**kf7\of+z zLif{s M g]kfnL gf6s, Psfª\sL / lgaGw %= pQL0ff{Í M #%**

**kf7\of+z–;+Vof M g]kf=lz= $!& ^= k|ltxKtf kf73G6L M ^**

**kf7\of+z–k|s[lt M ljlzi6Ls/0f÷;}4flGts &= k|lt ldg]6 kf73G6L M %) ld=**

**k"0ff{Í M !)) \*= hDdf kf73G6L M !%)**

**txM aL=P8=rf/ aif]{**

**aif{ M k|yd**

**!= kf7of+z kl/ro**

 of] kf7\of+z lzIffzf:qdf rf/ a;{] aL=P8= sfo{qmd cGtu{t g]kfnL ljifo ljlzi6Ls/0f ug{ rfxg] lzIffyL{x¿sf nflu tof/ kfl/Psf] xf] . o; kf7\of+zdf cfw'lgs g]kfnL ;flxTosf gf6s, Psfª\sL / lgaGwsf] ljsf;qmd, k|d'v k|j[lQ / k|ltlglw n]vssf gf6s, Psfª\sL / lgaGwsf] s[ltut k7g, cf:jfbg / ljj]rgfut cWoog u/fpg] b[li6sf]0f /flvPsf] 5 .

**@= ;fwf/0f p2]Zo**

 of] kf7\of+z k"/f u/]kl5 lzIffyL{x¿ lgDglnlvt s'/fdf ;Ifd x'g]5g\ M

* gf6s / Psfª\sLsf] kl/ro lbg,
* g]kfnL gf6s Pjd\ Psfª\sLsf] ljsf;qmdsf] j0f{g ug{,
* lgwf{l/t gf6ssf/ / Psfª\sLsf/x¿sf] k|j[lQ 7Dofpg,
* ljleGg b[li6sf]0fn] gf6s / Psfª\sLsf] ljj]rgf ug{,
* lgaGwsf] ;}4flGts kl/ro lbg,
* lgwf{l/t lgaGwsf/sf k|j[lQ 7Dofpg,
* ljleGg b[li6sf]0fn] lgwf{l/t lgaGwsf] ljj]rgf ug{ .

| **PsfO** | **PsfOut ljlzi6 p2]Zo** | **kf7\oljifo** | **k|ltPsfO ;do** |
| --- | --- | --- | --- |
| Ps | * gf6ssf] ;}4flGts kl/ro lbg,
* gf6ssf] ljwfut :j¿k 7Dofpg,
* gf6ssf] kl/efiff atfpg,
* ljifoj:t'ut :j¿k / clGtd kl/0flt, cfsf/k|sf/ut cfofd / z}nLsf cfwf/df gf6ssf] juL{s/0f ug{,
* gf6ssf d'Vo 36s / tŒjsf] klxrfg u/L ljj]rgf ug{
* g]kfnL gf6ssf ljsf;qmdsf] k|d'v df]8 / wf/fut k|j[lQ 7Dofpg .
 | v08 …sÚ g]kfnL gf6sx¿sf] cWoog– cª\s %)**!= gf6ssf] ;}4flGts kl/ro, juL{s/0f / ljsf;qmd*** gf6ssf] ljwfut :j¿k
* gf6ssf] kl/efiff
* gf6ssf] juL{s/0f -ljifoj:t'ut :j¿k / clGtd kl/0flt, cfsf/k|sf/ut cfofd / z}nLsf cfwf/df\_
* gf6ssf 36s / tTj M zLif{sLs/0fÙ syfgsLo rl/qut / kl/j]zut cfVofg;+/rgf,
* cª\s–b[Zo;+/rgf, b[li6ljGb'
* efiffz}nL
* ult / no
* laDa–k|tLs ljwfg
* p2]Zo
* g]kfnL gf6ssf] ljsf;qmd, k|d'v df]8 / wf/fut k|j[lQ
 | @) |
| b'O{ | * gf6ssf/ afns[i0f ;dsf gf6\ok|j[lQ 7Dofpg,
* ljleGg gf6\otŒjsf cfwf/df cGwj]u gf6ssf] ljj]rgf ug{,
* cGwj]u gf6ssf] k7g, cf:jfbg / ljZn]if0f ug{,
* cGwj]u gf6sleqsf ljlzi6 kª\lQmsf] JofVof ug{ .
 | @= cGwj]u gf6ssf] cWoog* gf6ssf/ afns[i0f ;d / pgsf gf6\ok|j[lQ
* b'MvfGt gf6\otŒj -syfgs, kl/j]z, rl/qof]hgf, ljrf/tŒj, b[Zoljwfg / kbfjnL\_ sf cfwf/df cGwj]u gf6ssf] cWoog
* cGwj]u gf6ssf] k7g, cf:jfbg, af]w / ljZn]if0f
* cGwj]u gf6sleqsf ljlzi6 kª\lQmsf] JofVof
 | !% |
| tLg | * gf6ssf/ uf]kfnk|;fb l/dfnsf gf6\ok|j[lQ 7Dofpg,
* ljleGg gf6\otŒjsf cfwf/df d;fg gf6ssf] ljj]rgf ug{,
* d;fg gf6ssf] k7g cf:jfbg / ljZn]if0f ug{,
* d;fg gf6sleqsf ljlzi6 kª\lQmsf] JofVof ug{ .
 | #= d;fg gf6ssf] cWoog* gf6ssf/ uf]kfnk|;fb l/dfn / pgsf gf6\ok|j[lQ
* ljleGg gf6\otŒj -syfj:t', kl/j]z, rl/q, efiffz}nL, gf6sLotf, ljrf/, ;+/rgf, lzNk tyf efiffz}nL cflb\_ sf cfwf/df d;fg gf6ssf] cWoog
* d;fg gf6ssf] k7g, cf:jfbg, af]w / ljZn]if0f
* d;fg gf6sleqsf ljlzi6 kª\lQmsf] JofVof
 | !% |
| rf/ | * gf6ssf/ ljho dNnsf gf6\ok|j[lQ 7Dofpg,
* ljleGg gf6\otŒjsf cfwf/df …ef]ln s] x'G5 <Ú gf6ssf] ljj]rgf ug{,
* …ef]ln s] x'G5 <Ú gf6ssf] k7g, cf:jfbg / ljZn]if0f ug{,
* …ef]ln s] x'G5 <Ú gf6sleqsf ljlzi6 kª\lQmsf] JofVof ug{ .
 | $= …ef]ln s] x'G5 <Ú gf6ssf] cWoog* gf6ssf/ ljho dNn / pgsf gf6\ok|j[lQ
* ljleGg gf6\otŒj -syfj:t', kl/j]z, rl/q, efiffz}nL, gf6sLotf, ljrf/, ;+/rgf, lzNk tyf efiffz}nL cflb\_ sf cfwf/df …ef]ln s] x'G5 <Ú gf6ssf] cWoog
* …ef]ln s] x'G5 <Ú gf6ssf] k7g, cf:jfbg, af]w / ljZn]if0f
* …ef]ln s] x'G5 <Ú gf6sleqsf ljlzi6 kª\lQmx¿sf] JofVof
 | !% |
| kfFr | * gf6ssf/ af;'zzLsf gf6\ok|j[lQ 7Dofpg,
* ljleGg gf6\otŒjsf cfwf/df …afF;'/Ldf gc6fPsf w'gx¿Ú gf6ssf] ljj]rgf ug{,
* …afF;'/Ldf gc6fPsf w'gx¿Ú gf6ssf] k7g, cf:jfbg / ljZn]if0f ug{
* …afF;'/Ldf gc6fPsf w'gx¿Ú gf6sleqsf ljlzi6 kª\lQmsf] JofVof ug{ .
 | %= …afF;'/Ldf gc6fPsf w'gx¿Ú gf6ssf] cWoog* gf6ssf/ af;'zzL / pgsf gf6\ok|j[lQx¿
* ljleGg gf6\otŒj -syfj:t', kl/j]z, rl/q, efiffz}nL, gf6sLotf, ljrf/, ;+/rgf, lzNk tyf efiffz}nL cflb\_ sf cfwf/df …afF;'/Ldf gc6fPsf w'gx¿Ú gf6ssf] cWoog
* …afF;'/Ldf gc6fPsf w'gx¿Ú gf6ssf] k7g, cf:jfbg / ljZn]if0f
* …afF;'/Ldf gc6fPsf w'gx¿Ú gf6ssf ljlzi6 kª\lQmx¿sf] JofVof
 | !$ |
| 5 | * g]kfnL Psfª\sLsf] kl/ro lbg,
* g]kfnL Psfª\sLsf] ljsf;qmd / ltgsf df]8, pkdf]8x¿ lgwf{/0f ug{,
* lgwf{l/t Psfª\sLsf/x¿sf Psfª\sLsf] tŒjut ljj]rgf ug{,
* Psfª\sLx¿sf] k7g, cf:jfbg / ljZn]if0f ug{ Psfª\sLleqsf ljlzi6 kª\lQmsf] JofVof ug{ .
 | v08 …vÚ M g]kfnL Psfª\sLsf] cWoog – cª\s @%^= Psfª\sL kl/ro, ljsf;qmd, k|d'v Psfª\sLsf/ / ltgsf Psfª\sLx¿ * Psfª\sLsf] ;}4flGts kl/ro
* g]kfnL Psfª\sLsf] ljsf;qmd -k|d'v df]8 / k|j[lQ\_
* lgDglnlvt Psfª\sLsf/sf k|j[lQ / ltgsf lgwf{l/t Psfª\sLsf] k7g, cf:jfbg, af]w tyf tŒjut ljj]rgf / ljlzi6 kª\lQmsf] JofVof .
* x[borGb|l;+x k|wfg M d?e"ldsf n]vs
* eLdlglw ltjf/L M efjgf
* uf]ljGbaxfb'/ dNn …uf]7fn]Ú M o'usf] l;sf/
* uf]kfn k/fh'nL M uf]nf4{sf b'O{ 5]pm
* cz]if dNn M d eg]sf] xfdL
* df]xg/fh zdf{ M ca afFemf] x'Gg
* ;? eQm M lgdfjLo
 | #) |
| ;ft | * lgaGwsf] ;}4flGts kl/ro lbg,
* lgaGwsf] ljwfut :j¿k 7Dofpg,
* lgaGwsf 36s tŒjM -zLif{sLs/0f, ljifoj:t', efj, ljrf/ ;d]t\_ / To;sf] lgaGwg,
* b[li6ljGb', p2]Zo, ljDak|tLs, efiffz}nLsf] klxrfg ug{,
* g]kfnL lgaGwsf] juL{s/0f ug{,
* lgaGwsf] kl/efiff atfpg .
 | v08 …uÚ M g]kfnL lgaGwsf] cWoog cª\s @%&= lgaGwsf] ;}4flGts kl/ro * lgaGwsf] ljwfut :j¿k
* lgaGwsf] kl/efiff
* lgaGwsf 36s tTj M -zLif{sLs/0f, ljifoj:t', -efj / ljrf/ ;d]t\_ / To;sf] lgaGwg, b[li6ljGb', p2]Zo, ljDak|tLs / efiffz}nL
* lgaGwsf] juL{s/0f
* lgaGwsf] kl/efiff
 | !% |
| cf7 | * g]kfnL lgaGwsf] kl/ro lbg
* g]kfnL lgaGwsf] ljsf;qmd / ltgsf df]8, pkdf]8x¿ lgwf{/0f ug{,
* lgwf{l/t lgaGwsf/x¿sf lgaGwsf] tŒjut ljj]rgf ug{,
* lgaGwx¿sf] k7g, cf:jfbg / ljZn]if0f ug{,
* lgaGwleqsf ljlzi6 kª\lQmsf] JofVof ug{ .
 | \*= lgDglnlvt lgaGwsf/sf k|j[lQ / ltgsf lgwf{l/t lgaGwsf] k7g, cf:jfbg, af]w tyf tŒjut ljj]rgf / ljlzi6 kª\lStsf] JofVof * afns[i0f ;d M b]v]sf]
* nIdLk|;fb b]jsf]6f M g]kfnL ;flxTosf ;j{>]i7 k'?if
* ab/Lgfy e§/fO{ M b]zk|]d
* x[borGb|l;+x k|wfg M tl:a/
* zª\s/ nfld5fg] M Ps kq ;DkfbsnfO{
* s]zj/fh lkF8fnL M z"/lj/x¿sf] g/sofqf
* Zofdk|;fb zdf{ M Ps 3G6f latfpg
* e}/j cof{n M efG;f ef] xh"/ <
* s[i0frGb|l;+x k|wfg M zflns -zflnsdf ;ª\slnt\_
* 8f= tf/fgfy zdf{ M cfF;' 5rlNsFb} hfG5
* b]jLrGb| >]i7 M tfsnfsf]6b]lv dfg;/f]j/;Dd
* 8f= b'uf{k|;fb e08f/L M /f]d hln/x]5Ù lg/f] afF;'/L ahfO/x]5
* o'j/fh gofF3/] M af]nLsf] au}+rf
 | @^ |

**lzIf0f ljlw M** k|To]s PsfOdf cfjZostfcg';f/ JofVofg, k|Zgf]Q/, 5nkmn tyf k|:t'tLs/0f ljlwsf] pkof]u ul/g]5 .

**lzIf0f;fdu|L M** PsfOsf] k|s[ltcg'?k kf7\ok':ts, ;xfos k':ts, ;Gbe{ k':ts, kf7kq, tflnsf / cf/]vx¿sf] pkof]u ul/g]5 .

**d"Nofª\sg k|lqmof M** o; kf7\of+zsf] clGtd d"Nofª\sg lq=lj= k/LIff k|0ffnLcg';f/ lnlvt k/LIffåf/f ul/g]5 t/ sIff sfo{snfksf ?kdf kf7\oj:t'sf] k|s[ltcg';f/ ;d"xsfo{, df}lvs tyf lnlvt k|:t'lt klg u/fpg ;lsg] 5 .

*jflif{s k/LIffdf ;f]lwg] k|Zgsf] k|s[lt, k|Zg9fFrf / To;sf] cª\sef/ lgDgfg';f/ x'g]5 –*

|  |  |  |  |
| --- | --- | --- | --- |
| **k|Zgsf] k|s[lt** | **hDdf k|Zg ;ª\Vof** | **pQ/ lbg'kg{] k|Zg ;ª\Vof** | **cª\sef/** |
| ;d"x …sÚ M ax'j}slNks k|Zg | @) | @)×! cª\s | @) cª\s |
| ;d"x …vÚ M 5f]6f k|Zg | tLg ljsNk;lxt \* k|Zg | \*×& cª\s | %^ cª\s |
| ;d"x …uÚ M nfdf] k|Zg | Ps ljsNk;lxt @ k|Zg | @×!@ cª\s | @$ cª\s |
|  |  | hDDff | !)) cª\s |

**;Gbe{;"rL**

**kf7\ok':ts**

clwsf/L, /fdnfn -!(&& O{=\_, g]kfnL Psfª\sL ofqf, g]kfnL ;flxTo ;~rlosf, bflh{lnª\u, -PsfO ^ sf nflu\_ .

cof{n, e}/j -;Dkf\_, ;femf lgaGw, nlntk'/ M ;femf k|sfzg -PsfO \* sf nflu\_ .

cof{n, e}/j -@)@\*\_, Olt>L, sf}jf k|sfzg, sf7df8f}+ -PsfO \* sf nflu\_ .

ltjf/L, eLdlglw, Psfª\sL kNne, ltjf/L k|sfzg, sf7df8f}+ -PsfO ^ sf nflu\_ .

b]jsf]6f, nIdLk|;fb -@)%)\_, nIdL lgaGw;ª\u|x, ;femf k|sfzg, nlntk'/ -PsfO \* sf nflu\_ .

gofF3/], o'j/fh, sf7df8f}+nfO{ sf]/f{, g]=/f=k|=k|=, sf7df8f}+ -PsfO \* sf nflu\_ .

k/fh'nL, uf]kfn -@)#&\_, uf]nf4{sf b'O{ 5]p, ;femf k|sfzg, sf7df8f}+ -PsfO ^ sf nflu\_ .

lk+8fnL, s]zj/fh -@)#(\_, v} v}, ;femf k|sfzg, sf7df8f}+ -PsfO \* sf nflu\_ .

kf]v/]n, /fdrGb| -@)^@\_, g]kfnL gf6s, l;4fGt / ;dLIff, ljBfyL{ k':ts e08f/ -PsfO !, @, #, $ / % sf nflu\_ .

k|wfg, s[i0frGb|l;+x, zflns, ;femf k|sfzg, sf7df8f}+ -PsfO \* sf nflu\_ .

aGw', r"8fdl0f -;+=\_ -@)$)\_, ;femf Psfª\sL, ;femf k|sfzg, sf7df8f}+ -PsfO ^ sf nflu\_ .

e08f/L, b'uf{k|;fb -@)^$\_, lg/f] afF;'/L ahfO/x]5, u0f]zdfgl;+x k|lti7fg, sf7df8f}+ . -PsfO \* sf nflu\_

dNn, ljho -@)@\*\_, kTy/sf] syf, ;femf k|sfzg, nlntk'/ -PsfO $ sf nflu\_ .

dNn, cz]if -@)$%\_, cgflbqmd, ;femf k|sfzg, sf7df8f}+ -PsfO ^ sf nflu\_ .

l/dfn, uf]kfnk|;fb -@)$)\_, d;fg, ;femf k|sfzg, sf7df8f}+ -PsfO # sf nflu\_ .

nfld5fg], z+s/ -@)%&\_, PA:6«ofS6 lrGtg M Kofh, -lå=;+=\_ efjs cleofg g]kfn, sf7df8f}+ -PsfO \* sf nflu\_ .

zzL, af;' -@)$%\_, afF;'/Ldf gc6fPsf w'gx¿, g]=/f=k|=k|=, sf7df8f}+ -PsfO % sf nflu\_ .

>]i7, b]jLrGb| -@)$@\_, x'Dnf af]N5 dfg;/f]j/df, ;femf k|sfzg, nlntk'/ -PsfO \* sf nflu\_ .

;d, afns[i0f -@)#(\_, cGwj]u, ;femf k|sfzg, nlntk'/ -PsfO @ sf nflu\_ .

;?eQm, lgdfjLo, ;femf k|sfzg, nlntk'/ -PsfO ^ sf nflu\_ .

**;Gbe{ ;fdu|L**

g]kfnL efiff lzIff ljefu, ;Dk|]if0f cª\s !–$ .

e08f/L, kf/;dl0f / c¿ -@)^$\_, g]kfnL gf6s, Psfª\sL / lgaGw, ljBfyL{ k':ts e08f/, sf7df8f}+ .