ===========================================

klt÷kTgL÷Psf3/ gftf kg]{sf] gfd— =========================================== gftf— =================== ;lx— ========================

Olt ;Dat @)====== ;fn ====== dlxgf ====== ut] ====== /f]hdf z'ed\ .

x:tfIf/— =========================== ldlt— ========================================

;fIfLsf] gfd / b:tvt—

==================== !\_ ==================================================== ;b:o g+= ===========

==================== @\_ ==================================================== ;b:o g+= ===========

td;'s agfpg]sf] gfd / x:tfIf/ =================================================== Joj:yfks **=======================================**

*cg";"rL $—**hdfgt a:g] dGh'l/gfdf—*

 ldlt— @)& . .

**>Ldfg cWoIf Ho"**

**=======;xsf/L ;+:yf ln=, ======= .**

***ljifo— hdfgt a:g] dGh'/Lgfdf ;DaGwdf***

pk/f]St ;DaGwdf o; ;+:yfaf6 ======================= lhNnf, **===============** a:g] **==========================** 5f]/f÷5f]/L÷a'xf/L÷>LdtL **============================** n] o; ;+:yfaf6 cfh ldlt **===============** df lnPsf] C0f /sd ?= **====================** cIf?kL ?================================ dfq ;+:yfsf] gLlt lgod ldr]df jf s'g} klg sf/0fn] ;+:yfn] tf]s]sf] ldlt leq r'Qmf gu/]df pQm C0f /sd c;'n pk/ ug{ ;xof]u ug]{5f}+ / olb c;'n pk/ ug{ g;lsPdf xfdL b'a}n] ltg]{5f}+ olb ltg{ cfgfsfgL u/]df xfd|f] gfddf jf xfd|f] Psf3/ kl/jf/sf] gfddf /x]sf] rn crn ;Dkltaf6 c;'n pk/ u/] slx st{ bfjL lj/f]w ug]{5}g olb ul/xfn]df o;} dGh'/Lgfdfn] ab/ ug]{5 elg k"0f{ dGh'/Lsf ;fy tkzLnsf] /fIfLsf] /f]xf]a/df ;lx5fk ub{5f}+ .

**hdfgt lbg] z]o/ ;b:ox?**

!================================ a:g] ========================================= sf] 5f]/f÷kTgL ================================== =========== jif{sf] z]=;= g+= ============== ;Dks{ kmf]g g+= ===========================================

@================================== a:g] ============================================= sf] 5f]/f÷kTgL ================================== =========== jif{sf] z]=;= g+= ============== ;Dks{ kmf]g g+= ===========================================

**;fIfL z]o/ ;b:ox?**

!======================= a:g] ================================ sf] 5f]/f÷kTgL ================================== =========== jif{sf] z]=;= g+= ==============

@======================= a:g] ================================ sf] 5f]/f÷kTgL ================================== =========== jif{sf] z]=;= g+= ==============

;xfos C0f clws[t— ==================== ;xfos n]vf clws[t— ================ Joj:yfks— ==================

*cg";"rL %— C0f pk;dltn] C0f k\mnf] ck ubf{ eg]{ kmf/d*

C0fLsf] gfd ======================================= ;=g+= =============== 7]ufgf ========================================

;Dks{ ===================================================================== kmnf] ck u/]sf] ldlt =============================

*=============== df 7Ls eP - √ \_ jf a]l7s eP - X \_ n]Vg'xf];*

1. tkfO{sf] z]o/ slt 5 yxf 5 < =================
2. tkfO{sf] art slt 5 < =================
3. tkfO{sf] artdf slt Aofh kfpg' eof] < =================
4. z]o/ k|df0fkq kfpg' eof] < =================
5. cGo ;+:yfaf6 C0f lng'ePsf] 5 < =================
6. xfd|f] ;+:yfaf6 C0fsf] ;fFaf ls:tf slxn] slxn] ltg'{k5{ eGg] s'/f yxf 5 < =================
7. oxfFn] lnPsf] C0f af/] 3/sf] cGonfO{ eGg'ePsf] 5 < =================
8. C0fsf] ;fFaf Aofh art ls:tf lsg gltg'{ ePsf] xf] t < ================================================
9. slxn] cfpg] t < ======================================================================================================

cGo yk ;'emfj lbPsf] ===========================================================================================================

=================================================================================================================================

================================================================================================================================

C0fLsf] x:tfIf/ ============================ bf= af=

C0f pk;ldltsf] gfd / x:tfIf/

1. ===========================================================================
2. ===========================================================================

*cg";"rL–^— k|ltj4tf kq*

lnlvtd\ wgLsf gfd lhNnf ======= l:yt =======;xsf/L ;+:yf ln= -h;nfO{ kl5 o; lnvtdf ;xsf/L ;+:yf elgg]5\_ cfu] tkfO{ ;xsf/L ;+:yfaf6 C0f lng] C0fLsf] gfd ===================================== sf] gflt÷gfltgL÷a'xf/L ===================================== sf] 5f]/f÷5f]/L÷kTgL lhNnf ==============dxfgu/÷gu/kflnsf÷uf=lj=; =============================== j8f g+= =========================== 6f]ndf a:g] ============== jif{sf] >L ================================================== -h;nfO{ kl5 C0fL elgg]5\_ n] tkfO{ wgL ;+:yf;Fu o; ;+:yfsf] ;Dk"0f{ gLlt lgod / lgb]{zgx? k"0f{ ?kdf kfngf ug]{ sa'lnotsf ;fy =========================== zLif{sdf ? ==================== cIf?kL ======================================== tkfO{ wgL ;+:yfaf6 cfhsf ldltdf lnPsf] C0f /sd tf]lsPsf] kl/of]hgfdf nufgL ug{ / ;+:yfsf] gLlt lgodcg';f/ tf]lsPsf] C0fsf] ls:tf tyf Aofh ltg]{5f}+ . glt/]df jf C0fsf] b'?kof]u u/]df td;'sdf n]vPsf] ;do cufj} ;+:yfn] sfg"g adf]lhd cfˆgf] C0f tyf Aofh Pjd xhf{gf xfd|f] rn crn tyf lwtf] ;Dkltaf6 c;'n pk/ u/]df xfd|f] k"0f{ dGh'/L 5 elg k|ltk4tf hgfpb} of] k|lta4tf kqdf b:tvt u/L a'emfof}+ .

C0fL—

============================== a:g] >L ================================== sf] gflt÷gfltgL÷a'xf/L >L===============================sf] 5f]/f÷5f]/L÷kTgL jif{ =============== sf] >L =====================================================x:tfIf/ ============================

1. gftf ====================================================== a:g] >L ================================== sf] gflt÷gfltgL÷a'xf/L >L===============================sf] 5f]/f÷5f]/L÷kTgL jif{ =============== sf] >L =====================================================x:tfIf/ ============================
2. gftf ====================================================== a:g] >L ================================== sf] gflt÷gfltgL÷a'xf/L >L===============================sf] 5f]/f÷5f]/L÷kTgL jif{ =============== sf] >L =====================================================x:tfIf/ ============================
3. gftf ====================================================== a:g] >L ================================== sf] gflt÷gfltgL÷a'xf/L >L===============================sf] 5f]/f÷5f]/L÷kTgL jif{ =============== sf] >L =====================================================x:tfIf/ ============================

;fIfLx?

;fIfLsf] gfd / b:tvt—

==================== !\_ ============================== ;b:o g+= =========== kmf]g g+= ====================================

==================== @\_ =================================== ;b:o g+= =========== kmf]g g+= ================================

;xfos C0f clws[tsf] gfd / x:tfIf/ ===========================================================================

C0f k|d'vsf] gfd / x:tfIf/ ===========================================================================

Joj:yfkssf] gfd / x:tfIf/ ===========================================================================

cg";"rL &— lwtf] dGh'/Lgfdf

**lwtf] dGh'/Lgfdf**

d]/f] **=========** gftf kg]{ **===========================** df a:g] o; ;+:yfsf] z]o/ ;b:o g+= **===================** sf] >L **===================================** -klt÷klTg÷5f]/f÷5f]/L========================= n] d]/f] ========>L=========================sf] gfdsf] tkzLnsf] lwtf]nfO{ o; ;+:yfdf lwtf] /flv o; ;xsf/L ;+:yfaf6 cfh ldlt **========================**ut] nu]sf] C0f /sd ?= **============================** cIf?kL ================================dfq s'g} klg sf/0fa; lgoldt dfl;s ?kdf Aofh art ls:tf tf]s] adf]lhd gcfPdf jf ldlt **==============================** ut] leq k"/} ;fjf /sd / Aofh art ga'emfPdf d]/f] Psf3/df /x]sf] jf d]/f] gfddf /x]sf] hfoh]yf tyf rn crn ;Dklt p7fP/ c;'n pk/ u/]df d}n] slx st} ph'/ afh'/ ug]{ 5}g elg k"0f{ dGh'/Lsf ;fy tkzLnsf] ;fIfLsf] /f]xa/df ;lx 5fk ub{5' .

tkzLn—

|  |  |  |  |
| --- | --- | --- | --- |
| hUufsf] 7]ufgf | ;L6 g+= | lsQf g+= | If]qkmn |
| hUufwgL— **===============** |  |  |  |
| lhNnf ====================== |  |  |  |
| uf=lj=;=— **================**  |  |  |  |
| jf8{ g+= / 6f]n— ===================== |  |  |  |

dGh'/Lgfdf lbg]sf] gfd—=================================a'jf÷klt

7]ufgf—

;fIfLx?—

!\_ ================================================ df a:g] =================================================================

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======= ;xsf/L ;+:yf ln=

============, ==================

C0f Joj:yfkg sfo{ljlw