

lwtfkqsf]s(b)lo lglfk ; jf lgodfj nl, @)^&

s(b)lo lglfk ; DaGwl]lj ifox? lgodg ug[p27on]lwtfkq; DaGwl Pq, @)^# sf]bkrf !!^ n]lbPsf] clwsf/ kofu u/L gkfn ; /sf/sf]:jls[t In0{gkfn lwtfkq af\$}bxfosf lgodx; agfPsf]5 .

kl/R5 - ! kl/Des

!= ; Hft gfd / kl/DeM!_ ol lgodx;sf] gfd ælwtfkqsf] s(b)lo lglfk ; jf lgodfj nl, @)^& /x\$]5 .
@_ of]lgodfj nl af\$}tf\$}f]ldltb]v kl/De xg\$.

- @- **kl/efiffM**lj ifo jf k] Ēn]csf]cy{gnfuđf o; lgodfj nldf,-
- s_ æPqÆ eGgn]lwtfkq; DaGwl Pq, @)^# ; Dengk5{.
- v_ æxtuflÆ eGgn]lglfk ; b:o dfrnt s(b)lo lglfk sDkgldf lwtfkq jf pks/of lglfk ug{ixtufl vtf vnf\$ tyf lj B'tlo dflbodd lglfk ug{ldNg]lwtfkq jf pks/of uxof u/\$f JolQm; Dengk5{.
- u_ æxtufl vtfÆ eGgn]ixtufln]lwtfkq lglfk ug{lglfk ; b:odfrnt s(b)lo lglfk sDkgL; æ a]n}vtf gdj/af6 vnf\$]lj B'tlo vtf -l8Dof6 Psfp66_ ; Dengk5{.
- 3_ æaf\$Æ eGgn]Pqsf]bkrf # adf]hd :yfgf ePsf]gkfn lwtfkq af\$; Dengk5{.
- a_ æs(b)lo lglfk ; jfÆ eGgn]lwtfkq ahf/df ; lrs[ePsf tyf lj B'tlo dflbodd lglfk ug{ldNg] lj t/of jf af\$krf ePsf, lwtfkq jf pks/ofx; ; DalGwt lwtfkqwgla6 cf'gf]lhddfd In0{lwtfkqwgx;sf]lwtfkq; DaGwl lxtufl vtf /vG]tyf lwtfkq jf pks/ofx;sf]gfd; f/L jf vtfdf clenÿ ug{sfo{; Dengk5{.
- r_ æs(b)lo lglfk sDkgLÆ eGgn]s(b)lo lglfk ; jf ; -rfng ug{lgod & adf]hd af\$af6 cgdltkq kkt lwtfkq Joj ; fol ; Dengk5{.
- 5_ æ; rfnstÆ eGgn]s(b)lo lglfk sDkglst] ; rfnst ; ldtsf] ; b:o ; Dengk5{/ ; f] zAbn] ; rfnst ; ldtsf]clwlf; d]nf0{hgfpq\$.
- h_ æx:tfGt/ofÆ eGgn]lwtfkq jf pks/ofsf]:jfldTj x:tfGt/of; DaGwl sfo{; Dengk5{/ ; f]zAbn]lwtfkqwglsf]d[okZrft\xsbf/sf]gfddf gfd; f/L jf 3/fo;L gfd; f/L u/L Ps lwtfkqwglsf]:jfldTj af6 xsbf/ JolQmdf lwtfkqsf]:jfldTj x:tfGt/of ug{sfo{ d]nf0{hgfpq\$.
- em æglfk ; b:oÆ eGgn]s(b)lo lglfk sDkgL; æ ; b:otf lnPsf lwtfkq Joj ; fol jf ; u7t ; :yf ; Dengk5{.
- _ ælgisfzgstfÆ eGgn]lwtfkq÷pks/of lgisfzg ug]; u7t ; :yf ; Dengk5{.
- 6_ æ/lhi6& tyf x:tfGt/of kl]lglwÆ eGgn]s(b)klg ; u7t ; :yfsf]tknf6 ; f] ; :yfn]lgisfzg u/\$f lwtfkq tyf lwtfkqwgx;sf] clenÿ /vL lwtfkq x:tfGt/of tyf lkmtf{eStfgl nufotsf sfo{ug]JolQmjf ; u7t ; :yf ; Dengk5{.
- 7_ æbtfvglÆ eGgn]lgisfzgstf\$]btf{lstfadf pNnÿ ePsf]s(b)lo lglfk sDkgL ; Dengk5{.
- 8_ æpks/ofÆ eGgn]lj B'tlo dflwodaf6 /vG ; lsg]ufdf /l; b, hljg aldf nÿf nufotsf pks/of jf sfuhft; d]nf0{hgfpq\$.

kl/R5 @
s[bl]o lglfk ; jf cgdlt; DaGwl Joj:yf

#= cgdltkqsf]nflu lgj[bg lbgkg -!_ s[bl]o lglfk ; jf ; ~rfng ug{rfxg]sDtdf al;
 s/f[a/fa/ vb ; DklQ -g[j y[/x[f] ; u7t ; :yfn]cgdltkq k[kt ug\$ f nflu cg' rL-!
 adf]hdsf]9fFdf cg' rL-@ adf]hdsf]lgj[bg b:t/ ; mlg u/L af[{ dlf lgj[bg lbg' kg[.
 @_ pklgod -!_ adf]hd lbg]lgj[bg ; fy lgj[s ; :yfsf] ; DaGwdf bxfosf]lj j /Of
 tyf sfuhft ; mlg ePsf]xgkg[M
 -s_ ; :fns / sfo\$ /L k[vsf] ; DaGwdf cg' rL-# adf]hdsf]lj j /Of,
 -v_ cg' rL-\$ adf]hdsf]lj j /Of tyf sfuhft,
 -u_ s[bl]o lglfk sDkgl[sf] ; :yfs ; DaGwdf cg' rL-% adf]hdsf]lj j /Of
 tyf sfuhft,
 -3_ s[bl]o lglfk Joj ; fo :yfgf tyf ; ~rfngsf] ; DefJotf cllog
 kltj[bg,
 -a_ cg' rL-^ adf]hd s[bl]o lglfk sDkgl[sf]lj lgodfj nlsf]d:of[.

\$= lgj[bgpk/ hfFaem ug -!_ af[h]lgod # adf]hd k[kt lgj[bg tyf lj j /Of ; lxtsf
 sfuhft hfFa' ug[.
 @_ pklgod -!_ adf]hd hfFaem ubf{cfj Zos b]vPsf c[go lj j /Of tyf sfuhft
 af[h]dfu ug{ ; Sg[.
 #_ o ; lgodadf]hd lgj[bgpk/ hfFaem ubf{lgj[bsnf0{cgdltkq k[bf] ug{ldNg]
 b]vPdf s[bl]o lglfk ; jf ; ~rfngsf nflu cfj Zos k' f[/ tof / ug{af[h]lgj[bsnf0{
 ; lrt ug[.

%= k' f[/ tof / ug[-!_ lgod \$ sf]pklgod #_ adf]hd af[h] ; lrt u/\$f]!@ dlxgfleq
 s[bl]o lglfk Joj ; fo ; :fngsf nflu cfj Zos lj B'tlo lglfk k[ffnl tof / u/L ; f[f]
 hfgsf/L af[{ ; dlf lbgkg[.
 @_ pklgod -!_ adf]hd t[sPsf] ; doleq k' f[/ tof / ug[; sl yk ; do dfu
 u/df c[f] Totfsf]cfw/df af[h]yk ; do k[bf] ug{ ; Sg[.
 #_ pklgod -!_ adf]hd Joj:yf ul/Psf]lgf] k[ffnl ; ~rfng tyf dd[; Def/
 ug[; DaGwdf s[bl]o lglfk sDkgl[sf]hgziQme[bf aflx/sf JolQmj f ; :yfnf0{lhDd] f/L lbg]
 ePdf To:tf] lhDd] f/L lbg nfu\$[; Dem]f ; DaGwl lj j /Of af[h]f0{hfgsf/L u/fp/dfq
 ; Dem]f ug[.
 -\$_ pklgod -!_ / #_ adf]hd tof / ul/Psf]k' f[/ tyf lglfk k[ffnl[sf] ; DaGwdf
 af[h] ; do ; dodf ; k/Lifof - ; :6d cl86_ ug[u/fpg ; Sg[. To:tf] ; k/Lifof ug[
 cfj Zos kx[; lj wf, tyof[c[fb pknAw u/fpg]st[fo s[bl]o lglfk sDkgl[sf]xg[.

^= k' f[/ sf]lg/Lifof ug -!_ lgod % adf]hd tof / u/\$f]k' f[/ sf ; DaGwdf lgj[bsn]
 af[h]f0{hfgsf/L u/fpgkg[.
 @_ pklgod -!_ adf]hd k' f[/ tof / u/\$f] hfgsf/L k[kt ePsf] tl ; lbgleq
 af[h] :ynut lg/Lifof tyf hfFa' ug[.

#_ pklgod @_ adfllhd lg/lifof tyf hfFaem ubf{ k'f/f/sf ; DaGwdf ePsf] Joj :yf ckof(t blvPdf afBh]lglZrt ; dofjlw tfl lgj bsnf0{yk Joj :yf ug{nufpg ; Sg} .

-\$_ pklgod #_ adfllhd tflsPsf] ; dfofjlwleq cfj Zos k'f/f/sf] Joj :yf u/L afB{ ; dlh hfgsf/L lbgkg} .

&= cgdltkq kbfq ug!_ lgod ^ adfllhd tof/ u/\$f]k'f/f/ plrt blvPdf s[bllo lglfk Joj ; fo ; #fng ug{cg' ; rL-@ adfllhdsf]cgdltkq b:t' aemfpg ; lrt ugkg} .

@_ pklgod !_ adfllhdsf]b:t' k'f/t ePKl5 afBh]cg' ; rL-& adfllhdsf]9fFdf cgdltkq kbfqug} .

= cgdltkq gjls/ofMs[bllo lglfk sDkgl] k'lo\$ cfly\$ jif\$] nflu cgdltkqsf] ; dofjlw ; d'kt ePsf] tlg dlxgfleq cg' ; rL-@ adfllhdsf]afli\$ zNs ; lxt cg' ; rL- adfllhdsf]9fFdf afB{ dlh lgj hg lb0{cgdltkq gjls/of u/fpg'kg} .

(= cgdltkq lgnDag jf vf/hMs[bllo lglfk sDkgl]sf] cgdltkq lgnDag, vf/h jf cGo sf/j fxl ; DaGwl Joj :yf g'kn lwtfkq afB{ ; DaGwl lgodfj nl cg' ; f/ xg} .

kl/R5}

s[bllo lglfk sDkgl tyf lglfk ; b:osf]sf, stfo tyf clwsf/

!)= s[bllo lglfk sDkgl]sf, stfo tyf clwsf/Ms[bllo lglfk sDkgl]sf, stfo tyf clwsf/ b'xfo adfllhd xg}M

-s_ lwtfkq lglfk ; j]fsf]:yfkf, ; #fng tyf Joj :yfkq ug]

-v_ s[bllo lglfk sDkgl] :jlsf u/\$f lgsfox}sf ; fy} lglfk ; b:ox}, lgisfzgstf}, /lhi6} tyf x:tfGt/of kltlglwx} tyf :6s PS; r]h / To; sf /fkm, fkm zfvf jf /fkm, fkm lgsfosf ; fy} cGo o:t}lgsfox} ; E lj B'tlo ; ~rf/ ; Gh'n :yfkf ug]

-u_ s[bllo lglfk sDkgl tyf lglfk ; b:o÷lgisfzgstf}/lhi6} tyf x:tfGt/of kltlglwnf0{kl/rfng ug{lj lgod jf sfo{ ; #fng lgb}zsf tof/ ug]

-3_ kl/kq÷cflwsf/s ; r'gfsf] d'f'bdaf6 lglfk ; b:o÷lgisfzgstf}/lhi6} tyf x:tfGt/of kltlglwnf0{ lghx}sf] Joj ; fo kl/rfng ug] ; DaGwdf lgb}zsg÷lgb}zsf hf/L ug]

-a_ lglfk ; b:o jf lgisfzgstf\$] lwtfkq :jlsf/ u/L lngcl3 lglfk ; b:o÷:6s PS; r]h jf /fkm, fkm lgsfo÷lgisfzgstf}/lhi6} tyf x:tfGt/of kltlglw; E ; Dem'f ug]

-r_ afBdf btf{ePsf lglfk ; b:ox}sf]; #fndfkm} sfo{ ; #fng ug]

-5_ lxtufxln]lglfk ; b:odfkm} NofPsf]lwtfkqnf0{lj B'tlo }kdf kl/j tG u/L lglfk /fVg]tyf nufglstf\$] dfucg' ; f/ efl}ts }kdf kl/of t ug]

-h_ lglfk ; b:ox}, lgisfzgstf{/ /lhi6} tyf x:tfGt/of kltlglwx}n] aemfpgkg]w/f}, zNs tyf b:t' t\$g]

- em_ lgisfzgstf{ sDkglN] sh lgisflzt lwtflkqsf] lx;fa /fVg ; xofl] k'ofpgsf] nflu lxtuflxsf] btf{ lsfadf clen] /fvl ; do ; dodf jf af\$]tf\$] ; dodf lgisfzgstf{ sDkglNf0{pknAw u/fpg]
- _ _ lglfk ; b:o, /lhi6k/ tyf x:tfGt/Of kl'tlglw tyf lgisfzgstf{f0{ kefj sf/l lj B'tlo lglfk ; }f pknAw u/fpg]
- 6_ lglfk ; }fdf btf{ ePsf lwtflkqnf0{ lwtflkqwsdf jf /f\$sd f/ flvPsf] clen] ug] ; lj wf pknJw u/fpg]
- 7_ lwtflkq; E ; DalGwt cGo ; 3 ; yfnf0{cfj Zos ; xofl] pknAw u/fpg]
- 8_ lglfk ; b:ox;sf] kj z btf{ ug] lg/lif0f ug] cgludg ug] lgnDag ug] tyf ; b:otf vf/h; DaGwl sfo{ug]
- 9_ s[bllo lglfk sDkglSf] lhDdfdf /x\$] ; a} lwtflkqx;sf] tYofl ÷; r'gf ; /lft ; kdf /fVg] k'Gw ldnfpg]
- of_ lglfk ; b:osf] dflbdaf6 nufglstf{f] lj B'tlo vftf vfl] lbg] / ; DalGwt klfn]dfu\$]a]hdf pQm vftf; DaGwl lj j /Of pknAw u/fpg]
- t_ s[bllo lglfk ; }fdf /x\$] lwtflkqsf] x:tfGt/Of ug] ; DalGwt k4lt agf0{ sfof] og ug]
- y_ lglfk ; b:on] nufglstf{f6 lng k'fpg] zNs ÷ b:t'/sf] pkNnf] ; ldf lgwf{Of ug]
- b_ clwsf/ k'kt clwsf/lN] s[bllo lglfk sDkglSf] lj lgod ÷ sfo{ ; #fng lgb]zsfcg?k /x\$] lxtuflxsf] vftsf] lj j /Of pknJw u/f0{ lbPsf] cfbz ÷ lgb]zg adfl]hd lxtuflxsf] lwtflkq jf vftf /f\$sf /fVg]
- w_ s[bllo lglfk sDkglSf] k'Gwkqdf pNn]vt cGo ; }f pknAw u/fpg]
- g_ s[bllo lglfk sDkglSf] sfo{ ; #fng ug] qmddf lxtuflxnf0{kg{ ; Sg]hfl]vd sd u/l lxt/lff ug] aldfnufotsf cGo kof'kt ; ts{f ckgfpg]
- k_ s[bllo lglfk sDkgl tyf lglfk ; b:osf] nfk/afxsf] sf/Ofaf6 nufglstf{h] xfgl gr\$; fgl Joxfg{ k/Of lghnf0{ ; f] afkt lfltkl't{lbnfpg] / olb pQm lft lglfk ; b:oaf6 ePsf] eP lghaf6 pQm/sd c; h ug]
- km_ s[bllo lglfk sDkglN] lgoGqOf k4lt, sfof] lw tyf ; /lff ca:yfaf/] aflif\$; kdf lg/lif0f u/l ; f\$] Pskl't kl'tabg af\$ dlf k'z ug]
- a_ s[bllo lglfk sDkglN] lglfkdf lnPsf ; DkOf{lwtflkqx; lj B'tlo dflbd df tyf kl/j t'Glo (fungible) : j ; kdf /fVg].

!!= s[bllo lglfk sDkglN]ug{gxg}sfom s[bllo lglfk sDkglN]b'fo adfl]hdsf sfo{x; ug] u/fpg xbg] M

- s_ cfknyf]lglfk ; }f; DaGwl clwsf/ af\$nf0{kj} { r'gf gu/l s; hnf0{klg k'bf]g ug] jf k'ofof]hg ug]
- v_ sfgn]lgwf{Of u/\$]cj : ydf afx\$ lxtuflx vftf; DaGwl lj j /Ofsf uff]otf e# xg]sfo{ug}
- u_ cfknyf ufxsnf0{sg}lwtflkqsf ; DaGwdf nufgl; DaGwl k/fdz{lbg .

!@= lglfk ; b:osf]sfd, st{fo tyf clwsf/Mlglfk ; b:osf]sfd, st{fo tyf clwsf/ b'fo adfl]hd xbg] M

- s_ lxtuflx; E ; Dem]f u/k15 dfq lwtflkq vftf vfl]g]

- v_ lxtufl vlft vflgebf cufl8 af\$ s[bllo lglfk sDkglN] lgwf{Of u/ adflhdsf] nufglstf{klxrfg k\$of k/f ug}
- u_ k[os lxtuflsf] gddf cnu cnu vftf ; #fng ug / Ps lxtuflsf] lwtfkq csf] lxtuflsf] lwtfkq; E gld; f0{cnlu}/Vg]
- 3_ lxtuflN] kZ u/\$f lwtfkqxZ lj B'tlo Z kdf kl/atG ug / lxtuflN] cg/fW u/\$f]; ft lbgleq lgisfzgstf{/lhi6k/ tyf x:tfGt/Of kl|lglsxf+ k7f0{lJ B'tlo lglfk clen\nf0{ef]ts kdf0kqdf kl/j tG ul/lbg]
- a_ lj B'tlo Z kdf /x\$ lwtfkqxZ sf] lj j /Of /Vg]
- r_ lxtuflsf] vftfa6 lwtfkqsf] x:tfGt/Of ubf{lxtuflsf] lnvt j f lj B'tlo ; Fgf kkt u/k15 dfq sfotG og ug}
- 5_ ufxs tyf cGo dWb:ystf{Esf] Joj]; flos sf/faf/ ubf{pRr:t/sf] g]ts Joj xf/ sfod /Vg]
- h_ sfgg kngf clwsf/lnf0{kEj sf/l sfd u/fpgsf lgldt kofkt clwsf/ / :j tGqtf lbg]
- em_ s[bllo lglfk sDkglN] t\$ adflhdsf] cj lwdf lxtuflnf0{lJ B'tlo vftsf] lj j /Of pknAw u/fpg]
- `_ af\$ {tyf s[bllo lglfk sDkglN] lbPsf lgbZg ; emj kngf ug}.

!#= lglfk ; b:on]ug{gxg]sfo lglfk ; b:on]bxfo adflhdsf sfo{ug{u/fpg xBGM

- s_ lxtufl jf ufxsnf0{cfkm'sg}vf; ; j f kbfq ug{oflo jf lfdtj fg /x\$] eGg]f/Of cglrt Joxf/f k|tt ug}
- v_ af\$ {jf s[bllo lglfk sDkglN] kZ ug{kG] sg} sfuhft, kl|taBj jf ; Fgf n\$fpG]jf unt sfuhft, kl|taBj jf ; Fgf kZ ug}
- u_ s[bllo lglfk sDkglN] kA{ :j ls[t ge0{cfkm] sfdsf/j fxl cGo s; hf0{ t\$g jf k|ofof]ht ug}
- 3_ lxtufl jf cZ lglfk ; b:oxZ sf] clxt xg] u/l sg} c:j:y k|t:kwfOf ; mlg xg]
- a_ sfgn] tflslbPsf] cj:ydf afx\$ lglfk ; b:osf] axl vftf; DaGwl lj j /Ofsf] uflotf eE ug}
- r_ cfkm] ufxsnf0{sg} lwtfkqdf nufgl ug}; Nnfx lbg].

kl/R5B \$

kFl, :jfldTj tyf oflotf; DaGwl Joj:yf

!\$= s[bllo lglfk sDkglN]:j fldTj M -!_ dfGotfkkt lwtfkq ahf/, gful/s nufgl sfjf, a\$, labZl ; #yfut nufglstf{ u/a]sE lj Qlo ; #yf, lglfk ; b:oxZ tyf af\$] t\$]sf] cGo ; #yfn] s[bllo lglfk sDkglN] zB/ uXOf ug{; Sg\$.

t/ af\$] k]s[ts JolQm k]0eB sDkgl jf ; xsf/L ; #yfnf0{s[bllo lglfk sDkglN] zB/ uXOf ug{kfpG]u/l t\$g ; Sg\$.

@_ pklgod -!_ df hg; S} s/f n]vPsf] eP tfklg s[bllo lglfk sDkglN]:j fldTj uXOf ug}; #yfn] bxfo adflhd oflotf k/f u/\$] xgkg] 5M

-s_ :yfkf ePsf] sDtldf kfF aif{k/f ePsf]

- v_ rQmf kFleGbf gōj y{sd gePsf]
- u_ lj ut tlg j if{v gfkndf ; #fng ePsf].

!%= :jfldTj uxOf ug{g; Sg]cj: yfMbxfosf]cj: yf ePsf]sDkgl jf ; #7t ; #yf sDblō lgIfk sDkgl] zō/ :jfldTj uxOf ug{oflō xg5ōM

- s_ ; fxsf] COf Itg{g; sl bdf; fxlsf] sf/j fxldf k/\$f]
- v_ kʃnt sfggadflnd s/ bflvnf ug{ kōflhgsf nflu cfo lj j /of kʒ gu/\$f]
- u_ lj Qlo lj j /of ; fj hlgS ug{kgl]sDkgl jf ; #7t ; #yfsf]xsdf nuff/ tlg j if{ Dd nʃf k/Llfof ePsf]lj Qlo lj j /of ; fj hlgS gu/\$f]
- 3_ ; DalGwt Pḡadflnd sf/j fxl e0{cgdltkq vf/h ePsf]
- a_ shf{ ; ʃgf sDlōsf]sfnf] ; ʃldf /xsf].

!^= :jfldTj x:tfGt/Of; DaGwl Joj : yfM-!_ sDblō lgIfk sDkgl] ; #yfs zō/wgln]cfkth] uxOf u/\$f] zō/ cgdltkq kʃnt ePsf]ldlt]kfF j if{kʃf geP; Dd laqm ug{kfpg]5ō .

- @_ pklgod -!_ adflndsf] ; do ; dʃkt e0{sDblō lgIfk sDkgl]sg}zō/ laqm ePsf]of To:tf] zō/ vl/b u/L InPsf]ldlt]Psj if{kʃf geP; Dd kgMlaqm ug{ ; lsg5ō .
- #_ sDblō lgIfk sDkgl] zō/wgln] cfkth] uxOf u/\$f] zō/ laqm ug{ rfxdf cfkth]laqm ug{zō/sf]laqm dNosf]zō bzdna kfFklʃtzt b:tʃ; lxt ; DalGwt sDblō lgIfk sDkgl]dʃkt :jls[tsf nflu afʒ{ dlf lgj ḡg lbgkg5 .
- \$_ pklgod #_ adflndsf] lgj ḡgdf zō/ vl/b ug{ rfxg] sDkgl jf ; #7t ; #yfsf]cgʃ ʃL-% adflndsf]lj j /of tyf sfuhft; dʃ ; #Ug ug{kḡ5 .
- %_ pklgod #_ adflndsf] lgj ḡg / ; #Ug lj j /of tyf sfuhft hfFaem ubf{ afʒh] cfj Zos bʃdf yk lj j /of jf sfuhft dfu ug{jf sg}lj ifodf :ki6 ug{nufpg ; Sg5 .
- ^_ pklgod #_ adflnd kg{cfPsf]lgj ḡg pk/ cfj Zos hfFaem u/L afʒh] Pḡ tyf o; lgodfj nlsf]clwgdf /xl zō/ laqm]nflu ; xdlʃ kʃfg ug5 .

!&= zō/ laqm ug{kḡ-!_ o; lgodfj nldf cḡoq hg; ʒ}sf nʃvPsf]ePtfklg sDblō lgIfk sDkgl] zō/ :jfldTj uxOf ug{coflō ePsf] ; DalGwt ; #7t ; #yfn]cfkth]uxOf u/\$f] zō/ :jfldTj x:tfGt/Of ug{To:tf] coflō ePsf]ldlt]tlg dlxgfleq o; lgodfj nldf ePsf]Joj :yf adflnd afʒ{ dlf lgj ḡg lb0; Sgkg5 .

- @_ pklgod -!_ adflnd zō/ :jfldTj x:tfGt/Of ug{g; sDf ; DalGwt ; #7t ; #yfn]uxOf u/\$f] zō/ sDblō lgIfk sDkgl]In0{tlg dlxgfleq o; lgodfj nl adflnd oflōtf kʃf ePsf]lgsfonf0{afʃsafʃh kōffnlaf6 laqm ul/lbgkg5 .
- #_ pklgod @_ adflnd zō/ laqm xg g; sDf afʒh0{hfgsf/L lb0{sDblō lgIfk sDkgl]cḡo j \$lNks Joj :yf cj ndag ug{ ; Sg5 .
- \$_ pklgod @_ jf #_ adflnd sDblō lgIfk sDkgl] zō/ laqm ubf{ o; lgodfj nl adflnd oflōtf kʃf ePsf] ; #yfnf0{dfq laqm ug{kḡ]5 / To; /L laqm u/\$f] Ps dlxgfleq laqm ul/Psf]/sdsf]zō bzdny kfF klʃtzt b:tʃ; lxt zō/ vl/b ug{ ; #yfsf] ; DalGwdf cgʃ ʃL-% adflndsf]lj j /of / sfuhft tyf afʃsafʃh kōffnlaf6 zō/ laqm ul/Psf]eP ; f] ; DalGwl ; DkOf{lj j /of; lxt sDblō lgIfk sDkgl] afʒh0{hfgsf/L lbgkg5 .

!* = ; #fns tyf sfo\$fl/kd\vsf]of]otfM s[bllo lglfk Joj ; folsf]; #fns tyf sfo\$fl/kd\vsf]of]otf bxf]o adf]hd xgkg\$ M

- s_ s[bllo lglfk Joj ; folsf] sfo\$fl/kd\vsf tyf ; #fnssf] nflu cyzf:q, jfl0fHo zf:q, ljQ, n\yf, Joj:yfkg jf jfl0fHo sfgg laifodf df]otf k]kt lzlf0f ; #yfa6 sDtdf :gftsfQ/ jf rf68{Psfp66];L jf ; f] ; /xsf] pkwf xfl; n u/L kFl ahf/ jf pBfU jf jfl0fHo jf ljQ jf n\yf jf sfgg jf Joj:yfkg lfx; d]llo]sg}Ps jf PseGb a9L lfxdf sDtdf kfF aif\$] cgej xfl; n u/\$f]
- v_ g]kn ; /sf/n]:jls[t lbPsf]df afx\$ g]knf gful/s ePsf].

!(= ; #fns tyf sfo\$fl/kd\vsf]cof]otfM-!_ bxf]osf]cof]otf ePsf]JolQm s[bllo lglfk Joj ; folsf]; #fns jf sfo\$fl/kd\vsf] xg; Sg]5g M

- s_ axhfPsf]jf dfgl; s ; Gthg 7ls gePsf]
- v_ g]ts ktg b]vg]k]bf/L cleof]udf s; /bf/ 7xl/Psf]eP ; hfo eQmfg ePsf]ldltn]kfF aif{k'f gePsf]
- u_ e]6frf/ jf 7ulsf] s; /df cbfntaf6 ; hfo kfPsf] eP ; hfo eQmfg ePsf]ldltn]kfF aif{k'f gePsf]
- 3_ cfkm' jf cfkm' ; #fns jf sfo\$fl/kd\vsf /x\$]sDkgl jf ; u7t ; #yfn] ; fx\$] Cof ltg{g; sl bdf; fxldf k/\$]eP bdf; fxldf k/\$]kfF jif{k'f gePsf]
- a_ k]Int sfggad]hd s/ bflvnf gu/\$] jf s/ bflvnf ug]k]hgsf nflu cfo ljj /of kZ gug]sDkgl jf ; u7t ; #yfsf]; #fns jf sfo\$fl/kd\vsf /x\$]
- r_ cfkm' jf cfkm' ; #fns jf sfo\$fl/kd\vsf /x\$]sDkgl jf ; u7t ; #y shf{ ; 'rgf s[bsf]sfnf]; 'rldf /x\$]
- 5_ nuff/ tlg jif{Dd n\yf k/lif0f ePsf] ljQlo ljj /of ; fj h]gs gug] ; fj h]gs lgisfzg u/\$] ; u7t ; #yfsf]; #fns jf sfo\$fl/kd\vsf /x\$]
- h_ P]gad]hd ; hfo e0{ ; u7t ; #yfsf]; #fns jf sfo\$fl/kd\vsf] kdf sfo{ug{kfp]gu/L af\$]; l'rst u/\$].
- @_ sg} sDkgl jf ; u7t ; #yfdf sfo\$fl/kd\vsf] kdf sfo{t /x\$]JolQm] s[bllo lglfk Joj ; folsf] sfo\$fl/kd\vsf] sfo{ug{kfp]gu]5g .

**kl/R5 - %
lglfk ; b:o; DaGwl Joj:yf**

@) = lglfk ; b:osf]of]otfM lglfk ; b:o xgsf]nflu bxf]o adf]hdsf]of]otf k'f u/\$]xg' kg\$M

- s_ a\$ jf ljQlo ; #yf, lwtfk]q bnf, /lhi6k jf x:tf]t/0f k]tlglw, s:6f]8og jf c]o o:t}af\$af6 ; do ; dodf t]sPsf lgsfo /x\$]
- v_ g]jy{sDtdf Ps s/f\$?k]fF/x\$]
- u_ shf{ ; 'rgf s[bsf]sfnf]; l'rdf g/x\$].

@!= af8df bt{xbkg}! o; lgodadfhnd s{blo lglfk sDkglSf] ;b:otf kkt u/L ;]f kbfq ug{ rfxg] of]otf k/f u/\$f lgsfon] to; /L ; b:otf kkt ug{cl3 af8af6 bt{ kdf0fkq lngkg5 .

-@_ pklgod -!_ adfhndsf]bt{ kdf0fkq kkt ug\$ nflu cg'; 'L-(adfhndsf] 9fFdf cg'; 'L-!@ adfhndsf]lgj dg b:t/ tyf bxfosf ljj /of tyf sfuhft ; #lg u/L af8{ dlf lgj dg lbgkg5,

-s_ ; #yfsf] kagwkq tyf lgodfj nlsf]kl|tlnk,

-v_ sDkgl bt{ kdf0fkq,

-u_ k|nt sfggadfhnd tflsPsf] 9fFf / n|ydfgcg'; f/ tof/ u/L n|yf k/Llf0f ePsf]cl3Nnf]cfly\$ j if\$]lj Qlo ljj /of,

:ki6ls/ofM o; v08sf] kofhgsgf] nflu ; #yfkf e0{ cfly\$ j if{ k/f gePsf]sDkgl j f ; #7t ; #yfsf]xsdf Joj :yfkaf/f kdf0ft cfj lws lj Qlo ljj /of kZ ug{ ; lsg5 .

-3_ lglfk ; b:osf] ; kdf sfo{ug{tof/ ul/g]k} f/f/ Joj :yf,

-a_ lglfk ; b:osf] ; kdf sfd ug{Joj :yf ul/g]hgziQm

#_ af8n] pklgod -@_ sf]v08 -s_ blv -a_ ; Ddsf]Joj :yfdWb] sgdif 5b lbg ; Sg5 .

-\$_ pklgod -@_ adfhnd kZ ePsf]lgj dgsgf] hfFaem ubf{ af8{ ; Gtl6 ePdf lgj dsnf0{ lglfk ; b:osf] ; kdf bt{ u/L cg'; 'L-!) adfhndsf] 9fFdf kdf0fkq kbfq ug5 .

-%_ pklgod -\$_ adfhnd bt{ kdf0fkq kbfq ug{cl3 af8n]lgj dsnf0{cg'; 'L-!@ adfhndsf]bt{ kdf0fkq b:t/ aemfpg ; lrt ug5 .

@@= bt{ kdf0fkq gjls/ofM -!_ o; lgodadfhnd kbfq ul/Psf]bt{ kdf0fkq Ps cfly\$ j if{ Dd axfn /xg5 / cfly\$ j if{ ; dft ePsf]tlg dlxgleq gjls/of ul/ ; Sgkg5 .

-@_ lglfk ; b:on] tflsPsf] ; doleq bt{ kdf0fkq gjls/ofsf] nflu lgj dg lbg c; km ePdf, To:tf] lglfk ; b:onf0{ bt{ kdf0fkq gjls/of gu/fPsf] cjlw; Dd gof nufglstf{vtf vng /f\$ nuf0g]5 .

#_ lglfk ; b:on]bt{ kdf0fkq glj s/of ug\$]nflu cg'; l'r-!! adfhndsf]lgj dg / cg'; 'L-!@ adfhndsf]b:t/ ; lxt af8{ dlf lgj dg kZ ugkg5 .

-\$_ lglfk ; b:osf] bt{ kdf0fkq gjls/of ug\$] nflu lbPsf] lgj dgdf pQm kdf0fkqsf]Dofbleq kdf0fkq gjls/of xg g; sdf af8af6 cGoyf ; 'rgf gcP; Dd cflmgf] sfd ug{afw kg]5g .

@#= gub w/f6L /fVgkg} -!_ lglfk ; b:on] cflmgf] sf/faf/ z? ug{ufi8 s{blo lglfk sDkglDf Aofh gkfpj]u/L gub w/f6L /fVgkg5 .

-@_ pklgod -!_ adfhnd lglfk ; b:on] s{blo lglfk sDkglnf0{ aemfpgkg]gub w/f6L /sd s{blo lglfk sDkglSf]lj lgodfj nldf tflsP adfhnd xg5 .

kl/R5 - ^
lwtfkqsf]lglfk; DaGwl Joj :yf

@\$= s[bllo lglfkd] lwtfkqsf]; djf ž u/fgkg -!_ s[bllo lglfk sDkgl] l] lgodfj nldf tfl]sPsf] oflotf k/f u/\$f tyf lwtfkq ahf/df ; lrs[ePsf jf gePsf lwtfkq hf/L ug{ hg; S}; u7t ; :yf jf lgsfon] s[bllo lglfk sDkgl] lwtfkq jf c[go pks/Of ; djf ž ug{ rfx[df s[bllo lglfk sDkgl] lgwf{Of u/\$f] zNs It/L s[bllo lglfk sDkgl] t[š] adf]hdsf] 9fFdf ; Dem]f ug{kg[5 .

-@_ pklgod -!_ df hg; S} s/f n]vPsf] ePtfklg s[bllo lglfkd] ; /sf/L lwtfkq, sdl; on k[/ :6s kdfokq tyf j:t' ahf/sf ekf[jf kdfokq; d]sf] lglfk /Vg ; lsg[5 .

-#_ lgisfzgstf{ ; u7t ; :yf jf c[go lgsfon] s[bllo lglfk k[ffnldf lwtfkq lglfk u/fgsf nflu s[bllo lglfk sDkgl] sfo{ ; fng lgb[zsdf tfl]sP adf]hdsf] sfuhf, zNs tyf l]j /Of; lxt s[bllo lglfk sDkgl] lgj [g lbgkg[5 .

-\$_ pklgod -#_ df hg; S} s/f n]vPsf] ePtfklg s[bllo lglfk sDkgl] gkfn ; /sf/n] hf/L u/\$f] lwtfkq / af[š] t[š] adf]hdsf c[go lwtfkqsf] lglfk ug{ afw[kg[5g[.

-%_ s[bllo lglfk sDkgl] cfk[th] lglfkd] lnPsf]; Dkof{lwtfkq efl]ts kdfokq/lxt -l8Dof6] nfoh_ u/L lwtfkqx[; sf] l]j B'tlo clen[/Vgkg[5 .

-^_ o; lgodfj nl nfu"x[; lrs[/x[; u7t ; :yfx[; n] s[bllo lglfk sDkgl] cfk[th]; jf ; fngdf NofPsf] Ps jif[eq s[bllo lglfk k[ffnldf lwtfkq lglfk u/f0 ; Sg' kg[5 .

-&_ s[bllo lglfk sDkgl ; fngdf cfPkZrft\af[š] lwtfkq bt{u/fPsf ; Dkof{ ; lrs[; u7t ; :yfn] cfk[th] lwtfkqx[; efl]ts kdfokq/lxt u/L l]j B'tlo [; kdf dfq lgisfzg ug{kg[5 .

-*_ pk-lgod -^_ sf]; ldfeq /xl ; lrs[; u7t ; :yfn] cfk[th] lwtfkqx[; nfo{ lglfk u/fgsf lglDt ; dotfnsf tof/ u/L af[š] t[š] ; Sg[5 .

-(_ lgisfzgstf{ jf lgisfzgstf{sf] kl]t]glwn] l]j B'tlo df]bodd /flvPsf lwtfkqsf kdfokqx[; sf] clen[/Vgkg[5 / lgisfzgstf{] lgisfzg u/\$f l]j B'tlo lwtfkqx[; sf] clen[; [; Dkof{lwtfkq -l]j B'tlo [; kdf /flvPsf lwtfkqx[; / efl]ts [; kdf /flvPsf lwtfkqx[; b]gs [; kdf ldnfg u/L /Vgkg[5 .

-!)_ ; lrs[sDkgl] xsdf lgisfzgstf{] s[bllo lglfk sDkgl] l]j B'tlo [; kdf kl/at[u/L /fv\$ lwtfkqx[; lwtfkq ahf/df ; lrs[ul/Psf lwtfkqegb[a9l gePsf] ; lglZrt ug{kg[5 / ; f[š] kl]t] [g af[š] lgwf{Of u/ adf]hdsf] ; dofj lwdf lwtfkq ahf/nfo{ aen]pgkg[5 .

-!!_ lgisfzgstf{/lhi6[tyf x:tf[Of kl]t]glwn] lxtuf]xsf] lwtfkq l]j B'tlo lglfkd] /Vg lbPsf] cfb[; lxtsf]; [; g (Intimation) lglfk ; b:oaf6 k[ft u/kl5 tfl]sPsf] cj lwleq ; flj ssf] lwtfkqsf] kdfokq /2 u/L lwtfkqwglsf] ; \$f s[bllo lglfk sDkgl] gfd bt{ePsf] wgl]sf] [; kdf sfod u/L ; f[š] hfgsf/L s[bllo lglfk sDkgl] nfo{ lbgkg[5 .

-!@_ lgisfzgstf{/lhi6[tyf x:tf[Of kl]t]glwn] lxtuf]xsf] l]j B'tlo lglfkd] /flvPsf] lwtfkq nfo{ kgM efl]ts kdfokqsf] [; kdf kl/j t[ug{ lbPsf] cfb[; lxtsf]; [; g (Intimation) lglfk ; b:odfkn[k[ft ePk5 tfl]sPsf] cj lwleq lglfk clen[df s[bllo

lglfk sDkglSF] ; \$f lxtufXlsf] gfd /fvL kdf0fkq cyf{\lwtfKqsf] ljj /of agf0{ ; f\$] hfgsf/L sDbl0 lglfk sDkglNF0{lbkgf .

@%= :jfldTj x:tfGt/Of; DaGwl Joj:yfM-! lxtufXlsf]l/tkj \$sf]cg/fw kkt ePkI5 lglfk ; b:on]tfl]sPadfllndsf]koffnldf :jldTj x:tfGt/Ofsf]k\$of cufl8 a9fpg' kgf .
@_ lxtufXlsf] d[o' ePdf jf cGo sg}cj:yf k/] nufglstf{h} vfh\$ vftdf /x\$] lwtfKqX;sf] :jfldTj x:tfGt/Of ugK/df To:tf lwtfKqX;sf] :jfldTj x:tfGt/Of; DaGwl k\$of krlnt sfggadflnd xgf .

kl/R5 - &
ljQlo ljj /of, nYfk/Llfof tyf ljj /of kjfx; DaGwl Joj:yf

@^= sDbl0 lglfk sDkglSF]ljQlo ljj /of tyf clenY ; DaGwl Joj:yfM-! sDbl0 lglfk sDkglN]krlnt sfgg adflnd /VgkgIclenY tyf ljj /ofsf cltl/Qm bXfo adflndsf] clenY; d] oyfy{/ b?:t ; kdf /VgkgfM

- s_ sDbl0 lglfk sDkglSF]lglfk ; b:o ; DaGwl ljj /of,
- v_ lglfk ul/Psf lwtfKq tyf lgisfzgstf{ ; DaGwl ljj /of,
- u_ af\$H]; do ; dodf tfl]slbPsf]cGo ljj /of .

@_ pkgod -!_ adflnd /VgkgIclenYsf]9fFf af\$H]tfl]slbg ; Sgf .

#_ sDbl0 lglfk sDkglN]cfknyf] ; #fngsf] cfctI/s nYf k/Llfof ugI Joj:yf ldnfpgkgI 5 / ; f\$] klTjhg cfly\$ jif{ ; dkt ePsf] tlg dlXgfleq af\$ {dlf kZ ugKgf .

-\$_ sDbl0 lglfk sDkglN]cfly\$ jif{ ; dkt ePsf] tlg dlXgfleq nYf k/Llfof u/fpg' kgf / nYf k/Llfof ; DkGg ePsf] Ps dlXgf leq ljQlo ljj /of af\$ {dlf kZ ugKgf .

-%_ sDbl0 lglfk sDkglN]cfknyf] jflif\$ klTjhg cfly\$ aif{ ; dkt ePsf] 5 dlXgfleq af\$ {dlf kZ ugKgf .

^_ sDbl0 lglfk sDkglN]jflif\$; fwf/Of ; ef ; lPsf]tl; lbgleq pQm ; fwf/Of ; efd k|tt laifo tyf ePsf lgOf0; lxtsf]ljj /of af\$ {dlf kZ ugKgf .

@&= ljj /of tyf klTjhg kZ ugKgfM-! sDbl0 lglfk sDkglN]bXfo adflndsf]hfgsf/L, ljj /of tyf klTjhg bXfo adflndsf]cjlwleq af\$ {dlf kZ ugKgf M

- s_ qdfI; s kUlt klTjhg qdfI; s cjlw ; dkt ePsf]tl; lbgleq,
- v_ sDbl0 lglfk sDkglN]lglfk ; b:onf0{sg}sf/j fxl u/df To:tf]sf/j fxl u/\$] ; ft lbgleq ; DalGwt lglfk ; b:osf]gfd, sf/j fxlSF]ljj /of tyf sf/j fxl ugK/\$]sf/Of; lxtsf]ljj /of,
- u_ sDbl0 lglfk sDkglN]lglfk ; b:osf] lg/Llfof u/\$] cj:yfdf lg/Llfof ; dkt ePsf]tl; lbgleq tI; DaGwl klTjhg,
- 3_ af\$H]dfu\$; rGf, sfuhft tyf cGo ljj /of,
- a_ af\$H]; do ; dodf tfl]slbPsf]cGo ; rGf tyf ljj /of .

@_ sDbl0 lglfk sDkglN]af\$ {dlf kZ ugKgfI klTjhg sf] 9fFf af\$H] tfl]slbg ; Sgf .

#_ Pqsf] bknf \$^ df tfl]sPsf] hfgsf/l sf cti/Qm s[bllo lglfk sDkglN] bxfosf s/fsf] hfgsf/l af\$hf0{t?Gt lbgkg\$M

-s_ ; :yfs, ; #fns tyf sfo\$fl kdv krint sfggadfl]hd sg} sf/jfxldf k/df,

-v_ ; :yfs, ; #fns tyf sfo\$fl kdv shf{ ; Rgf s[bl\$] snf] ; Rldf k/df,

-u_ s[bllo lglfk sDkglN] lwtfkq lglfk, s[bllo lglfk sDkgl] ; b:otf, lwtfkq x:tfGt/Of ; DaGwdf sg} ; ldt u7g u/df pQm ; ldt]sf] ; Argf, sfd stfo tyf clwsf/ ; DaGwl hfgsf/l,

-3_ v08 -u_ adfl]hd u7g ul/Psf] ; ldt]sf] ; Argf, sfd, stfo tyf clwsf/ kl/j tG u/df jf lj 36g u/df,

-a_ s[bllo lglfk sDkgl] Joj :yfkj jf ; u7g 9fFdf sg} kl/j tG ePdf,

-r_ s[bllo lglfk sDkgl] lgod kngf clws[sf] lgoLQmj f kl/j tG ePdf .

@* = lglfk ; b:osf] lj Qo ljj/Of tyf clenY ; DaGwl Joj :yM-!_ lglfk ; b:on] krint sfgg adfl]hd tfl]sPsf] 9fFf / nYfdg cg' f/ nYf /vl gkrf gf\$; fg lx; fa, jf; nft tyf gub kjfx ljj/Ofnufotsf lj Qo ljj/Of tof/ ugkg\$.

@_ lglfk ; b:on] cfly\$ jif{ ; dft ePsf] tlg dlxgflq nYf k/Lifof ePsf] lj Qo ljj/Of ; lxtsf] aflif\$ kl]tj dg af\$ { tyf s[bllo lglfk sDkgl ; dlf kZ ugkg\$.

@(= nYf/Lifs tyf nYf/Lifof ; DaGwl Joj :yM-!_ rf6\$ {Psfp66] ; l jf ; f] ; /xsf] k/Liff pQlOf { u/l gkfn rf6\$ {Psfp66] \ ; :yfa6 nYf k/Lifssf] kdf0fkq kkt u/\$f] nYf/Lifs dfq s[bllo lglfk sDkgl tyf lglfk ; b:osf] nYf/Lifssf] ; kdf lgoQm xg of]o xg\$.

@_ s[bllo lglfk sDkgl tyf lglfk ; b:on] nYf k/Lifssf] lgoLQm u/\$f] kGw| lbgleq af\$hf0{ ; f] ; DaGwl hfgsf/l k7f0 ; Sgkg\$.

#_ nYf k/Lifsn] s[bllo lglfk sDkgl tyf lglfk ; b:osf] nYf/Lifof ubf{ nYf k/Lifof ; DaGwl krint dNo dfotf / dfkb08 cg' f/ ugkg\$.

-\$_ nYf/Lifsn] nYf/Lifof ul/ ; sk15 s[bllo lglfk sDkgl tyf lglfk ; b:osf] sfdsf/afxl, cfly\$ ljj/Of tyf cj :yf kl]talDat xg]u/l kl]tj dg tof/ ugkg\$.

-%_ af\$hf] s[bllo lglfk sDkgl jf lglfk ; b:osf] nYf/Lifsn] nYf/Lifof kl]tj dgdf yk ljj/Ofx ; vhfpgkg] u/l tfl]slbg ; Sg\$.

kl/R5] - *

lj]w

#) = lj lgodfj nl tyf sfo{ ; #fng lgb]zsf agfpg ; SgM-!_ s[bllo lglfk sDkglN] s[bllo lglfk ; jf ; -rfngsf nflu cfj Zos lj lgodfj nl tyf sfo{ ; -rfng lgb]zsf agf0{nfu" ug{ Sg\$.

@_ pklgod -!_ adfl]hd agf0Psf] lj lgodfj nl tyf sfo{ ; -rfng lgb]zsf af\$hf6 :j]s[u/fP/ dfq nfu" ugkg\$.

#_ lj lgodfj nl tyf lgb]zsf :j]s[tsf] nflu af\$hf kZ ugeGbf cufl8 ; #fns ; ldt]af6 :j]s[u/fPsf] xgkg\$.

-\$_ pklgod -!_ adfllhd nfu"u/\$f]ljlgodfj nl tyf lgb]zsfdf cfj Zostfcg' f/
; zfwg jf ; wf/ ug{jf ; f] vf/h u/L gofFJoJ :yf agf0{nfu"ug{af\$} lgbzg lbg
; Sg\$.

#!= ubf; f]; dfwfgsf]JoJ:yf ugkg -!_ s[bllo lglfk sDkgl]s[bllo lglfk ;]f ; #fng
; DaGwdf klt xg cfPsf ubf; f]; dfwfgsf]nflu pkoQm/ kefj sf/L JoJ :yf ugkg\$.
@_ lxtuflxaf6 s[bllo lglfk ;]f; # ; DalGwt sg} ksf/sf] ubf; f] klt ePdf
To:tf]ubf; f]s[bllo lglfk sDkgl]; dfwfg ugkg\$.
#_ s[bbp lglfk sDkgl]ubf; f]; dfwfg gu/df jf ; dfwfg ug{I9nf0{u/df jf
ubf; f]; dfwfg pk/ IrQ gaemdf ; DalGwt kln]af\$; dl f kg/fj nfgsf nflu lgj dg
lbg ; Sg\$.
-\$_ s[bllo lglfk sDkgl] klt ePsf ubf; f ; DaGwl hfgsf/L k]os\$ dlxgf af\$
; dl f k] ugkg\$.

#@= lxtuflx; Afof sfif; DaGwl JoJ:yfMaf\$} bxf0 adfllhdsf]p2]o /x\$]lxtuflx ; Afof
sfif v8f ug{s[bllo lglfk sDkgl]nfo{lgbzg lbg ; Sg\$M
-s_ s[bllo lglfk sDkgl dfrk l] B'tlo lglfk ul/Psf lwtfkqdf nufgl ug]
; jfldTj ux0f ug] jf sf/f] f/ ug] JolQmsf nflu ; b} pknJw xg] u/L
; b:ox; sf]lxt tyf ; Afofsf nflu sfif v8f ug] tyf JoJ :yfk ug]
-v_ s[bllo lglfk sDkgl jf lglfk ; b:o jf tlgf sd{f/lx; sf] tkn6 ePsf]
unt sfo{ nfk/jxl, uNtl jf hfn; fhln] lxtuflx; n] Joxfgk/\$] xgl
gf\$; fglf]gub /fxt jf lftkl't{kbf]g ug]
-u_ ; j{fwf/Of nufglstf{f0{l] B'tlo lglfk ul/Psf]lwtfkq; ux0f / sf/faf/
ubf{xg] kn0bfx; / l] B'tlo dfloddf lwtfkq ux0f ug] nufglstf{f] nflu
pknJw ; /Ifof ; DaGwdf hfgsf/L tyf lzlf kbf]g ug]
-3_ nufglstf{; r]s sfoqmd, clbfg, ufl]7 tyf sfozfnf / o:t}c; lglfk
koffnldf ; j{fwf/Of nufglstf{x; sf] l] Zj f; hufpg] sfoqmdx; sf] l] :tf/
tyf kj 4g ug]

##= zNs ; DaGwl JoJ:yf M-!_ s[bllo lglfk]lglfk ; b:o jf ufxs; # tyf lglfk ; b:on]
ufxs; # lng kfg]zNs s[bllo lglfk sDkgl]sf]ljlgodfj nldf tfl]sPadfllhd xg\$.
@_ s[bllo lglfk / lglfk ; b:on] pklgod -!_ adfllhd klt u/\$f] zNssf] kF
kltzta/fa/sf]/sd k]os\$ dlxgf ; dft ePsf]Ps dlxgfleq af\$af aemfg'kg\$.

#\$= s[bllo lglfk sDkgl]sf]k/De kl5sf]wtfkq sf/f]f/M s[bllo lglfk sDkgl]sf]k/De ePsf]
5 dlxgkZrft\j B'tlo vtf -l8Dof6 Psfp6_ df lglfk ePsf lwtfkqdfq sf/faf/ xg\$.
t/ af\$}cfj Zostf cg' f/ o; ; DaGwdf ; do ; dodf x]kn] u/L c6o ; do klg lgwf{Of
ug{; Sg\$.

##%= af\$}cf]clwsf/ /xg]o; lgodfj nldf /x\$] JoJ :yfx; af/]sg}c:ki6tf ePdf af\$}
AofVof ug{; Sg\$.

#^= zvf sfofno vllg ; Sg] s[bllo lglfk sDkgl]af\$}f0{hfgsf/L u/f0{cfj Zostf cg' f/
gknleq zvf sfofno vllg ; Sg\$.

#&= kāGwkq lgodfj nldf ; zfvlgMs{bllo lglfk sDkgln] af\$sf] k'j { :jLs[t ln0{ cf^gf] kāGwkq tyf lgodfj nldf /x\$J Joj :yfx; ; zfvlg ug{ ; Sg\$ / To; /L ; zfvlg u/\$f] hfgsf/L ; zfvlg ul/Psf] tl; lbgleq af\$df k'z ugkg\$.

#*= nYfk/Llfsnf0{sf/afxl ug{ ; Sg\$sg)nYfk/Llfsn]nYfk/Llf0f ubf{o; lgodfj nl adfllnd nYfk/Llf0f gu/df To:tf] nYfk/Llfsf] ; DaGwdf cfjZos sf/afxl ug\$] nflu af\$h] gkfn rf6\$ {Psfp66}6; \; :yf; dlf n]vk7fpg ; Sg\$.

#(= af\$hf0(hfgsf/L u/fpg' kg\$sg)lglfk ; b:on]Pq tyf ; f]cGtu\$ ag\$]lgod, ljlgod, lgb]zsf jf s{bllo lglfk sDkgln] hf/L u/\$f sfo{ ; #fng lgb]zsf] pNn3g u/\$f] b]vPdf s{bllo lglfk sDkgln] cfjZos sf/jfxl z? u/L ; f]sf] hfgsf/L af\$df k7fpg' kg\$.

\$)= cg'; Pldf x]km\$Mo; lgodfj nlsf]cg'; Pldf af\$h]cfjZostfcg'; f/ x]km\$ ug{ ; Sg\$.

\$!= kdf0f:j?k /xg\$s{bllo lglfk sDkgldf ljB'tlo dflbodd /flvPsf]lwtfkq ; DaGwl lj j /Of tyf lxtufl vlftaf6 u/\$f sf/faf/sf] clenY cflwsf/s kdf0fsf] ; kdf kofu ug{ ; lsg\$.

\$@= o; }lgodfj nl adfllnd xg\$o; lgodfj nldf n]vPsf s'/fx; sf xsdf o; }lgodfj nl adfllnd xg\$.

\$#= afwf c8sfp knsfpg]Mo; lgodfj nldf n]vPsf s'/fx; sfof]j og ug{sg}afwf c8sfp k/df jf sg}laj wf pTkGg ePdf af\$h] ; f]; DaGwdf afwf c8sfp knsfpg ; Sg\$.

cg; PL- !
-lgod # sf]pklgod -!_ ; # ; DalGwt_

cgdltkqsf nflu lbg]lgj]ggsf]9fFf

ldltM=====

>l gkfn lwtflkq af\$
=====.

lj ifoM cgdltkq kfpF.

lwtflkq; DaGwl Pq, @)^# / ; fctuf ag\$]lgod, l]lgod tyf cgo krlnt sfggsf]cwlgdf /xl
lwtflkqsf]s]blo lglfk ; jf ; #fng ug[OR5f ePsf]b]fosf]lj]j/Of tyf sfuhft ; #lg u/l s]blo
lglfk ; jf ; #fngsf]cgdltkq k]kt ug{of]lgj]g k] u/\$f 5f}.

o; lgj]g; fy ; #lg lj]j/Of tyf sfuhft ; To t]o 5gV sg}klg lj]j/Of hfglhfgl n]sfPsf]jf a9f0{
r9f0{k|tt u/\$f]5g . n]sfPsf]jf unt lj]j/Of k] u/\$f]7x/df sfggadfl]hd ; x]f abmp]f .

; #fnsx]M
gfd

b:tvM

!=

@=

#=

\$=

lgj]s ; #l7t ; #yfM

gfd M=====

7]f]gM=====c]n=====lhNnf ===== uf= lj= ; #g=kf=; d= g= kf=

6f]h=====j8f g#====Ans g#====k]f]g M=====k]f]S; M=====Od]h =====

; #lg sfuhft tyf lj]j/OfM

; #l7t ; #yfsf]5fkM

cg'rl- @

-lgod # sf]pklgod -!_, lgod & sf]pklgod -!_ / lgod * ; u ; Dalwt_

lgjhg b:t/, cgdltkq b:t/ tyf aflif\$ zlls

!=	lgjhg b:t/	?=@,)))).-
@=	cgdltkq b:t/	?=%,)))).-
#=	aflif\$ zlls	?=#,)))).-

cg' rL-#

-lgod # sf]pklgod -@_ sf]v08 -s_ ; G ; DaGwt_

; rfnS÷sfo\$fl kdv; DaGwl ljj/of

xfn; fn}
lvlrPsf]
knf]f]

- != gfdM
- @= :yfol 7]ufgfM=====c#n=====lhNnf ===== uf= lj=; ÷g=kf÷d= g= kf= 6fj=====j 8f g#====Ans g#==== knf] gM===== knf]S; M=====Odh =====
- #= xfnsf]7]ufgfM=====c#n=====lhNnf ===== uf= lj=; ÷g=kf÷d=kf= 6fj=====j 8f g#====Ans g#==== knf] gM===== knf]S; M=====Odh =====
- \$= afa\$]gfdM
- %= afh\$]gfdM
- ^= klt jf klTgsf]gfdM
- &= z]Hfs of]otfM
- *= Joj; flos cgej M
- (= :yfol n]yf gDa/ (PAN)M
- !)= tflndM
- !!= cGo sDkgl jf ; u]7t ; :yfdf :jfldTj jf sg}nfesf]kbf /x\$]eP tI; DaGwl ljj/ofM
- !@= cfkn]k/ jf cfkn] Da4 sg}sDkgl jf ; u]7t ; :yf pk/ lwtf]kq ; DaGw sfgg tyf cGo k]Int sfggadfl]nd sg}sf/jxl ePsf]jf e}x\$]eP ; f] DaGwl ljj/ofM
- !#= s]blo lglfk sDkgl]sf] ; rfnS÷sfo\$fl kdv xg of]otf k/f ePsf] tyf cof]otf g/x\$] pb\$]f]ofM

===== b:tvv

- ; Mlg ug]kq]sfuhftM
- != cl3Nnf]cfly\$ j if{Ddsf]s/ bflvnf u/\$]kdf]of .
 - @= shf{; r'gf s]b\$]sf]sf]sf] ; r'ldf k/\$]eP To: tf] ; r'laf6 x6\$]kdf]of]t ug]sfuhft .
 - #= of]otf, cgej / cGo ; :yfdf ; Mlg]tf kdf]of]t ug]sfuhftsf]k]tlnk .
 - \$= gful/stf kdf]ofkqsf]k]tlnk .
 - %= :yfol n]yf gDa/ (PAN) btf{kdf]ofkqsf]k]tlnk .

cg'rl- \$
-lgod # sf]pklgod -@_ sf]v08 -v_ ; u ; DaGwt_

s[bl]o lglfk sDkgl[sf]cgdlit lng rfxg];u17t ;:yf; DaGwl ljj/of

- s_ ; :yf btf{kdfokqsf]kl]tlnkl,
- v_ kGwkq / lgodfjnl,
- u_ ; :yfsx; jlr s[bl]o lglfk sDkgl ; :yfkq ug] ; DaGwdf sg} ; D'f]f ePsf]eP To:tf] ; D'f]fsf]kl]tlnkl,
- 3_ s[bl]o lglfk sDkgl ; #fngsf nflu tof/ ul/g]k]f]f/ ; DaGwl bxfosf]ljj/of
- != sfofho /xg]:yfg tyf sfof[on]cf]u6g]lf]gkm; DaGwl ljj/of,
- @= ; u7g ; #rgf tyf sfo{laefhg; DaGwdf ul/g]Joj:yf,
- #= s[bl]o lglfk ; jf ; #fngsf nflu tof/ ul/g]lglfk kffnl, sfofho pks/of tyf kljlw; DaGwl ljj/of,
- \$= s[bl]o lglfk kffnlsf]; /lffsf nflu ul/g]Joj:yf; DaGwl ljj/of,
- %= lglfkdf /x\$]f lwtfl]qsf]clen\ /fv]tyf clen\sf]; /lffsf nflu ul/g]Joj:yf,
- ^= s[bl]o lglfk ; jf ; ~rfngsf nflu Joj:yf ul/g]hgzlQm; DaGwl ljj/of .

cg' Fl- %

-lgod # sf]pklgod -@_ sf]v08 -u_ lgod !* sf]pklgod -\$_ / lgod !(sf]pklgod -\$_ ; u ; DaGwt_

s[bllo lglfk sDkglSf]z[/ :jfldTj
lng] ; :yf ; DaGwl ljj /Of

s= btf{kdfokqsf]kl'tlnk,

v= kjGwkq / lgodfjnlSf]kl'tlnk,

u= sg}ljzif P[af/f ; :yf ; :yfkf ePsf]eP ; f]P[/ tI; DaGwl lgod tyf ljlgodsf]kl't,

3= s[bllo lglfkSf]z[/ u[Of ugI; DaGwdf ; #fns ; ldt[n]u/\$f]lgOf[sf]kl'tlnk,

a= k[nt sfggadfhnd tllsPsf]9fFf / n[ydfgcf; f/ tof/ u/l n[yf k/lifof ePsf]ljut tlg
cfly\$ jif\$]ljQlo ljj/Of tyf k[os jif[u/\$f]sfd sf/jfxl; d[; dfj[ul/Psf]afif\$
kl'tjhg,

-; :yfkf ePsf] tlg jif{k'f gePsf]sDkgl jf ; u[7t ; :yfsf]xsdf pknAw aif\$]ljQlo
ljj/Of tyf kl'tjhg k[ug{; lsg\$.

r= sDkgl shf{; Fgf s[bsf]sfnf]; Fldf g/x\$]pb[ff],

5= sDkgl jf ; u[7t ; :yf jf ; :yfsf]; #fns pk/ lwtfkq; DaGwl sfgg tyf cGo k[nt sfgg
adfhnd sg}sf/jfxl ePsf]jf e[x\$]eP ; f] DaGwl ljj /Of,

h= s/ btf{kdfof,

em= cGo sDkgl jf ; u[7t ; :yfdf :jfldTj /x\$]eP tI; DaGwl ljj /Of,

`= lwtfkqsf]s[bllo lglfk ; jf; DaGwl lgodfjnladfhnd s[bllo lglfk sDkglSf]:jfldTj u[Of ug{
cof]otf g/x\$]pb[ff],

6= ; #fns; DaGwl b[xfosf ljj /Of tyf sfuhft,

-c_ tlg k:t]lxt k'f gfd / 7[ufg,

-cf_ cGo sDkgl jf ; u[7t ; :yfdf :jfldTj jf sg}; mUgtf /x\$]eP tI; DaGwl ljj /Of .

cg' PL-^

-lgod # sf]pklgod -@_ sf]v08 -^_ ; # ; DaGwt_

s[bllo lglfk sDkglSF]ljlgodfjnlDF ;dfjz xgkg[GoGtd s/fxz

-s_ s[bllo lglfk sDkglDF lwtfkq lglfk ug]; DaGwdf,-
 != s[bllo lglfkdf lwtfkq lglfk ug{rfxg]; #7t ; #yfn]lbgkg[lgjbg tyf kz ugkg] ljj/Of tyf sfuhft; DaGwL,
 @= s[bllo lglfk sDkglSF]; Jf lng rfxg[h]kfnf ugkg]zt{ DaGwL,
 #= lwtfkqsf]kdfokqljlxg ug](dematerialize) tyf kdfokqljlxg cj:yfaf6 kl/jtG u/L kdfokq kbfq ug](rematerialize) / lJBtlo clenY /vL vftf (demat account) ; ~rfng ug]; DaGwL,
 \$= s[bllo lglfkdf btf{ePsf lwtfkq clenY /fVg]JoJ:yf; DaGwL,
 %= lJBtlo vftfdf /x\$]lwtfkqx; lwtf]/fVg]jf kns]f ug]k\$Df; DaGwL .

-v_ s[bllo lglfk sDkglSF]; b:otf; DaGwdf,-
 != ; b:otf kbfq tyf gjls/Of; DaGwL JoJ:yf,
 @= lglfk ; b:on]tof/ ugkg]k]f/f/ JoJ:yf,
 #= lglfk ; b:osf]cgludg tyf lg/LfOf; DaGwL JoJ:yf,
 \$= lglfk ; b:osf]kljlws tyf sfo{blftf kl/lfOf; DaGwL JoJ:yf,
 %= sg}clgoldt sfo{u/df jf Pq / ; fctufsf]lgod tyf ljlgodn]u/\$]JoJ:yfsf]kfnf gu/df lglfk ; b:osf]lgnDag jf vf/hl jf cGo sf/jfxl; DaGwL k\$Df / JoJ:yf,
 ^= lglfk ; b:osf]of]otf tyf cof]otf; DaGwL JoJ:yf .

-u_ lxtufxl vftsf]; DaGwdf,-
 != lxtufxln]lJBtlo vftf vflg lglfk ; b:o ; dl lbgkg[lgjbg, ljj/Of tyf sfuhft; DaGwL JoJ:yf,
 @= lxtufxlsf]; DaGwdf lglfk ; b:on]ufxssf]; DaGwdf /fVgkg[ljj/Of; DaGwL JoJ:yf,
 #= lglfk ; b:on]lxtufxl vftf vflg] /f\$sf /fVg]tyf aGb ug]k\$Df; DaGwL JoJ:yf,
 \$= lglfk ; b:on]lxtufxl; G vftf vflnbg' cl3 ug]; Dem]fdf vhfpgkg[ljj/Ofx; DaGwL JoJ:yf,
 %= lJBtlo ; kdf /flvPsf lwtfkqx; sf]sf/f]f/ ; #fng; DaGwL JoJ:yf,
 ^= lwtfkqx; sf]lwtf]Gws /fVg] DaGwL JoJ:yf,
 &= lJBtlo ; kdf /flvPsf lwtfkqx; sf]:jfldTj x:tfGt/Of; DaGwL JoJ:yf,
 *= lwtfkq ; r'gdf lJBtlo kxh /fVg] DaGwL JoJ:yf,
 (= lxtufxlsf]vftf; DaGwL ugf; f ; dfwfg; DaGwL JoJ:yf,
 != lglfk ; b:on]lxtufxlsf]; DaGwdf /fVgkg[knf] lxtsf]kl/rofTds ljj/Ofsf]9fFf .

cg' PL-&
-lgod & sf]pklgod -@_ ; # ; DalGwt_

g]kn lwtfkq af\$
sf7df08f}.

lwtfkqsf]s]b]o lglfk ;]f ; #fng cgdltkq

====df dVo sfofno /x\$] >l=====nf0{ lwtfkq ; DaGwl Pq, @)^#
tyf ; f]ttu\$ ag\$]lgod, lalgod tyf c]o k]Int sf]gsf]clwgdf /xl s]b]o lglfk ;]f ; #fng ug{
of]cgdltkq k]fg ul/Psf]5 .

q# ; +	gjls/of ldl t	axfn /xg]ldlt	gjls/of ug]clwsf/Lsf] ; lx

of]cgdltkqsf] axfnl k]o\$ c]ly\$ jif\$] c]t ; Dd sfod /xg\$ / tt]Zrft k]o\$ jif{gjls/of
u/fpg' kg]5 .

clwsf/s b: tv t M
gfdM
kbM
ldl tM

cg' PL- *
-lgod * ; u ; DalGwt_

cgdltkq gjls/0fsf]nflu lbg]lgj]gsf]9fFf

ldlt M

>l gkfn lwtfkq af\$}

laifom cgdltkq gjls/0f u/l kfpF.

lwtfkqsf]s]b]o lglfk ; jf ; #fng ug{txf5f6 k]kt cgdltkq cj]w ldlt =====
;Dd sfod /x\$fh]cfly\$ aif{===== sf nflu gjls/0f u/l kfpgsf nflu cgdltkq tyf
tf]sPsf]aflif\$ zlls o; }; fy ; nlg u/l kx u/\$]5'.

cflwsfl/s b:tvvt M
gfd M
kb M
;u]7t ; :yfsf]5fkM

cg'Pl- (
-lgod @! sf]pklgod -@_ ; u ; DalGwt_

lglfk ; b:on]btf{kdf0fkq kkt ug{lbq]lgj]g]sf]9fFf

ldltM=====

>l gkfn lwtfkq af\$ {
=====.

ljifoMlglfk ; b:osf]btf{kdf0fkq kfpF.

lwtfkq ; DaGwl Pq, @)^# / ; f]cgtuf ag\$]lgod,ljlgod,JoJ :yf tyf cGo kInt sfggsf]clwgdf
/xl lglfk ; b:osf] ; kdf sfo{ug{OR5f ePsf]h] tf]sPsf]lj]j/Of tyf sfuhft ; mlg u/l lgjhg
zNs; lxt of]lgjhg kz u/\$f 5f}.

o; lgjhg;fy ; mlg lj]j/Of tyf sfuhft ; To tYo 5g\ sg}klg lj]j/Of hfglhfgl n\$Psf]jf
a9f0r9f0{k|t't u/\$f]5g . ; DalGwt tYo n\$Psf]jf unt lj]j/Of kz u/\$f]7x/Of sfggadflhd ; xFf
aemfFf .

sfo\$fl/l kv tyf ; #fnsxM

b:tvM

gfd M

!=

@=

#=

\$=

%=

=

&=

lgjhs ; u]7t ; :yfM

gfd M=====

7]f]fgM=====c#n=====lhNnf ===== uf=j ; ::g=kf::d= g= kf=

6f]h=====j8f g#Ans g#===== knf]g gM===== knsfS; M=====

0d]h =====

cg; PL-!)

-lgod @! sf]pklgod -\$_ ; # ; DalGwt_

g]kn lwtfkq afB{
sf7df8f}.

lgIfk ; b:o btf{kdf0fkq

btf{kdf0fkq g=

=====df dVo sf0fo /x\$] >L=====nf0{ lwtfkq; DaGwl Pq tyf
; fctuf ag\$] lgod, l]lgod tyf cGo k]Int sfggsf]clwgdf /xl lgIfk ; b:osf]kdf btf{u/L of]
kdf0fkq k]fg ul/Psf]5 .

of]kdf0fkqsf]axfnl =====; Dd /xg\$. t/ kdf0fkq gjLs/of ePdf gjLs/of ul/Psf]ldlt; Dd
sfod /xg]5 .

cflwsfl/s b:tvM
gfdM
kbM
ldltM

cg' P1-!!

-lgod @@ pklgod -#_ ; # ; DalGwt_

btf{kdf0fkq gjls/0fsf]nflu lbg]lgj]ggsf]9fFf

ldlt M

>l gkfn lwtflkq afB{

=====

laifoM btf{kdf0fkq gjls/of u/l kfpE

To; afBaf6 kkt lgIfk ; b:o btf{kdf0fkq ldlt ===== ; Dd dfq jxfn /x\$] xBf ; f]kdf0fkq cfly\$ aif{===== sf nflu gjls/0fsf ul/lbg'xg btf{kdf0fkq tyf tflsP adfl]hdsf]gjls/of zlls o; }; fy ; mlg u/l of]lgj]g kZ u/\$]5'.

sDkglsf]5fkM

cflwsfl/s b:tvv M
gfd M
kb M

cg'rl- !@

-lgod @! sf]pklgod -@_ / -%_ tyf lgod @@ sf]pklgod -#_ ; # ; DalGwt_

lglfk ; b:o btf\$flflu b:t/ tyf zNs

!= lglfk ; b:osf]btf{kdfokq; DaGwl b:t/
s= lgjbg zNs ?= %,)))-.
v= btf{kdfokq b:t/ ?= %,)))-.
u= aflif\$ zNs ?= @%,)))-.
@= s[blp lglfk sDkglaf6 lglfk ; b:otf lng aemfpgkg[b:t/
s= ; b:otf b:t/ ?= %,)))-.
v= ; b:otf gjls/of b:t/ ?= @%,)))-.
@=