**:yfgLo txsf kbflwsf/L tyf clws[tx¿sf] cled'vLs/0f sfo{s|d ;~rfng dfu{bz{g, @)&$**

1. **kl/ro**

g]kfn ;/sf/ -dlGqkl/ifb\\_ af6 ldlt @)&#.!).!\* df :jLs[t g]kfnsf] ;+ljwfgsf] cg';"rL %, ^, &, \* / ( df plNnlvt ;ª\3, k|b]z / :yfgLo txsf clwsf/x¿sf] sfo{ lj:t[tLs/0fdf :yfgLo ;xsf/L ;+:yfx¿sf] lgodg :yfgLo txaf6 x'g] u/L k|:6 kfl/Psf] 5 . :yfgLo tx;Dd sfo{If]q ePsf ;+:yfx¿sf] lgodg :yfgLo txaf6} ug]{, u/fpg] Joj:yf ldnfpg g]kfn ;/sf/ -dGqL:t/\_ sf] ldlt @)&$.&.& sf] lg0f{oaf6 ;xsf/L ;+:yf btf{ lbUbz{g -:yfgLo tx\_, @)&$ sf ;fy} g]kfn ;/sf/ -dGqL:t/\_ sf] ldlt @)&$.&.@( sf] lg0f{oaf6 ;xsf/L ;ª\3;+:yfsf] clen]v x:tfGt/0f sfo{ljlw;d]t :jLs[t eO;s]sf] 5 . tbg';f/ x:tfGt/0f sfo{sf nflu :yfgLo txsf kbflwsf/L tyf clws[tx¿sf] cled'vLs/0f sfo{s|d :jLs[t eO{ dGqfnout ah]6 ;"rgf k|0ffnLdf k|ljli6;d]t u/L ;xsf/L k|lzIf0f tyf l8lehg sfof{no / l8lehg ;xsf/L sfof{nox¿df k7fO;lsPsf] 5 .

of] dfu{bz{gdf plNnlvt sfo{s|dsf] k|efjsf/L ;~rfngsf nflu cfjZos kIfx¿df k|sfz kfl/Psf] 5 .

1. **p2]Zo**

cled'vLs/0fsf p2]Zo b]xfoadf]lhd lgwf{/0f ul/Psf 5g\ M

* :yfgLo txaf6 oyfzL3| ;xsf/L ;+:yfx¿sf] lgodg sfo{ yfNg x:tfGt/0fsf] Joj:yf ldnfpg]Ù
* lgodgsf/L ;+/rgf kl/jt{g x'Fbf ;xsf/L ;+:yfx¿sf] sfo{;~rfng jf ;xsf/L k|jw{g Pj+ k|lzIf0fsf sfo{snfkdf s'g} sdL gx'g] a? yk k|efjsfl/tf cfpg] ;'lgZrt t'Nofpg] /
* :yfgLo tx, k|b]z ;/sf/ / s]Gb|aLr ;xsf/L cfGbf]ngsf] u'0ffTds ljsf;sf nflu lg/Gt/ ;xof]usf] ;dembf/L agfpg] .

1. **cjlw**

cled'vLs/0f sfo{s|d hDdf @ lbgsf] x'g]5 .

1. **cfof]hgf**

sfof{non] ;xsf/L ;ª\3;+:yfsf] clen]v x:tfGt/0f sfo{ljlw, @)&$ adf]lhd clen]v tof/ ePkl5 oyfzSo @)&$ kmfu'g dlxgfleq} cled'vLs/0f /fVg'kb{5 . sfof{nosf] k|fb]lzs If]qflwsf/sf k|To]s lhNnfsf nflu Pp6fsf b/n] sfo{s|d :jLs[t ePsf] 5 . tbg';f/ cg's'n ;do kf/L lhNnf:t/df sfo{s|d cfof]hgf ug'{kb{5 .

;flassf gjnk/f;L / ?s'd lhNnfx¿ k|To]sdf Ps–Psf]6f g} sfo{s|d k/]sf] 5 . ctM lhNnf ;dGjo ;ldlt;Fu ;d]t k/fdz{ u/L b'j} lhNnfsf nflu s'g} Ps lhNnfsf] ;b/d'sfd jf kfossf] cGo :yfgdf sfo{s|d /fVg] Joj:yf ldnfpg' kb{5 . sfof{non] sfo{s|d to x'gf;fy} ul/g] ldlt / :yfgsf] hfgsf/L ljefudf ;d]t k7fpg'kb{5 .

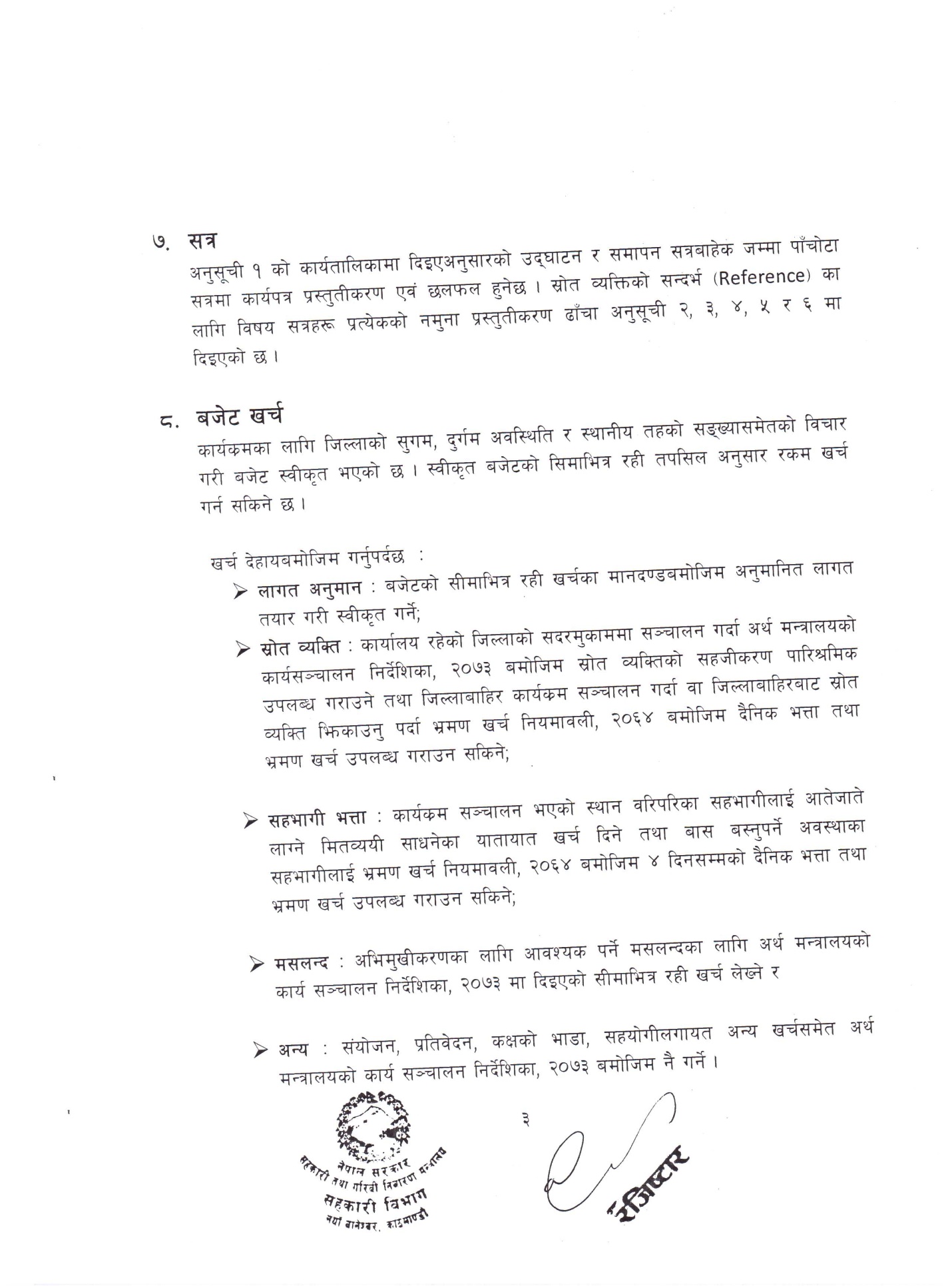
1. **;xeflutf**

sfo{s||ddf lhNnfdf :yfgLo txsf] ;ª\Vof x]/L b]xfoadf]lhd hDDff #)–#% b]lv %)–^) hgf;Ddsf] ;xeflutf x'g] cg'dfg ul/Psf] 5 M

* :yfgLo txsf k|d'v÷cWoIf, sfo{sf/L clws[t, ;DalGwt clws[t jf sd{rf/L;d]t ;fwf/0ftof Ps txaf6 # hgf t/ ;ª\Vof x]/L ! jf @–$ jf ^ hgf u/L hDdf @)–#) hgfÙ
* lhNnf ;dGjo ;ldltsf ;a} -:yfgLo ljsf; clwsf/L, of]hgf clws[t;d]t\_ $–^ hgfÙ
* k|d'v lhNnf clwsf/L, ;xfos k|d'v lhNnf clwsf/L / k|zf;sLo clws[t u/L !–@ hgfÙ
* lhNnf :t/sf ;xsf/L ;ª\3, ;xsf/L a}ª\s, s[lif ljsf; a}ª\s / ;xsf/L ;+:yfnfO{ ljQLo ;xof]u u/]sf lgsfo, u};;sf cWoIf, k|d'v, k|ltlglw u/L %–& hgf /
* :yfgLo ;xsf/L a'l4hLjL, kqsf/, z'e]R5's;d]t %–& hgf .

1. **sfo{tflnsf**

cled'vLs/0fsf] gd'gf sfo{tflnsf cg';"rL ! df lbOPsf] 5 . pb\3f6g ;q ;lsPkl5 nuQ} s'g} Ps jf a9L gu/ jf ufFpkflnsfsf] sfuhft x:tfGt/0f ug]{ u/L x:tfGt/0f z'ef/De sfo{;d]t ug'{ a]; x'G5 . :yfgLo cj:yf x]/L s'g} s'/f ;dfof]hg ug'{kg]{ eP ug{ ;lsg]5 .



1. **;|f]t JolSt**

cled'vLs/0fdf ljifo ;qx¿sf nflu sfof{no jf lhNnfleq ;|f]t JolSt gk'u x'g ;St5g\ . ;|f]t JolSt k'Ug] cj:yfdf g} klg aflx/L ;xhstf{n] ljljwtf Nofpg ;Sg] x'G5g\ . ctM ljefuaf6 dGqfnodf ;d]t cg'/f]w u/L dGqfno, ljefu, s]Gb|Lo ;xsf/L k|lzIf0f s]Gb| jf l5d]sL lhNnfsf ;xsf/L k|lzIf0f tyf l8lehg sfof{no jf l8lehg ;xsf/L sfof{noaf6 oyfzSo ;|f]t JolSt h'6fpg] Joj:yf ldnfOg]5 . sfof{non] ;dodf g} ljefusf] k|zf;g zfvfdf hfgsf/L u/fP/ ;|f]t JolStsf] ;'lglZrttf ug'{kb{5 . ;fy} ;|f]t JolSt k7fpg] sfof{nodf ah]6 gk'u x'g] cj:yfdf ;|f]t JolStsf] lgodfg';f/sf] b}lgs tyf e|d0f vr{;d]t e|d0f cfb]zdf pNn]v ePadf]lhd sfo{s|dsf nflu ljlgof]lht ah]6dWo]af6 sfof{non] a]xf]g]{ Joj:yf ldnfpg ;lsg]5 .

1. **k|ltj]bg**

;+of]hsn] sfo{s|d ;DkGg ePkl5 oyfzSo ;ft lbgleq cfof]hgf, ;xeflutf, ;|f]t JolStsf ;fy} pb\3f6g, ;dfkg / sfo{kq k|:t'tLs/0f ;qdf p7fOPsf ljifo Pj+ ePsf] 5nkmnsf] ;+If]k;lxt k|ltj]bg tof/ kf/L sfof{ndf k]; ug'{kb{5 . x:tfGt/0fkl5 sfof{no / ljefu :t/af6 ;d]t :yfgLo txnfO{ k'¥ofpg'kg]{ ;xof]u tyf :yfgLo txsf kbflwsf/L Pj+ sd{rf/Lx¿nfO{ s]Gb|Lo ;xsf/L k|lzIf0f s]Gb|af6 cfof]hgf ul/g] k|lzIf0fsf nflu klg ;fGble{s ;fdu|L x'g] ePsfn] sfof{non] To:tf] k|ltj]bgsf] Ps–Ps k|lt ljefu / s]Gb|Lo ;xsf/L k|lzIf0f s]Gb|df ;d]t k7fpg] Joj:yf ldnfpg'kb{5 . k"/} k|ltj]bg lj:t[t eP ljefu tyf s]Gb|df ;ª\If]kdfq klg k7fpg ;lsg]5 .

**cg';"rL !**

**:yfgLo txsf kbflwsf/L tyf clws[tx¿sf]**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **;q**  **lbg** | klxnf] !)M)) – !!M#) | !!M#) – !@M)) | bf];|f] M !@M))–@M)) | @M)) – #M)) | t];|f] M #M)) – $M#) | $M#) – %M)) |
| **klxnf]** | * gfd btf{ * kl/ro * pb\3f6g | * s'g} Ps jf a9L ufpF jf gu/kflnsfsf] sfuhft x:tfGt/0f u/L x:tfGt/0f z'ef/De * lrofkfg | ;xsfl/tf, ;xsf/L ;+:yfsf ljz]iftf / :yfgLo ljsf;df dxTj -sfo{kq k|:t'tLs/0f / cGt/ls|of\_ | * vfhf * cgf}krfl/s k/fdz{ | ;xsf/L lgodg k|aGw, :yfgLo txdf df}h'bf ;+:yfx¿ / x:tfGt/0f ul/g] tyf /fVg'kg]{ clen]v -sfo{kq k|:t'tLs/0f / cGt/ls|of\_ | |
| **bf];|f]** | ;xsf/L ;+:yfsf] ;+:yfkg sfo{ljlw -sfo{kq k|:t'tLs/0f / cGtls|of\_ | * lrofkfg * cgf}krfl/s k/fdz{ | ;xsf/L ;+:yfsf] gd'gf ljlgod -sfo{kq k|:t'tLs/0f / cGt/ls|of\_ | * vfhf * cgf}krfl/s k/fdz{ | :yfgLo ;xsf/L ljsf; sfo{s|dsf] ¿k/]vf -sfo{kq k|:t'tLs/0f / cGt/ls|of\_ | ;dfkg |

**gd'gf sfo{tflnsf**

**cg';"rL @**

**;q ! M** **;xsfl/tf, ;xsf/L ;+:yfsf ljz]iftf / :yfgLo ljsf;df ;xsf/L cfGbf]ngsf] dxTj -sfo{kq k|:t'tLs/0f / cGt/ls|of\_**

**k|:t'tLs/0fsf] ljifoj:t' [gd'gf]**

**;xsfl/tf**

* ;xsfl/tf Ö :jfjnDag ± kf/:kl/stf
* ;"qkft M j]nfot, !\*$$ O{=
* nIf M :j–wfGo ;d'bfo
* k|f/De M pkef]Stf eG8f/
* l;4fGt M :j}lR5s tyf v'nf ;b:otf, ;b:osf] nf]stflGqs lgoGq0f, ;b:osf] cfly{s ;xeflutf;d]t ;ftf]6f
* d"No M :jfjnDag, ;dfgtf, :jpQ/bfloTj, nf]stGq, v'nfkgnufot bzf]6f
* dfGotf M gfkmfdf ;xefuL gx'g]nufot kfFrf]6f
* cfGbf]ng M zf]if0fljxLg cfly{s ;DaGwx¿sf] /rgf
* km}nfp M ;+;f/el/ k'ugk'u ! ca{ ;b:otf -sDkgL Joj;fodf hDdf #% s/f]8 #& nfv hgfsf] nufgL\_
* g]kfndf #$,%!@ ;+:yf, ^# nfv ^ xhf/ ;b:otf
* ;xeflutf M k|fylds pTkfbs, jf:tljs >lds / cfd pkef]Stf
* dxTj M ;a}h;f] ljsl;t cy{tGqsf] ljsf;sf] hu -a]nfot, Oh/fon, hfkfg, blIf0f sf]l/of, cd]l/sf\_
* b]zleq klg ljsf;sf] :t/ lgwf{/s -ef/tsf] u'h/ft, x}b/fjfb, dxf/fi6«Ù o'/f]ksf ljsl;t efu\_
* lgisif{ M ;xsf/L l;4fGt, d"No, dfGotfsf] k|rng x'Fbf cToGt ;kmnÙ tLaf6 ljrng x'Fbf lgk|efj – cem b'?kof]u;d]t

**;xsf/L ;+:yfsf ljz]iftf M ljleGg ;ª\u7gdfemsf] e]b**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **;ª\u7g**  **lgwf{/s** | **u};;** | **;fdflhs Joj;fo** | **lghfotL Joj;fo** | **;fj{hlgs**  **;+:yfg** | **;xsf/L ;+:yf** |
| ;]jf | dsf{df k/]sfsf] | nlIft ju{sf] | u|fxssf] | nlIft If]qsf] | ;b:osf] |
| ;+:yfks | pksf/sdL{ | pkfosdL{ | pBdL | ;/sf/ | pkof]ustf{ |
| ;ª\u7g | ;fdflhs | ;fdflhs–cfly{s | Jofj;flos | cfly{s | cfly{s–;fdflhs |
| ;|f]t | bftfsf] | bftfsf] | nufgLstf{sf] | ;/sf/sf] | ;b:osf] |
| cfh{g | gug]{ | ljt/0f gu/L ;+:yfut k'FhLs/0f | ljt/0f jf k'FhLs/0f | ljt/0f jf k'FhLs/0f | lkmtf{ / ;fdflhs k'FhLs/0f |
| dfGotf | lgMz'Ns ;]jf lbg] | nfut hf]8df ;]jf lbP/ lg/Gt/tf sfod /fVg] | k|lt:kwf{Tds d"Nodf ;]jf lbg] | nfut hf]8df ;]jf lbP/ lg/Gt/tf sfod /fVg] | ;b:osf] |
| d"No | k/f]ksf/ | ;Ifdtf ljsf; | Jofj;flostf | ;fdflhs Gofo | pkof]ustf{ |

**;xsf/Lkgsf] ljz]ifLs[t klxrfg M lghfotL Joj;fo;Fusf] ax'txut e]b  
klxnf] M Jofj;flos tx**

|  |  |  |
| --- | --- | --- |
| **;ª\u7g**  **lgwf{/s** | **lghfotL ;+:yf** | **;xsf/L ;+:yf** |
| ;+:yfks | ljrf}lnof -csf{sf] pkh, >d jf pkef]ujfnf\_ | clarf}lnof -cfkm\g} pkh, >d jf pkef]ujfnf\_ |
| ;/f]sf/ | k'FhL nufgL | hLljsf]kfh{g |
| Joj;fo | u|fxs–s]lGb|t | ;b:o–s]lGb|t |
| clwsf/ | :jfldTjdf a/fa/L | ;b:odf a/fa/L |
| ljt/0f | ;|f]t of]ubfg | ;]jf pkof]u |

**bf];|f] M ;}4flGts tx**

|  |  |  |
| --- | --- | --- |
| **;ª\u7g**  **lgwf{/s** | **lghfotL ;+:yf** | **;xsf/L ;+:yf** |
| cfofd | cfly{s | cfly{s – ;fdflhs |
| sdfO | ;+:yfksLo k'FhL | ;fdflhs k'FhL |
| d"No | ;+:yfkg | :jfjnDag |
| ;+nUgtf | k|lt:kwf{sf] ;t{df v'nf | kf/:kl/stfsf] ;t{df v'nf |
| ;kmntf | ;]jf | ;zStLs/0f |

**t];|f] M bfz{lgs tx**

|  |  |  |
| --- | --- | --- |
| **;ª\u7g**    **lgwf{/s** | **lghfotL ;+:yf** | **;xsf/L ;+:yf** |
| ;+:s[lt | pTkfbgsf] | pkef]usf] |
| k|s|d | j}ejsf] ;j{hgLs/0f | ;j{hgsf] j}ejzfnLs/0f |
| cled'vLs/0f | csf{h:tf cfkm"tkm{ | cfkm"h:tf csf{tkm{ |
| vf]hL | pTkfbg ;Ifdtfdf cfwfl/t ;+j[l4 | zf]if0fljxLg cfly{s ;DaGwx¿df cfwfl/t ;+j[l4 |
| lgZro | kl/tf]lifsdf lge{/ ;Eotf g} pGgt x'G5 | kl/>ddf lge{/ ;Eotf g} pGgt x'G5 |

**`= :yfgLo ljsf;df dxTj**

* ljkGghgsf] ax'cfoflds ;zStLs/0fsf] pQ/f]Q/ cleofg rnfpg
* …ul/asf nflu ul/lbg]Ú … x}g …ul/an]Ú g} ul/aL lgjf/0f ug]{ gjdfGotf :yflkt ug{
* JolStut, ;fd'bflos tyf /fli6«o hLjgdf k/d'vfk]IfL gag]/ :jfjnDaL aGg] afgL a;fNg
* ;/sf/L:t/af6 ;'ud gx'g] ;]jf, ;+/If0f jf k|f]T;fxghgs Joj:yfx¿ hg:t/af6} lj:tf/ u/fpg
* u|fdL0f pTkfbgd"ns ls|ofsnfkx¿nfO{ d"No l;s|Ldf dflylNt/ ;f/]/ :yfgLo cy{tGq ljsl;t t'Nofpg
* cfly{s ;DaGwx¿df dsf{df k/L ahf/af6 lj:yflkt ;d"xx¿df k|lt:kwf{Tds ;Ifdtf cfh{g u/fpg
* ;xsf/L If]qsf] ;zSt pkl:yltaf6 :yfgLosf ;fy} k|fb]lzs Pj+ /fli6«o cy{tGqdf ultzLntf NofP/ k|lt:kwf{Tds nfe ;[hgf ug{
* n}ª\lustf–d}qL, ;fdflhs ;dfj]zL Pj+ nf]stflGqs kl/kf6LnfO{ a9jf lbg
* ljgfzsf/L pTkfbg tyf pkef]ujfbL ;+:s[ltnfO{ kl/>dsf] dfgb08df cª\s'lzt cljgfzL pTkfbg tyf pkef]usf] ;+:s[ltdf abNg
* **=== === ===**
* **=== === ===**
* **=== === ===**

cg';"rL #

**;q @ M ;xsf/L lgodg k|aGw, :yfgLo txdf df}h'bf ;+:yfx¿ / x:tfGt/0f ul/g] tyf /fVg'kg]{ clen]v -sfo{kq k|:t'tLs/0f / cGt/ls|of\_**

**k|:t'tLs/0fsf] ljifoj:t' [gd'gf]**

**;ª\3Lo ;+/rgfdf ;xsf/L lgodg M ;+j}wflgs Joj:yf**

* :yfgLo txsf] clwsf/ cg';"rL \* df plNnlvt ljifodf lglxt /xg]5 / To:tf] clwsf/sf] k|of]u of] ;+ljwfg / ufpF ;ef jf gu/ ;efn] agfPsf] sfg'gadf]lhd x'g]5 **-wf/f %&-$\_** .
* ;ª\3, k|b]z / :yfgLo txsf] ;femf clwsf/ cg';"rL ( df plNnlvt ljifodf lglxt /xg]5 / To:tf] clwsf/sf] k|of]u of] ;+ljwfg / ;ª\3Lo sfg'g, k|b]z sfg'g, ufpF ;ef jf gu/ ;efn] agfPsf] sfg'gadf]lhd x'g]5 **-wf/f %&-%\_ .**
* pkwf/f -#\_ jf -%\_ adf]lhd k|b]z ;ef, ufpF ;ef jf gu/ ;efn] sfg'g agfpFbf ;ª\3Lo sfg'g;Fu gaflemg] u/L agfpg'kg]{5 / k|b]z ;ef, ufpF ;ef jf gu/ ;efn] agfPsf] To:tf] sfg'g ;ª\3Lo sfg'g;Fu aflemPdf aflemPsf] xb;Dd cdfGo x'g]5 **-wf/f %&-^\_ .**

**;xsf/L lgodgdf ;+j}wflgs Joj:yf**

* cg';"rL % ;ª\3sf] clwsf/ ;"rL M @\*= ;xsf/L lgodg
* cg';'rL ^ k|b]zsf] clwsf/ ;"rL M @= ;xsf/L ;+:yf
* cg';"rL \* :yfgLo txsf] clwsf/ ;"rL M @= ;xsf/L ;+:yf
* cg';"rL & ;ª\3 / k|b]zsf] ;femf clwsf/ ;"rL M &= ;xsf/L
* cg';"rL ( ;ª\3, k|b]z / :yfgLo txsf] ;femf clwsf/ ;"rL M != ;xsf/L

**3= g]kfnsf] ;+ljwfgsf] cg';"rL %, ^, &, \* / ( plNvlvt ;ª\3, k|b]z / :yfgLo txsf clwsf/x¿sf] sfo{ lj:t[tLs/0f;DaGwL g]kfn ;/sf/ -dlGqkl/ifb\\_ af6 :jLs[t k|ltj]bgdf ;xsf/L lgodg**

* **Psn clwsf/ -cg';"rL %\_sf] sfo{ lj:t[lt**

**@\*=@ ;xsf/L lgodg**

@\*=@=! ;xsf/L;DaGwL /fli6«o gLlt, sfg'g, dfgb08 / lgodg

@\*=@=@ /fli6«o:t/df :yfkgf x'g] ;xsf/L a}ª\ssf] cg'dlt / lgodg

@\*=@=# ;xsf/L;DaGwL cGt/f{li6«o ;ª\3;+:yf;F;dGjo / ;xsfo{

@\*=@=$ ;xsf/L;DaGwL /fli6«o tYofª\s Joj:yfkg / cWoog, cg';Gwfg

@\*=@=% ;xsf/L;DaGwL /fli6«o tyf s]Gb|Lo ljifout ;ª\3;+:yf;Fu ;DaGw / ;xsfo{

@\*=@=^ cGt/k|fb]lzs ;xsf/L ;dGjo

@\*=@=& ;xsf/L;DaGwL Ifdtf clej[l4

@\*=@=\* ;xsf/L If]qsf] k|jw{g / kl/rfng

@\*=@=( art tyf C0f kl/rfng;DaGwL dfgb08 / lgodg

* **;ª\3 / k|b]zsf] ;femf clwsf/ &= === ;xsf/L ===**

**-cg';"rL &\_ af6 ;ª\3sf] sfo{ lj:t[lt** &=! === ;xsf/L === ;DaGwL gLlt, sfg'g,dfgb08, sfof{Gjog / lgodg

* **;ª\3, k|b]z / :yfgLo txsf] ;femf clwsf/ != ;xsf/L**

**-cg';"rL (\_ af6 ;ª\3sf] sfo{ lj:t[lt** !=! dfly @\* df ;dfj]z

**ª= k|b]zsf] clwsf/**

* **Psn clwsf/ -cg';"rL ^\_**

**@=$ ;xsf/L ;+:yf**

@=$=! ;xsf/L ;+:yf;DaGwL k|fb]lzs gLlt, sfg'g, dfgb08, sfof{Gjog / lgodg

@=$=@ k|fb]lzs ;xsf/L ;+:yf, ;xsf/L ;ª\3 ;xsf/L a}ª\s;DaGwL cg'dlt, ;~rfng /

lgodg

@=$=# ;xsf/L art tyf C0f kl/rfng;DaGwL k|fb]lzs dfgb08 / lgodg

@=$=$ ;xsf/L;DaGwL /fli6«o, s]Gb||Lo ljifout / cGt/k|fb]lzs ;ª\3;+:yf;Fu ;dGjo / ;xsfo{

@=$=^ ;xsf/L;DaGwL k|fb]lzs tYofª\s Joj:yfkg / cWoog, cg';Gwfg

@=$=& ;xsf/L;DaGwL Ifdtf clej[l4

@=$=\* ;xsf/L If]qsf] k|jw{g / kl/rfng

* **;ª\3 / k|b]zsf] ;femf clwsf/ &= === ;xsf/L ===**
* **-cg';"rL &\_ af6 ;ª\3sf] sfo{ lj:t[lt** &=! === ;xsf/L === ;DaGwL gLlt, sfg'g,dfgb08, sfof{Gjog / lgodg

* **;ª\3, k|b]z / :yfgLo txsf] ;femf clwsf/** != ;xsf/L

**-cg';"rL (\_ af6 ;ª\3sf] sfo{ lj:t[lt** !=! dfly @\* df ;dfj]z

**r= :yfgLo txsf] clwsf/**

* **Psn clwsf/ -cg';"rL \*\_ @= ;xsf/L ;+:yfsf] sfo{ lj:t[lt**

@=! ;xsf/L ;+:yf;DaGwL :yfgLo gLlt, sfg'g, dfgb08, sfof{Gjog / lgodg

@=@ :yfgLo ;xsf/L ;+:yf btf{, cg'dlt, vf/]hL / lj36g

@=# ;xsf/L art tyf C0f kl/rfng;DaGwL :yfgLo dfgb08, lgodg

@=$ ;xsf/L;DaGwL /fli6«o, s]Gb|Lo ljifout, k|fb]lzs / :yfgLo ;ª\3;+:yf;+Fu ;dGjo / ;xsfo{

@=% ;xsf/L;DaGwL :yfgLo tYofª\s Joj:yfkg / cWoog, cg';Gwfg

@=^ :yfgLo ;xsf/L;DaGwL Ifdtf clej[l4

@=& :yfgLo ;xsf/L If]qsf] k|jw{g / kl/rfng

@=\* ;xsf/L ;+:yfsf] k|jw{g / ljsf;

* **;ª\3, k|b]z / :yfgLo txsf] ;femf !=! ;xsf/L**

**clwsf/ -cg';"rL (\_ af6 :yfgLo txsf] sfo{ lj:t[lt** !=! dfly @ df ;dfj]z

**5= :yfgLo ;/sf/ ;~rfng P]g, @)&$ sf] Joj:yf**

* kl/R5]b # bkmf !!=v

;xsf/L ;+:yf

!= ;xsf/L ;+:yf;DaGwL :yfgLo gLlt, sfg'g, dfgb08sf] lgdf{0f, sfof{Gjog / lgodg

@= ;DalGwt ufpFkflnsf tyf gu/kflnsfsf] ef}uf]lns If]qleq ;~rfng x'g] ;xsf/L ;+:yfsf] btf{, cg'dlt, vf/]hL / lj36g

#= ;xsf/L art tyf C0f kl/rfng;DaGwL :yfgLo dfkb08 lgwf{/0f / lgodg

$= ;xsf/L;DaGwL /fli6«o, s]Gb|Lo, ljifout, k|fb]lzs / :yfgLo ;ª\3 ;+:yf;Fu ;dGjo / ;xsfo{

%= ;xsf/L;DaGwL :yfgLo tYofÍ Joj:yfkg / cWoog, cg';Gwfg

^= :yfgLo ;xsf/L ;+:yfsf] Ifdtf clej[l4

&= :yfgLo ;xsf/L If]qsf] k|j4{g, kl/rfng / ljsf; .

**h= ;ª\3Lo ;+/rgfdf ;xsf/L lgodg M If]qflwsf/sf] ;Ldfª\sg**

* :yfgLo tx M
* :yfgLo tx;Dd sfo{If]q ePsf ;+:yfx¿
* k|b]z tx M
* Ps :yfgLo txeGbf dfly Ps k|b]z;Dd sfo{If]q ePsf ;ª\3;+:yfx¿
* ;ª\3
* Ps k|b]zeGbf a9L sfo{If]q ePsf ;ª\3;+:yfx¿

**em= ;xsf/L P]g, @)&$ sf Joj:yf**

* æ**!%) cGtl/d Joj:yf** M -!\_ o; P]gdf cGoq h'g;'s} s'/f n]lvPsf] eP tfklg k|b]z / :yfgLo txsf] sfg'g gag];Dd :yfgLo tx;Dd sfo{If]q ePsf ;xsf/L ;+:yfsf] btf{ tyf lgodgsf ;Dk"0f{ sfo{x¿ ;DalGwt :yfgLo txaf6 / Ps :yfgLo txeGbf a9L k|b]z;Ddsf] sfo{If]q ePsf ;xsf/L ;+:yfsf] btf{ tyf lgodgsf ;Dk"0f{ sfo{x¿ k|b]z ;/sf/n] ufpF jf gu/ ;ef jf k|b]z ;efåf/f lg0f{o u/L o;} P]gadf]lhd ;Dkfbg ug]{ Joj:yf ldnfpg ;Sg]5 .
* -@\_ pbkmf -!\_ adf]lhd sfo{ ubf{ o; P]gadf]lhd /lhi6«f/n] k|of]u ug]{ ;Dk"0f{ clwsf/x¿ :yfgLo txsf] xsdf ;DalGwt :yfgLo txsf] sfo{kflnsfn] tf]s]sf] clwsf/L / k|b]zsf] xsdf k|b]zsf] ;DalGwt dGqfnon] tf]s]sf] clwsf/Ln] tyf dGqfnosf] clwsf/ :yfgLo txsf] xsdf :yfgLo txsf] sfo{kflnsfn] / k|b]zsf] xsdf k|b]zsf] ;DalGwt dGqfnon] k|of]u ug]{5g\ .
* -#\_ pkbkmf -!\_ / -@\_ adf]lhd Joj:yf geP;Ddsf nflu ;a} txsf ;xsf/L ;+:yfsf] lgodg o;} P]gcg';f/ x'g]5 .

**`= :yfgLo txsf] ;xsf/L lgodg If]qflwsf/**

:yfgLo txsf] lgodgdf b]xfosf ;xsf/L ;+:yfx¿ kb{5g\ M

s= :yfgLo txaf6 btf{ x'g] ;a} k|f/lDes ;+:‍yfx¿Ù

v= o;cl3 btf{ ePsf :yfgLo tx;Dd sfo{If]q sfod /x]sf h'g;'s} k|f/lDes ;+:yfx¿ /

u= o;cl3 Ps :yfgLo txeGbf a9L sfo{If]q sfod u/L btf{ ePsf t/ ljefhg, :yfgLos/0f jf k'gu{7gsf] k|lqmofaf6 ca :yfgLo tx;Dd sfo{If]q sfod x'g] h'g;'s} k|f/lDes ;+:yfx¿ .

[**;xsf/L P]g, @)&$ df :yfgLo :t/df geP/ lhNnf :t/b]lv dfly dfq ;ª\3sf] Joj:yf ePsf]n] ;ª\3sf] btf{ jf lgodg :yfgLo txsf] If]qflwsf/df kb}{g t/ ;xof]u, ;xsfo{ / ;dGjo eg] ;a} txsf ;ª\3x¿;Fu ;d]t ug'{kg]{ x'G5 .]**

**6= :yfgLo txdf ;xsf/L lgodg ;+/rgf**

|  |  |  |
| --- | --- | --- |
| **Joj:yf** | **cj:yf** | **;'emfp** |
| :yfgLo tx ;xsf/L | * :yfgLo txn] leGg} ;xsf/L P]g agfpg] * :yfgLo tx gd'gf ;xsf/L P]g, @)&$ df :yfgLo ¿kdf ;dfof]hg ug'{kg]{ eP u/L ufpF jf gu/ ;efaf6 kfl/t ug]{ * ;xsf/L P]g, @)&$ sf] bkmf !%) adf]lhd ufpF jf gu/ ;efaf6 lg0f{o u/L sfof{/De ug]{ | lgodg tfbfTDo, k|jw{g k|efjsfl/tf / sfof{/Desf] ;'udtf;d]tn] xfnsf nflu ;xsf/L P]g, @)&$ sf] bkmf !%) adf]lhd g} ug]{ Joj:yf ldnfpg pko'St x'g |
| * :yfgLo tx ;xsf/L lgodfjnL | * ;xsf/L P]g, @)&$ hf/L ePkl5 lgodfjnL d:of}bf sfo{ eO/x]sf] | * lgodfjnL ag]kl5 tbg';f/ :yfgLo tx ;xsf/L lgodfjnL th'{df ug'{ pko'St x'g] |
| * lgodg sfo{ljlw | * ;xsf/L ;+:yf btf{ lbUbz{g -:yfgLo tx\_, @)&$ dGqfnoaf6 @)&$.)&.)& df :jLs[t * lbUbz{gdf btf{afx]s k'gu{7g, k|jw{g, clen]v;d]tdf oyf]lrt dfu{bz{g | * ;fdfGotof gofF ;+:yf btf{ ug{ :yfgLo tx ;xsf/L lgodfjnL cfjZos x'g] t/ k|jw{g, k|ltj]bg, cg'udg / P]gsf lgodfjnLdf tf]lsPadf]lhd gelgPsf clwsf/x¿sf] k|of]u cufj} klg ug{ ;lsg] |
| * btf{ ug]{ clwsf/L / sfof{no jf zfvf | * ;xsf/L P]g, @)&$ sf] bkmf !%) / lbUbz{gdf :yfgLo sfo{kflnsfn] tf]s]sf] clwsf/Ln] /lhi6«f/sf] clwsf/ k|of]u ug{ ;Sg] Joj:yfcg'¿k klg sfo{sf/L clws[tnfO{ btf{ ug]{ clwsf/L tf]sL cfjZos sd{rf/L;lxt sfof{no jf zfvf v8f ug'{kg]{ dfu{bz{g | * sfo{sf/L clws[tnfO{ btf{ ug]{ clwsf/L tf]sL sfo{af]emcg';f/ cfjZos -@, # jf % hgf;Dd\_ sd{rf/L;lxt sfof{no jf zfvf v8f ug'{ a]; x'g] |

df}h'bf ;+:yfx¿sf] :yfgLo txut ljj/0f

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **tx** | **;+:yf ;ª\Vof** | **;b:o ;ª\Vof** | **COPOMIS Dff k|ljli6sf] cj:yf** | **s}lkmot** |
|  |  |  |  |

**:yfgLo txn] /fVg'kg]{ clen]v**

**s**= ;xsf/L k|lzIf0f tyf l8lehg sfof{no jf l8lehg ;xsf/L sfof{nox¿af6 x:tfGt/0f eO{ k|fKt sfuhftx¿Ù

**v**= ;xsf/L ;+:yf btf{ lstfkÙ

**u=** k|To]s ;+:yfsf] btf{ lg0f{o kmfOnÙ

**3=** ;xsf/L ;+:yf btf{ k|df0f–kqsf] sfof{no k|ltsf] 98\8fÙ

**ª=** k|To]s ;+:yfsf] ;~rfng;Fu ;DalGwt sfutkqx¿ /xg] 5'§f5'§} OG8]S; kmfOnÙ

**r=** btf{ ug]{ clwsf/Laf6 ePsf kl/kqx¿sf] kmfOnÙ

**5=** ljifout lg0f{o kmfOnx¿Ù

**h**= ;3g cg'udg k|ltj]bg kmfOnx¿Ù

**em**= cg'bfg k|bfg ul/Psf ;xsf/L cfof]hgfx¿sf] 5'§f5'§} kmfOnx¿Ù

**`=** vf; nlIft ju{sfk|jlw{t ;xsf/L ;+:yfx¿sf] 5'§f5'§} ;xhLs/0f kmfOnx¿Ù

**6**= ph'/L btf{ lstfk / sf/afO{ kmfOnx¿Ù

**7**= cg';Gwfgsf l;nl;nfdf clwsf/k|fKt lgsfox¿af6 dfu eOcfPsf tyf k7fOPsf ljj/0fx¿sf] nut / kmfOnÙ

**8=** ;DklQ z'4Ls/0f lgjf/0f sfg'gcGtu{t hf/L lgofds Joj:yf / kfngf cg'udg Pj+ sf/afO{ kmfOnx¿Ù

**9**= ;"rgfsf] xs tyf cu|tfk"0f{ v'nf;fsf] nut tyf kmfOn /

**0f=** a}7ssf sf/afO{ lstfkx¿ .

**cg';"rL $**

**;q # M ;xsf/L ;+:yfsf] ;+:yfkg sfo{ljlw -sfo{kq k|:t'tLs/0f / cGt/ls|of\_**

**k|:t'tLs/0fsf] ljifoj:t' [gd'gf]**

**kl/ro**

* ;xsf/L ;+:yfkg sfo{ljlwnfO{ u7g / btf{ u/L b'O6f kf6fdf x]g{ ;lsG5 .
* u7gsf] k|lqmof cfj]bsx¿n] k"/f ug'{kg]{ x'G5 eg] btf{ k|lqmof btf{ ug]{ clwsf/Ln] .
* To:t}, u7g kl/sNkgf, k|oTg, k/fdz{, kl/dfh{g / k"j{–tof/Lsf] j:t'tM cgf}krfl/s z[ª\vnf xf] eg] btf{ k|f¿ksf] cWoog, k|fl1s k|ltlqmof, k|df0fx¿sf] 5fglag, k|ToIf k/LIf0f / cfjZos kqfrf/sf] j:t'tM cf}krfl/s z[ª\vnf .
* u7g xf];\ jf btf{, ;xsf/L ;+:yfkg sfg'gLeGbf klg ;fdflhs ljlw xf] .
* ;xsf/L ;ª\u7g xtf/ktf/df aGb}g — g t sfutkqdf g} v8f x'G5 .
* To:t}, ;xsf/L ;+:yfsf] btf{ b|'t ;fj{hlgs ;]jf k|jfxsf] k|ZgeGbf klg cfj]bs / clwsf/Lx¿ aLr /rgfTds cGt/lqmofsf] kl/0flt x'g'kb{5 .

**u7g sfo{ljlw**

**s= cfk;L ;/;Nnfx**

* j}rfl/s :t/df ;+:yfsf] pkfb]otfsf] k|f/lDes n]vfhf]vf g} cfk;L ;/;Nnfx xf] .
* …cfk;LÚ eg]kl5 h;sf nflu ;+:yf rflxPsf] xf] pgLx¿ aLrsf] eGg] t k|:6} eof], pgLx¿eGbf k/sf s;}sf] cyjf pgLx¿ dWo]s} 6f7faf7fdfqsf] k|efjljgfsf] eGg] klg af]w x'G5 .
* klxnf] lbgb]lv g} :j}lR5s ;b:otfsf] efjgfaf6 sfd ePdf g} :jfldTj ;'lglZrt x'g] xf] .
* cfk;L ;/;Nnfx b'O{–rf/ lbg — cem b'O{–rf/ dlxgf g} — rNg ;St5, h; bf}/fg efjL ;b:ox¿n] 3/–3/}, ;fyL–;fyLaLr jf ;d"x–;d"xdf ;xsfl/tf s] xf] < lsg /fd|f] xf] < / cfkm"nfO{ rflxPsf] xf], xf]Og < eGg] vfnsf cfwf/e"t k|Zgx¿sf] pQ/ k|fKt ug{ ;Qm5g\ .

**v= k"j{–k/fdz{**

* cfk;L ;/;Nnfxsf qmddf k}bf ePsf cg]s lh1f;fx¿sf] ;dfwfgljgf ;+:yf u7g ug'{ a'l4dfgL xf]Og .
* l;4fGttM To;f] ubf{ clglR5t ;xeflutfsf] v08 kg]{ x'G5 . Jojxf/tM klg eGg]lalQs} u7g ePsf ;+:yfx¿df lgliqmo ;b:otfsf] ;d:of b]lvPsf] 5 .
* sf/0f klxnf ;'ljwf u'Dnf ls eg]/ ;b:o algxfNg] t/ kl5 cfˆg} k|of;af6 ug'{kg]{ yfxf x'Fbf Joy{ nfUg] x'G5 .
* ctM cfk;L ;/;Nnfxs} bf}/fg btf{ ug]{ clwsf/L;Fu oyfzSo k"j{–k/fdz{ u/]/ jf:tljs ;xsf/L cEof; Pj+ ;Defjgfsf ;DaGwdf k|:6 x'g' jf~5gLo 5 .

**u= k"j{–;xsf/L lzIff**

* btf{ ug]{ clwsf/L;Fusf] k/fdz{sf] pQdf]Qd lgisif{ dfly !) df elgPh:tf] k"j{–lzIffsf] Joj:yf x'g ;St5 .

**3= k|yd k|f/lDes e]nf**

* k|:tfljt ;+:yf u7g ug{ OR5's JolStx¿sf] k|f/lDes e]nf af]nfpg'kb{5 .
* e]nfdf ;+:yfsf] lsl;dcg';f/ u7g ug{ sfg'gtM rflxg] Go"gtd ;ª\Vofdf OR5's ;a} JolQmx¿ clgjfo{ ¿kdf pkl:yt x''g'kb{5 .
* e]nfdf pkl:yt JolQmx¿ dWo]jf6 e]nfn] tf]s]sf] JolQmsf] ;+of]hsTjdf a}7s a;L b]xfosf] sfo{;"rLdf ljrf/–ljdz{ u/]/ lg0f{o lng'kb{5 M
* 3–!= ;+:yf vf]Ng] ljifodfÙ
* 3–@= ;+:yfsf] gfd, 7]ufgf ;DaGwdfÙ
* 3–#= ;+:yfsf p2]Zo / sfo{x¿sf] lgwf{/0f ;DaGwdfÙ
* 3–$= ;+:yfsf] sfo{If]q to ug]{ ;DaGwdfÙ
* 3–%= ;+:yfsf] k|lt;]o/ /sd / ;b:o k|j]z z'Ns lgwf{/0f ;DaGwdfÙ
* 3–^= tby{ ;~rfns ;ldltsf] u7g ;DaGwdfÙ
* 3–&= ljlgod d:of}bf ;ldlt u7g ug]{ ;DaGwdfÙ
* 3–\*= sfo{of]hgf th'{df ;ldlt u7g ug]{ ;DaGwdfÙ
* 3–(= cfly{s tyf k|zf;lgs lgodfjnL d:of}bf ;ldlt u7g ug]{ ;DaGwdfÙ
* 3–!)= art tyf C0fsf] sf/f]af/ ug]{ ;++:yf eP art kl/rfng lgb]{lzsf d:of}bf ;ldlt u7g ug]{ ;DaGwdfÙ
* 3–!!= ;]o/ / ;b:o k|j]z z'Nsafkt /sd p7fpg] / p7]sf]] /sd lhDdf lbg] ;DaGwdf /
* 3–!@ ;+:yf :yfkgfsf l;nl;nfdf to ug'{kg]{ cGo cfjZos ljifox¿df .
* klxnf] k|f/lDes e]nfsf lg0f{ox¿sf] gd'gf cg';"rL $ af6 lng ;lsG5 .

**-@\_ bf];|f] k|f/lDes e]nf**

* cl3Nnf] k|f/lDes e]nfn] ;'Dk]sf] lhDd]jf/Lcg';f/ ljleGg ;ldltx¿n] sfo{ ;DkGg u/]kl5 To; aLrdf OR5's cGo JolQmx¿ ;d]tnfO{ bf];|f] k|f/lDes e]nfdf 8fsL ;+:yfsf] lsl;dcg';f/ u7g ug{ sfg'gtM rflxg] Go"gtd ;ª\Vof k'u]sf] pkl:yltdf b]xfosf] sfo{;"rLdf 5nkmn rnfP/ lg0f{o ug'{kb{5 M
* ª–!= d:of}bf ljlgod kfl/t ug]{Ù
* ª–@= k|:tfljt sfo{of]hgf :jLs[t ug]{Ù
* ª–#= ;+:yf btf{ ug{ tby{ ;~rfns ;ldltsf cWoIf / cGo b'O{ hgf;DdnfO{ clwsf/ k|Tofof]hg ug]{Ù
* ª–$= ;+:yf btf{kZrft\ ;]o/ / ;b:o k|j]z z'Nsafkt p7]sf] /sd a}ª\sdf vftf vf]nL hDdf ug]{Ù
* ª–%= vftf ;~rfng ug]{ JolQmx¿ tf]Sg]Ù
* ª–^= :j–3f]if0ff–kqdf ;xL5fk ug]{Ù
* ª–&= cfly{s tyf k|zf;lgs lgodfjnLsf] d:of}bf kfl/t ug]{Ù
* ª–\*= art tyf C0fsf] sf/f]af/ ug]{ ;+:yf eP d:of}bf art kl/rfng lgb]{lzsf kfl/t ug]{ /
* ª–(= ;+:yf :yfkgfsf l;nl;nfdf cfjZos cGo ljifox¿ to ug]{ .
* bf];|f] e]nfsf lg0f{o n]Vbf cg';'rL–% sf] gd'gf x]g{ ;lsG5 .

**r= ;+:yf btf{sf] b/vf:t**

* dfly pNn]v ePcg';f/sf] k|lqmof k"/f ul/;s]kl5 cg';"rL & sf] 9fFrfdf tby{ ;~rfns ;ldltsf cWoIfsf] tkm{af6 ?= !) sf] l6s6 6fF;L k|:tfljt ;+:yfsf] b'O{ k|lt ;Ssn} ljlgodnufot cg';"rL @ df plNnlvt ;Dk"0f{ sfuhftx¿ ;+nUg /fv]/ btf{ ug]{ clwsf/L5]p b/vf:t lbg'kb{5 .

**btf{ sfo{ljlw**

**s= k|f/lDes 5fglag**

* btf{ ug]{ clwsf/Ln] ;xsf/L ;+:yf btf{sf nflu k/]sf] b/vf:tdf k|f/lDes 5fglag u/fpg'kg]{ x'G5, h;cGtu{t klxnf] sfd cg';"rL ! adf]lhd l;4fGt;Ddltsf] hfFr kb{5 .
* k|f/lDes ¿kdf cfjZos sfutkqx¿ k'u], gk'u]sf] x]/L cfj]bsx¿nfO{ gk'u sfutkqx¿ k'‍¥ofpg nufpg] rng d'gfl;a xf]Og . sf/0f cf]xf]/–bf]xf]/ u/L sfutkq h'6fPkl5 km]l/ l;4fGttM ;xsf/L ;+:yfsf] ¿kdf btf{ ug{ g;lsg] b]lvof] eg] cfj]bsx¿nfO{ cgfjZos b'Mv lbPh:tf] x'G5 / u'gf;f] tyf bafa;d]t cfpg ;Qm5 .
* To;f] x'g glbg ;aeGbf klxn] k|:tfljt ;+:yfsf] ljrf/ ;xsf/L d"No, l;4fGt, dfGotfx¿;Fu ldNbf] xf], xf]Og egL n]vfhf]vf ug{' a]; x'G5 .
* j}rfl/s ¿kdf g} ;xsf/L ;+:yfsf] btf{ x'g ;Qm}g eg] b/vf:t btf{ ug{'sf] k|of]hg g} ePg . To;sf/0f btf{ ug]{ clwsf/Ln] k|fKt b/vf:t b/lk7 ul/lbg' /fd|f] x'G5 . b/lk7 ubf{ k|fozM b]xfosf] s'g} a]xf]/f hgfpg'kg]{ x'g ;Qm5 M
* ;xsf/L ;+:yf btf{ ug{ ;b:ox¿df x'g'kg]{ ;femf aGwg (Common bond) gb]lvPsf]Ù
* ;b:ox¿n] ;+:yfsf] ;]jf pkof]u ug{'kg]{ v'nf tyf :j}lR5s ;b:otfsf] ;j{dfGo l;4fGtsf] ;t{ljk/Lt ;]jf pkof]u gug]{ JolQmx¿ ;b:o /xg] u/L b/vf:t k/]sf]Ù
* gfkmfdf ;xefuL gx'g] ;xsfl/tfsf] df}lns bz{g;Fu d]n gvfg] u/L k'FhLsf] nufgLdf k|ltkmn k|fKt ug]{ clek|fon] ;+:yf vf]Ng rfx]sf] sfo{of]hgfsf ;fy} ;DefJotf cWoog k|ltj]bgaf6 v'n]sf]Ù
* ;b:ox¿sf] k];fsf] ljj/0fdf pTkfbs / pkef]Qmfsf] aLrdf a;]/ gfkmf vfg] dWo:y ju{sf JolQmx¿ ;d]t ;xefuL ePsf] e]l6Psf] jf
* ;+:yfsf] ljlgod, sfo{of]hgf, ;b:ox¿sf] k];fsf] ljj/0fnufotsf] cWoog ubf{ ;xsfl/tfsf] l;4fGt, :jfjnDag / kf/:kl/stfsf] cEof;af6 ;b:o s]lG›t eP/ cfd ;b:ox¿sf] cfly{s–;fdflhs pGglt ug]{ geP/ a}ª\‍s, ljQLo ;+:yf jf Jofj;flos sDkgLh:tf] u/L ;xsf/L ;+:yf btf{ u/]/ ;~rfnsx¿n] rnfpg rfx]sf] b]lvPsf] .
* ;+:yfsf] ljrf/ jf:tljs cy{df ;xsfl/tfsf] cEof; ug]{ vfnsf] ePdf eg] ljlw;Ddlttkm{ cg';"rL @ df plNnlvt sfutkqx¿ ;d]t ;/;/tL x]g{' /fd|f] x'G5 .
* To;f] ubf{ s'g} sfut jf k|lqmof 5'6]sf] eP Nofpg jf k"/f ug{ eGg ;lsG5 . sfg'gadf]lhd lgwf{l/t lbgleq} cfj]bsx¿nfO{ ljlgoddf ;+zf]wgsf] ;"rgf lbg'kg]{ jf ;+:yf btf{ ug{'kg]{ ePsfn] /Lt k'u]kl5 dfq b/vf:t btf{ u/L hfFra'em yfNg] kl/kf6L a;fn]/ tT;DaGwdf ;/f]sf/jfnfx¿nfO{ ;d]t ;';"lrt ug{' pko'Qm x'G5 .

**v= lj:t[t 5fglag**

* b/vf:t btf{ ePkl5 ;+:yfsf] ljlgodsf Joj:yfx¿sf ;fy} tYox¿sf] hfFra'em lj:t[t 5fglagsf bf}/fg ul/G5 .
* ;+:yfsf] /rgf ljlgodaf6 x'g] x'gfn] k|To]s aGbf]a:t ;xsfl/tfsf] l;4fGt, sfg'g / ljQLo cg'zf;gsf ;j{:jLsfo{ dfgb08adf]lhd eP, gePsf] Wofgof]Uo 5 . ;Demf}tf (Check-list) sf ¿kdf cg';"rL !, @ / # df lgofds ;/f]sf/sf d'Vo ljifox¿ lbOPsf 5g\ .
* ;j{k|yd cg';"rL ! nfO{ k5\ofP/ ;xsf/L l;4fGtx¿ / ljlgodsf k|fjwfgaLr tfbfTDo eP, gePsf] hfFrL ?h' ub}{ hfg ;lsG5 .
* lgofds ;/f]sf/sf] s'g} ljifodf a]?h' eP ;+zf]wg ug{ ;"rgf lbg'kb{5 . cg';"rL ! – / To;p;n] @ / # – sf ;/f]sf/x¿ ;a} cfwf/e"t 5g\ .
* s]xL ;/f]sf/x¿df eg] dfqf jf u'0fsf] k|Zg x'g ;Qm5 . pbfx/0fsf nflu ;fwf/0f ;b:ox¿nfO{ g]t[Tj kª\‍lQmsf] s'g} kb glbg] u/L cgfjZos ¿kdf cg'ejsf] ;t{ /fVg' ;xsf/L nf]stGqljk/Lt x'G5 .
* ljlgoddf To; vfnsf] aGbf]a:t u/]/ ;+:yfks ;b:ox¿ 9'Ss} ;~rfns ;ldltdf a:g vf]Hg] k|j[lQ Jojxf/df klg b]lvPsf] 5 .
* To;f] x'g gkfcf];\ eg]/ ;b:otf lnPsf] Ps jif{ JotLt geO{ ;~rfnsdf pDd]bjf/ aGg gkfpg] eGg] afx]s cGoyf aGb]h 5 ls egL x]g{ cg';"rL ! sf] l;=g+= !! df l6lkPsf] xf] .
* x]g]{ qmddf ;b:o ag]sf] kfFr jif{kl5 dfq ;~rfnsdf pDd]bjf/ aGg kfpg] k|:tfj ul/Psf] /x]5 eg] unt dg;fo k|:6} eof] / ;+zf]wg gu/L ljlgod :jLsfo{ x'Fb}g .
* To;}df km]l/ ;b:o ag]nuQ}sf] lgjf{rgdf ;~rfnsdf pDd]bjf/ x'g g;Sg] k|:tfj ul/Psf] /x]5 eg] c;n dg;fon] /flvPsf] lga{Gwg (Restriction) x'g / :jLsfo{ x'g ;Qm5 .
* To:t}, l;=g+= !% df k"j{–;xsf/L lzIffsf] cfwf/e"t ;/f]sf/ /flvPsf] 5 . ;fdflhs kl/rfngsf sfo{qmdcGt{ut k|jlw{t k"j{–;xsf/L ;d"xx¿ -Pre-co-operative groups nfO{ k|f/Deb]lv g} ;d"x ultzLntfsf ;fy} ;xsfl/tfsf ljifox¿df ;d]t bLlIft u/fOPsf] x'g ;Qm5 . dlxnf ljsf; sfo{qmd /fd|f] pbfx/0f xf] .
* hLjGt cEof; ul//x]sf ;d"xx¿sf xsdf btf{ ug{sf nflu g} k"j{–;xsf/L lzIff rflxg] ePg . cl3h:t} kl5 klg ;b:o lzIffsf] qmd lg/Gt/ /fv] k'Uof] .
* h] xf];\, cg';"rL ! df l6lkPsf ;/f]sf/x¿ cGoyf ;Daf]lwt ePsf 5g\ jf ;Daf]lwt x'g] u/L cf}lrTok"0f{ aGbf]a:t /flvPsf 5g\ eg] s}lkmot dxndf a]xf]/f hgfP/ btf{ k|lqmof cl3 a9fpg afwf kg]{ x'Fb}g . Pj+ /Ltn] cg';"rL @ adf]lhd sfg'g;Ddlt / cg';"rL # adf]lhd ;'zf;sLo dfgsx¿sf] hfFra'em ug{ ;lsG5 .
* lj:t[t 5fglagsf] qmddf ljlgodsf] k|:tfljt s'g} aGbf]a:tdf ;+zf]wgsf] ;"rgf lbFbf b]xfoadf]lhd hgfpg'kg]{ x'g ;Qm5 M
* ljlgodsf] bkmf ======== df k|:tfljt Joj:yf ;xsfl/tfsf] d"No, l;4fGt, dfGotfljk/Lt b]lvPsf]Ù
* ljlgodsf] bkmf ========== df k|:tfljt Joj:yf ========== dxfgu/kflnsf÷ pkdxfgu/kflnsf÷gu/kflnsf÷ufpFkflnsf ;xsf/L P]g, @)=== sf] bkmf ========== ÷;xsf/L lgodfjnL, @)==== sf] lgod ======== sf] Joj:yf;Fu aflemPsf] /
* ljlgodsf] bkmf ========== df k|:tfljt Joj:yf ;+:yfsf ;b:ox¿sf] lxt ;+/If0fsf nflu ;+:yfut ;'zf;g sfod /fVg ckl/xfo{ ePsf] x'Fbf tkl;nadf]lhd ;+zf]wg ug{' x'gsf ;fy}—
* ========== dxfgu/kflnsf÷pkgu/kflnsf÷gu/kflnsf÷ufpFkflnsf ;xsf/L P]g, @) === sf] k|:tfjgfsf] efjgfcg'¿k ;xsf/L l;4fGtx¿sf] k|rng, ;b:ox¿df :jfjnDag, kf/:kl/stf Pj+ lskmfotsf] ljsf; / ;+:yfsf] ;~rfngdf ljQLo cg'zf;gsf ;j{:jLs[t dfgb08x¿ :yflkt u/fpg tkl;nadf]lhdsf Joj:yfx¿ yk;d]t u/L k]; ug{' x'g of] ;"rgf lbOPsf] 5 .

**tkl;n**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| l;=g+= | ljlgodsf] bkmf, pkbkmf, v08 | k|:tfj eOcfPsf] Joj:yf | ;+zf]wg u/L k|:tfj ug'{kg]{ Joj:yf | s}lkmot |
| != |  |  |  |  |
| @= |  |  |  |  |
| #= |  |  |  |  |
| $= |  |  |  |  |
| %= |  |  |  |  |

**u= :ynut k/LIf0f**

* lj:t[t 5fglagsf] qmddf / slxn]sfxLF k|f/lDes 5fglags} qmddf klg ;xsf/L ljlwJojxf/cg';f/ sfo{ x'g] xf] cyjf k]; ePsf sfutkqx¿ tYok"0f{ x'g\ eGg] osLg ug{ :ynut k/LIf0f cfjZos x'G5 .
* hfFrk8tfns} cy{df :ynut k/LIf0fsf] dxTj ;Lldt klg x'Fb}g .
* cjnf]sgsf bf}/fg ljrf/fwLg ;+:yfsf] sfo{If]qsf] e"–agf}6, hghLjg, ;d:ofx¿;Fu ;fIffTsf/ x'Fbf ;Defjgfx¿sf] ;j]{If0f ug{ ;lsG5 .
* df}h'bf ;+:yfx¿n] g} ;]jf k'¥ofO/x]sf] 7fddf klg /fhgLlts jf cGo cfu|xaf6 ;xsf/L efjgfljk/Lt ;+:yf u7g ug{ nfluPsf] /x]5 eg] klg 1ft eP/ cgfjZos ;fª\lVos j[l4 /f]Sg ;lsg] x'G5 .
* To;f] t, cfjZostf jf ;DefJotfsf] ljrf/ ubf{ klg TolQs} ;+j]gbzLntf rflxG5 . pbfx/0fsf nflu lbOPsf] j8fdf ax'p2]ZoLo ;+:yf /fd|/L rln/x]sf] 5 eg] To:t} csf]{ ax'p2]ZoLo ;+:yf yKg'sf] k|of]hg x'Fb}g . olb To} j8fdf dlxnfdfq ;b:o x'g] u/L ax'p2]ZoLo ;+:yf vf]Ng vf]lhPsf] 5 eg] km]l/ /f]Sg' d'gfl;a x'Fb}g . sf/0f ;dfhdf JofKt n}ª\lus kIfkftsf aLr dlxnfx¿ hfu?s eP/ ;xsf/L k|of;åf/f cfˆgf] pGgog ug{ cl3 ;bf{ hxfF;'s} / hlxn];'s} k|f]T;fxg lbg'kb{5 eGg] ;xsf/LsdL{x¿sf] dfGotf 5 .
* j8fdf dlxnfx¿ dfqsf] ;+:yf x'Fbfx'Fb} dlxnfdfqsf] p:t} ;+:yf :yfkgf ug]{ s'/f] eg] k[ys\ eof] .
* h] xf];\, btf{ ug]{ clwsf/Ln] :jod\ jf dftxtsf sd{rf/L v6fP/ :ynut cWoog k|ltj]bg lnPkl5 g} ;+:yf btf{ ug]{ kl/kf6L a;fNg'kb{5 .

**3= ljz]ifLs[t k/fdz{**

* ;+:yfsf] p2]Zo jf sfo{x¿sf] s'g} s'/fdf låljwf jf cGoyf pko'Qmtfsf] k|Zg pTkGg ePsf] v08df btf{ ug]{ clwsf/Ln] ;DalGwt lgsfosf] k/fdz{ lng ;St5g\ .
* sltko cj:yfdf lgsfout ;xdlt g} rflxG5 . pbfx/0fsf nflu ;'/IffsdL{ >ldsx¿sf] ;xsf/L ;+:yf btf{ ug]{ l;nl;nfdf u[x dGqfnosf] ;xdlt lng'kb{5 .
* To:t}, ;xsfl/tfsf l;4fGt, d"No, dfGotfsf] /f]xdf ;ª\3Lo ;xsf/L k|lzIf0f s]G›h:tf] k|fl1s ;+:yfsf] k/fdz{ lng ;lsG5 .

**ª= btf{**

* ;+:yf btf{ ubf{ btf{ ug]{ clwsf/Ln] lg0f{o u/L btf{ lstfkdf r9fP/ k|dfl0ft ug{'sf ;fy} ljlgod;d]t k|dfl0ft u/]/ lgwf{l/t 9fFrfdf btf{sf] k|df0f–kq lbg'kg]{ x'G5 .
* btf{ lstfksf] gd'gf cg';"rL !$ / btf{ k|df0f–kqsf] gd'gf cg';"rL !% af6 lng ;lsG5 . btf{ gDa/ b]xfoadf]lhd sfod ug{' jf~5gLo 5 M
* ;xsf/L k|lzIf0f tyf l8lehg sfof{no jf l8lehg ;xsf/L sfof{nox¿af6 clen]v x:tfGt/0f eO{ cfPsf ;flassf ;+:yfx¿sf] btf{ gDa/ oyfjt} /fVg]Ù
* :yfgLo txaf6 btf{ x'g] ;+:yfsf] gDa/ Psb]lv l;nl;n]af/ lbg]Ù
* jif{ km]l/Fbf klg btf{ gDa/sf] qmd g6'6fpg]Ù
* h'g;'s} lsl;dsf] ;+:yf eP tfklg btf{ gDa/ Ps}gf; ug]{ /
* btf{ gDa/df g} lsl;d, jif{ jf cGo s'/fsf] ;ª\s]t e/;s g/fVg] .
* btf{ k|df0f–kqdf ;+:yfsf] ljifout juL{s/0f dfly ( df elgPadf]lhd hgfpg ;lsG5 .
* dlxnfdfqsf] ;+:yfsf] xsdf eg] …dlxnfÚ ;d]t n]lvlbg' /fd|f] x'G5 -h:t}– dlxnf skmL, dlxnf x:tsnf jf dlxnf ax'p2]ZoLo\_ . btf{ k|df0f–kq b'O{ k|lt agfP/ Ps k|lt clen]vdf /fVg'kb{5 .
* To;} u/L ljlgod, sfo{of]hgf, ;DefJotf cWoog k|ltj]bgnufotsf sfutkqx¿ klg Ps k|lt b/vf:tjfnfx¿nfO{ lbP/ Ps k|lt sfof{nosf clen]vdf /fVg'kb{5 .

**cg';"rL %**

**;q M $ ;xsf/L ;+:yfsf] gd'gf ljlgod**

**k|:t'tLs/0fsf] ljifoj:t' [gd'gf]**

**k|:tfjgf**

;xsf/L l;4fGt, d"No / dfGotfx¿ cjnDag u/L ;b:ox¿df :jfjnDag / kf/:kl/stfsf] efjgfnfO{ a9jf lbP/ cfˆgf] cfly{s, ;fdflhs Pj+ z}lIfs pGgltsf nflu cfjZos ;|f]tsf ;fy} Jofj;flos tyf ;fd'bflos ;]jfx¿sf] aGbf]a:t cfkm}Fn] ldnfP/ kl/>d, ;dfgtf / ;dtfsf dfgb08df ;d'bfosf ;a}sf] oyfof]Uo j}ej xfl;n x'g] ;xsf/L ;Eotfsf] ljsf;df ;d]t ;xfotf k'¥ofpg ================== ;xsf/L ;+:yfsf] :yfkgf ug{ =============== dxfgu/kflnsf÷pkdxfgu/kflnsf÷gu/kflnsf÷ufpFkflnsf ;xsf/L P]g, @)&$ sf] bkmf ======== n] lbPsf] clwsf/ k|of]u u/L ldlt ============= sf] k|f/lDes e]nfn] of] ljlgod agfPsf] 5 .

**kl/R5]b ! - k|f/lDes**

**!= ;+lIfKt gfd / k|f/De**

**@= ;+:yfsf] gfd / 7]ufgf**

**#= kl/efiff** M ljifo jf k|;ª\un] csf]{ cy{ gufn]df o; ljlgoddf,–

-s\_ …P]gÚ eGgfn] =========== dxfgu/kflnsf÷pkdxfgu/kflnsf÷gu/kflnsf÷ufpFkflnsf ;xsf/L P]g, @)&$ ;Demg'kb{5 .

-v\_ …lgodfjnLÚ eGgfn] ======== dxfgu/kflnsf÷pkdxfgu/kflnsf÷gu/kflnsf÷ufpFkflnsf ;xsf/L lgodfjnL, @)& === ;Demg'kb{5 .

-u\_ …btf{ ug]{ clwsf/LÚ eGgfn] P]gsf] bkmf ========= adf]lhd tf]lsPsf] btf{ ug]{ clwsf/L ;Demg'kb{5 / ;f] zAbn] lghaf6 clwsf/k|fKt clws[t;d]tnfO{ hgfpg]5 .

-3\_ …;+:yfÚ eGgfn] >L ==================== lnld6]8 ;Demg'kb{5 .

-ª\_ …;b:oÚ eGgfn] bkmf &, ( jf !# adf]lhd ;+:yfsf] ;b:otf k|fKt u/]sf] JolQm ;Demg'kb{5 .

-r\_ …;fwf/0f ;efÚ eGgfn] ;+:yfsf] ;fwf/0f ;ef ;Demg'kb{5 .

-5\_ …ufpF÷6f]n÷pkIf]qLo a}7sÚ eGgfn] bkmf #! sf] pkbkmf -@\_ adf]lhdsf] ;+:yfsf ;b:ox¿sf] a}7s ;Demg'kb{5 .

-h\_ …;ldltÚ eGgfn] bkmf #$ adf]lhd u7g ePsf] ;+:yfsf] ;~rfns ;ldlt ;Demg'kb{5 .

-em\_ …;~rfnsÚ eGgfn] ;ldltsf] ;b:o ;Demg'kb{5 / ;f] zAbn] ;ldltsf] cWoIf, pkfWoIf, ;lrj / sf]iffWoIf;d]tnfO{ hgfpg]5 .

-`\_ …cWoIfÚ eGgfn] ;ldltsf] cWoIf ;Demg'kb{5 .

-6\_ …Joj:yfksÚ eGgfn] bkmf $$ adf]lhd lgo'Qm ;+:yfsf] Joj:yfks ;Demg'kb{5 .

**kl/R5]b @ - ;+:yfsf] If]q**

**$= p2]Zo**

**%= sfo{** M -!\_ === === === .

pkbkmf -@\_ pkbkmf -!\_ df h'g;'s} s'/f n]lvPsf] eP tfklg k|rlnt sfg'gadf]lhd s'g} lgsfosf] :jLs[lt lng'\kg]{ ;]jf jf Joj:yfsf] xsdf ;+:yfn] ;DalGwt lgsfosf] :jLs[lt lnPkl5 dfq k|fKt :jLs[ltsf] ;t{–aGb]hcGt{ut /xL To:tf] ;]jf jf Joj;fo ;~rfng ug]{5 .

**^= sfo{If]q** M ;+:yfsf] sfo{If]q ============== dxfgu/kflnsf÷pkdxfgu/kflnsf÷gu/kflnsf÷ ufpFkflnsfsf] j8f g+= ========== x'g]5 .

**kl/R5]b # - ;b:otf**

**&= ;+:yfsf] ;b:o** M -!\_ b]xfosf k|fs[lts JolQmx¿ ;+:yfsf] ;b:o x'g]5g\ M

-s\_ ;+:yf btf{ ug{ lgj]bg lbg] JolQmx¿ /

-v\_ bkmf \* adf]lhdsf] of]Uotf k'u]sf tyf bkmf ( adf]lhd ;b:otf jf bkmf !# adf]lhd k'gM ;b:otf k|fKt u/]sf JolQmx¿ .

-@\_ pkbkmf -!\_ df h'g;'s} s'/f n]lvPsf] eP tfklg g]kfn ;/sf/, k|b]z ;/sf/ jf :yfgLo txsf ;fy} g]kfn ;/sf/ jf k|b]z ;/sf/sf] k"0f{ :jfldTj ePsf lgsfox¿n] bkmf !& adf]lhd ;+:yfsf] ;]o/ vl/b u/L ;b:o x'g ;Sg]5g\ .

**\*= ;b:otfsf] of]Uotf** M -!\_ ;+:yfsf] ;b:otf k|fKt ug{ b]xfosf] of]Uotf k'u]sf] x'g'kg]{5 M

-s\_ g]kfnL gful/stfsf] k|df0f–kq k|fKt u/]sf]Ù

-v\_ ;+:yfsf] sfo{If]qleq :yfoL ¿kdf jf sDtLdf b'O{ jif{b]lv lgoldt ¿kdf a;f]af; ePsf]Ù

-u\_ ;+:yfsf] d'Vo Jofj;flos ;]jf cfjZos x'g'sf ;fy} pkof]u ug{ ;Sg] cj:yfdf /x]sf]Ù

-3\_ ;+:yf;Fu k|lt:kwf{ x'g] u/L ;+:yfsf] sfo{of]hgfdf ug]{ elgPsf] sf/f]af/ gePsf]Ù

-ª\_ o; ljlgoddf pNn]v ePadf]lhd ;b:osf] pQ/bfloTj axg ug{ :jLsf/ u/]sf] /

-r\_ ;dfg k|s[ltsf] cGo s'g} ;xsf/L ;+:yfdf ;b:o g/x]sf] .

-@\_ pkbkmf -!\_ df h'g;'s} s'/f n]lvPsf] eP tfklg ;DklQ z'4Ls/0f lgjf/0f sfg'gadf]lhd klxrfg tyf ;Dk'li6 x'g g;s]sf] v08df ;b:otfsf] of]Uotf gk'u]sf] dflgg]5 .

(= ;b:otfsf nflu lgj]bg / k|flKt

!)= ;b:otfsf] cGTo

!!= ;b:osf] lgisf;g

!@= ;b:otfaf6 /fhLgfdf

!#= k'gM ;b:otf

!$= ;b:osf] sfd, st{Jo / clwsf/

!%= ;b:otf v'nf /xg]

!^= ;b:otf k|flKt, k'gM k|flKt / /fhLgfdf :j}lR5s x'g'kg]{

**kl/R5]b $ - k'FhL kl/rfng**

**!&= ;]o/ k'FhL** M -!\_ ;+:yfsf] ;]jf ;~rfngsf nflu cfjZos /sd oyfzSo ;b:ox¿n] bkmf !\* adf]lhd ;b:otfsf] ;t{:j¿k / bkmf !( adf]lhd :j]R5fn] vl/b u/]sf] ;]o/afktsf] k'FhLsf] ¿kdf h'6fOg]5 .

-@\_ ;+:yfsf] Ps ;]o/sf] d"No ?= !)).– -?k}ofF Ps ;o\_ x'g]5 .

-#\_ ;+:yfn] bkmf & sf] pkbkmf -@\_ df pNn]v ul/Padf]lhd ;b:o aGg OR5's g]kfn ;/sf/, k|b]z ;/sf/ jf :yfgLo txsf ;fy} g]kfn ;/sf/ jf k|b]z ;/sf/sf] k"0f{ :jfldTj ePsf lgsfox¿nfO{ ;]o/ ljqmL ug{ ;Sg]5 .

t/ cGo s'g} s[lqd JolQmnfO{ ;]o/ ljqmL ug]{ 5}g .

!\*= ;b:o aGg sDtLdf Ps ;]o/ vl/b ug{'kg]{

!(= yk ;]o/ vl/b ug{ ;Sg]

@)= ;]o/ lkmtf{ jf x:tfGt/0f

@!= k|j]z z'Ns

**@@= s[lqd 5]saf/ gnufOg]** M -!\_ ;+:yfsf] ;b:otf k|fKt ug{ rfxg] JolQmnfO{ bkmf \* sf] pkbkmf -!\_ adf]lhd of]Uotf gk'u]sf] jf pkbkmf -@\_ df plNnlvt cj:yf ePsf]df afx]s bkmf !\* adf]lhd vl/b ug{'kg]{ Ps ;]o/sf] jf bkmf @! adf]lhd a'emfpg'kg]{ k|j]z z'Nssf] /sd a9L /fv]/ jf cf}krfl/s jf cgf}krfl/s ¿kdf cl3 / clxn]sf] lx;fa ldnfpg] jf cGo s'g} k|sf/sf] ;Ddltsf] lgx'FlkpFdf v'nf ;b:otfsf] ;j{dfGo ;xsf/L l;4fGtljk/Lt s[lqd 5]saf/ nufOg] 5}g .

-@\_ s'g} lgj]bsn] pkbkmf -!\_ adf]lhd cfkm"nfO{ s[lqd 5]saf/ nufOPsf] eGg] nfu]df ;fwf/0f ;ef jf btf{ ug]{ clwsf/L;dIf ph'/L lbg ;Sg]5 .

**@#= ;]o/ k|df0f–kq**

**@$= ;b:osf] bfloTj ;Lldt x'g]**

**kl/R5]b % - ;fwf/0f ;ef**

-Ps} sfo{:ynsf] >lds ;+:yf, Ps} rSnf, kfvf jf kmfF6sf] ;xsf/L v]tL ;+:yf cyjf Ps} kl/;/ jf Pp6} j8fleq klg Psdfq kfosdf kg]{ / @!) hgfeGbf a9L ;b:otf lj:tf/sf] ;Defjgf klg gePsf] ;+:yfsf] xsdf bkmf #!, #@ / ## cfjZos geP lemsL bkmf qmd ldnfpg'kg]{]\_

**@%= k|f/lDes ;fwf/0f ;ef**

**@^= jflif{s ;fwf/0f ;ef**

**@&= ljz]if ;fwf/0f ;ef** M -!\_ P]g tyf lgodfjnLdf pNn]v ePadf]lhdsf] cj:yf / ljlwcg';f/ ;+:yfsf] ljz]if ;fwf/0f ;ef a:g]5 .

@\_ pkbkmf -!\_ sf] cj:yfsf ;fy} ;+:yfsf] sfo{;~rfngsf l;nl;nfdf h'g;'s} dxTjk"0f{ lg0f{o ug{'kg]{ jf To:tf] lg0f{osf nflu cfjZos n]vfhf]vf jf k|:tfjsf] d:of}bf ug{'cufj} ;}4flGts :jLs[lt jf dfu{bz{g lng'kg]{ cj:yfdf ;ldltn] ljz]if ;fwf/0f ;ef af]nfpg ;Sg]5 .

**@\*= ;fwf/0f ;efsf] a}7s** M -!\_ ;fwf/0f ;efsf] a}7s 8flsPsf] ;"rgf / sfo{;"rL ;a} ;b:ox¿n] ;dod} k|fKt ug]{ u/L …P;=Pd=P;Ú, Pkm=Pd= /]l8of], kqklqsfnufot ;Dej eP;Dd :yfgLo ;~rf/sf ax'dfWodaf6 lbg'kg]{5 .

-@\_ ;fwf/0f ;efsf] a}7sdf ;b:ox¿ ;fIfft\ pkl:yt x'g'kg]{5 .

-#\_ ;ldltn] ;fwf/0f ;efsf] a}7sdf k]; ul/g] ljifosf] k|:tfjsf ;fy} lg0f{odf k'Ug ;xof]uL sfuhft ;b:ox¿nfO{ a}7s a:g] lbgcufj} oyfzSo pknAw u/fpg'kb{5 jf ;lhn} pknAw x'g ;Sg] u/L Joj:yf ldnfpg'kb{5 .

-$\_ ;fwf/0f ;efsf] a}7sdf pb\3f6gsf] sfo{qmd /fVg' x'Fb}g tyf ljrf/–ljdz{sf nflu kof{Kt ;do 5'§\ofpg'kb{5 .

t/ o;df n]lvPsf] s'g} s'/fn] ;+:yf :yfkgf lbj;sf] cj;/df pb\3f6gsf] sfo{qmd /fVg afwf kg]{ 5}g .

-%\_ ;fwf/0f ;efsf] a}7ssf] lg0f{o a}7ssf] cWoIftf ug]{ JolQm, pkl:yt ;~rfnsx¿sf ;fy} ;ldltsf] s'n ;b:o ;ª\VofeGbf sDtLdf Ps hgf a9L x'g] u/L a}7sn] pkl:yt ;fwf/0f ;b:ox¿ dWo]af6 r'g]sf ;b:ox¿n] k|To]s kfgfdf ;xL5fk u/L k|dfl0ft ug{'kb{5 .

-^\_ P]g tyf lgodfjnLsf] Joj:yfcg';f/ ;b:o ;ª\Vof b'O{ xhf/ gf3]kl5 Ps} :yfgdf ;a} hgf hDdf eP/ ;fwf/0f ;efsf] a}7s ug{ c;'ljwf k/L j8f–j8f jf kfossf] :yfg–:yfgdf ;dfg sfo{;"rL /fv]/ ;fwf/0f ;ef 8fSg'kbf{ k|To]s :yfgdf ;~rfns tyf n]vf ;'kl/j]If0f ;ldltsf kbflwsf/Lx¿ ;a}nfO{ pkl:yltsf nflu 8fSg'kb{5 .

-&\_ pkbkmf -^\_ df plNnlvt cj:yfdf ;a} a}7sx¿sf] cWoIftf ug]{ JolQmx¿sf ;fy} ;ldltsf kbflwsf/Lsf] hDdf ;ª\Vofsf] sDtLdf bf]Aa/ ;ª\Vof k'Ug] u/L k|To]s a}7saf6 sDtLdf tLg hgfsf b/n] r'lgPsf k|ltlglwx¿n] ;fwf/0ftof clGtd a}7s a;]sf] ;ft lbgleq ;+:yfdf hDdf eP/ k|To]s kfgfdf ;xL5fk u/L a}7ssf] lg0f{o k|dfl0ft ug]{5g\ .

-\*\_ pkbkmf -^\_ sf] cj:yfdf k|To]s a}7ssf] lg0f{o cWoIftf ug]{ JolSt / pkbkmf -&\_ adf]lhd r'lgPsf k|ltlglwx¿n] k|To]s kfgfdf ;xL5fk u/L k|dfl0ft ug]{5g\ .

-(\_ pkbkmf -%\_ df h'g;'s} s'/f n]lvPsf] eP tfklg ;a} jf s'g} a}7ssf] cWoIftf u/]sf]df afx]s ;~rfns jf n]vf ;ldltsf kbflwsf/Lx¿n] pkbkmf -&\_ adf]lhd k|dfl0ft x'g] a}7ssf] lg0f{o k|dfl0ft ug{' cfjZos x'g] 5}g .

-!)\_ ;fwf/0f ;efsf] a}7ssf] sfo{ljlwsf ;DaG‍wdf cGo Joj:yf btf{ ug]{ clwsf/Ln] tf]lslbPadf]lhd x'g]5 .

**@(=;fwf/0f ;efsf] sfd, st{Jo / clwsf/**

**#)= ;fwf/0f ;efsf] lg0f{o clgjfo{ x'g**] M o; ljlgoddf cGoq h'g;'s} s'/f n]lvPsf] eP tfklg b]xfosf] ljifodf ;fwf/0f ;efsf] lg0f{o clgjfo{ x'g]5 M

-s\_ ;+:yfsf] sfo{;~rfngsf nflu sd{rf/L k|zf;g, k/fdz{bftf lgo'lQm, cfly{s k|zf;gnufotsf sfo{ljlwx¿ agfpg]Ù

-v\_ ;+:yfn] g]kfn ;/sf/ jf k|b]z ;/sf/sf lgsfo, :yfgLo tx, cGo ;xsf/L ;ª\3;+:yf, u}/;/sf/L ;ª\u7g;Fusf] ;fem]bf/Ldf s'g} sfd ug]{ ;DaGwdf lg0f{o lng]Ù

-u\_ lghL If]qsf] s'g} pBf]u, Joj;fo;Fu ;+:yfn] Jofj;flos ;Demf}tf ug{'kg]{ cj:yfdf To:tf] ;Demf}tfsf] 9fFrf;d]t tf]sL k"j{–:jLs[lt lbg]Ù

-3\_ ;+:yfn] s'g} lgsfoaf6 C0f lng] jf cGoyf bL3{sfnLg eOkl/ bfloTj ;[hgf ug]{Ù

-ª\_ art tyf C0fsf] Jofhb/ lgwf{/0f ug]{Ù

-r\_ n]vfk/LIfssf] lgo'lQm ug]{ jf kfl/>lds tf]Sg]Ù

-5\_ jflif{s sfo{qmd ah]6sf ;fy} h'g;'s} of]hgf, gLlt, /0fgLlt kfl/t ug]{ /

-h\_ ;~rfns jf n]vf ;'kl/j]If0f ;ldltsf kbflwsf/Lx¿sf] ;'ljwf tf]Sg] jf ;+:yfsf] vr{df lghx¿nfO{ j}b]lzs ;ef, Jofkf/ d]nf jf cjnf]sg e|d0fnufotdf k7fpg] .

**#!= ufpF÷6f]n÷pkIf]qLo a}7s** M -!\_ ;+:yfsf ;d:t sfo{snfkdf ;fwf/0f ;b:ox¿ ;a}sf] lgoldt ¿kdf k|ToIf Pj+ /rgfTds ;xeflutf ;'ud agfpg sfo{If]qcGtu{t ;fwf/0ftof #) hgfeGbf a9L ;b:o kg]{ kfossf] ufpF, 6f]n jf pkIf]qdf ;ª\sng, ljt/0f jf kl/rfng ;]jf ;+of]hgsf] laGb' kf/]/ ;fwf/0f ;efaf6 tf]lsPcg';f/ ;ftf]6f pkIf]q sfod ul/g]5 .

-@\_ pkbkmf -!\_ adf]lhd sfod ul/Psf] k|To]s ufpF÷6f]n÷pkIf]qleqsf ;b:ox¿ ;a} hgf :jtM ;xefuL x'g] u/L ;b:o ;xeflutfsf] lj:tfl/t d~rsf] ¿kdf ufpF÷6f]n÷pkIf]qLo a}7s /xg]5 .

**#@= ufpF÷6f]n÷pkIf]qLo a}7ssf sfo{x¿ M** -!\_ ufpF÷6f]n÷pkIf]qLo a}7ssf sfo{x¿ b]xfoadf]lhd x'g]5g\ M

-s\_ ;b:ox¿sf] cfly{s pGgogsf nflu ;d:of tyf ;Defjgfx¿sf] ;xeflutfd"ns n]vfhf]vf u/]/ Jofj;flos of]hgf th{'df u/L ;+:yfdf k7fpg]Ù

-v\_ ;b:ox¿sf ;fy} ;d'bfosf ;a}n] ;fdgf ug{' kl//x]sf] ;fdflhs hLjg, ljsf; / ;+/If0ftkm{sf ;femf ;d:ofx¿sf] ;Daf]wgsf nflu ;/f]sf/jfnfx¿;Fu ldn]/ sfo{of]hgfx¿ th{'df Pj+ sfof{Gjog Joj:yf ldnfpg]Ù

-u\_ lzIff lzlj/nufotsf z}lIfs Pj+ hgr]tgfd"ns ultljlwx¿ lj:tf/ u/]/ ;d'bfodf ;xsf/L hfu[lt Nofpg]Ù

-3\_ ;+:yfsf ;]jfx¿sf] ;~rfngdf lqmofsnfk s]G›sf] ¿kdf sfo{, ;|f]t tyf ;fwgsf] lhDdf lnP/ ;lqmo e"ldsf v]Ng]Ù

-ª\_ dxfgu/kflnsf÷pkdxfgu/kflnsf÷gu/kflnsf÷ufpFkflnsfdf g]kfn ;/sf/, k|b]z ;/sf/sf lgsfox¿ / u}/;/sf/L ;ª\u7gx¿af6 k|fKt x'g] ;]jfx¿df ;b:ox¿sf] kx'Fr lbnfpg ;+:yfdfkm{t\ k|bfosx¿;Fu ;Dks{ :yfkgf, a}7sdf cfdGq0f, ;xsfo{sf] k|:tfj;d]tsf kxnsbdL lng]Ù

-r\_ ;d'bfosf ljkGg ;b:ox¿;Dd ;b:otf lj:tf/ ug{'sf ;fy} ;+:yf tyf ;DalGwt k|bfosx¿af6 k|fKt x'g] ;]jfx¿df pgLx¿sf] kx'Fr :yflkt u/fpg]Ù

-5\_ ;+:yfsf] g]t[Tj kª\lQmn] ;b:ox¿sf] ck]Iffcg';f/ sfo{ u/], gu/]sf] ax; rnfP/ ljrngx¿df va/bf/L ug]{Ù

-h\_ cfˆg} k|of;af6 hLljsf]kfh{gsf cfwf/x¿ km/flsnf kfg{ ;lsG5 eGg] vfnsf /rgfTds cEof;x¿af6 klxrfg agfpg] /

-em\_ o; ljlgodsf Joj:yfsf ;fy} ;fwf/0f ;efaf6 ePsf lg0f{ox¿sf] sfof{Gjog Pj+ ;f]sf] l;nl;nfdf cfjZos cGo sfo{x¿ ug]{ .

-@\_ ;ldltn] ;+:yfsf] /0fgLlt, Jofj;flos of]hgf jf sfo{qmd ah]6 th{'df ubf{ ufpF÷6f]n÷pkIf]qLo a}7saf6 k|fKt k|:tfjx¿df Wofg lbg'sf ;fy} cfd ¿kdf ;b:ox¿nfO{ c;/ kg]{ vfnsf] s'g} k|:tfjsf] d:of}bfdf ufpF÷6f]n÷pkIf]qLo a}7ssf] k|ltlqmof lnP/ k|fKt k|ltlqmofsf] ljj/0f;d]t v'nfP/ ;fwf/0f ;efdf k]; ug{'kg]{5 .

**##= ufpF÷6f]n÷pkIf]qLo a}7ssf] sfo{ Joj:yf M** -!\_ ufpF÷6f]n÷pkIf]qLo a}7ssf] sfo{Joj:yf ldnfpg b]xfoadf]lhdsf] ;+of]hg ;ldlt /xg]5 M

-s\_ bkmf #$ adf]lhd ufpF÷6f]n÷pkIf]qLo a}7ssf] k|ltlglwTj ug]{ ;ldltsf] ;b:o — ;+of]hs

-v\_ ;b:ox¿ dWo]af6 lgjf{lrt - sf]iffWoIf

-u\_ ;b:ox¿ dWo]af6 lgjf{lrt b'O{ hgf – ;b:o

-3\_ ;b:ox¿ dWo]af6 lgjf{lrt - ;b:o–;lrj

-@\_ pkbkmf -!\_ adf]lhd ;+of]hg ;ldlt u7g ubf{ pknAw eP;Dd sDtLdf b'O{ hgf dlxnf x'g'kg]{5 .

-#\_ ufpF÷6f]n÷pkIf]qLo a}7s k|To]s dlxgf sDtLdf PskN6 kg]{ u/L cfjZostfcg';f/ a:g]5 .

-$\_ ufpF÷6f]n÷pkIf]qLo a}7sdf cGtu{tsf ;a} ;b:ox¿nfO{ clgjfo{ ¿kdf 8fSg'kg]{5 .

t/ o;df n]lvPsf] s'g} s'/fn] a}7ssf] sfo{;"rL tof/ kfg]{ jf lg0f{o sfof{Gjog ug]{ l;nl;nfdf ;+of]hg ;ldltsf ;b:ox¿ dfq a;L a}7s /fV‍g afwf kg]{ 5}g .

-%\_ ufpF÷6f]n÷pkIf]qLo a}7ssf] u0fk"lt{ %! k|ltzt x'g]5 / pkl:yt ;b:ox¿sf] ax'dtaf6 h'g;'s} lg0f{o ug{ ;lsg]5 .

**kl/R5]b ^ - k|ltlglwd"ns cª\ux¿**

**#$=;~rfns ;ldlt M** -!\_ ;+:yfsf] b}lgs sfo{;~rfngsf nflu ;fwf/0f ;efn] Ps–Ps hgf cWoIf, pkfWoIf, ;lrj / sf]iffWoIf;d]t hDdf !! hgfsf] ;~rfns ;ldlt u7g ug]{5 .

-@\_ pkbkmf -!\_ adf]lhd ;ldltsf] u7g ubf{ cWoIf, pkfWoIf, ;lrj / sf]iffWoIfsf] lgjf{rg ;fwf/0f ;efsf ;Dk"0f{ ;b:ox¿ dWo]af6 / afFsL ;b:ox¿sf] lgjf{rg bkmf #! sf] pkbkmf -!\_ adf]lhd sfod x'g] pkIf]qx¿ k|To]saf6 Ps hgf kg]{ u/L ;DalGwt pkIf]qleqsf ;b:ox¿ dWo]af6 ul/g]5 .

t/ ;+:yf btf{ ePs} jif{afx]s s'g} ;b:o ;b:otf lnPsf] Ps jif{ JotLt geO{ ;~rfnsdf pDd]bjf/ aGg ;Sg] 5}g .

-#\_ pkbkmf -@\_ adf]lhd lgjf{rg ubf{ pknAw eP;Dd sDtLdf ## k|ltzt -cyf{t\ rf/ hgf\_ dlxnf kg]{ u/L k|To]s lgjf{rgdf sDtLdf tLgf]6f km/s ufpF÷6f]n÷pkIf]qLo a}7sx¿af6 dlxnf ;b:ox¿ dWo]af6 dfq pDd]bjf/ aGg] / ;fy} cWoIf, pkfWoIf, ;lrj / sf]iffWoIfdWo] ;d]t k|To]s lgjf{rgdf km/s kg]{ u/L sDtLdf Pp6f kbdf dlxnf ;b:ox¿ dWo]af6 dfq pDd]bjf/ aGg] u/L ;fwf/0f ;efn] lg0f{o ug]{5 .

-$\_ ;~rfnsx¿sf] kbfjlw tLg jif{ x'g]5 tyf pgLx¿ k'gMlgjf{lrt x'g ;Sg]5g\

t/ Ps} JolQm nuftf/ b'O{kN6eGbf a9L cWoIfdf lgjf{lrt x'g ;Sg] 5}g .

-%\_ ;~rfnssf] kb s'g} sf/0faf6 l/Qm x'g cfPdf afFsL cjlwsf nflu pklgjf{rgaf6 k"lt{ ul/g]5 .

-^\_ pkbkmf -%\_ adf]lhd pklgjf{rg ubf{ pkbkmf -#\_ adf]lhd dlxnf ;b:ox¿ dWo]af6 pDd]bjf/ eO{ lgjf{lrt ePsf] kb l/St ePsf] eP tbg';f/ g} ul/g]5 .

-&\_ gofF ;ldltsf] lgjf{rg geP;Dd df}h'bf ;ldltn] g} sfo{ ug]{5 .

-dfly kl/R5]b % cGtu{t plNnlvt sf/0fn] bkmf #!, #@, / ## cfjZos gkg]{ ;+:yfsf] xsdf pkbkmf -@\_ lemSg'sf ;fy} -#\_ df klg tbg';f/ ;+zf]wg u/L ldnfpg'kg]{]\_

**#%= ;ldltsf] sfd, st{Jo / clwsf/**

**#^= ;ldltsf] a}7s**

**#&= n]vf ;'kl/j]If0f ;ldlt** M -!\_ lgoldt ¿kdf ;+:yfsf] cfGtl/s n]vfk/LIf0fsf ;fy} cfly{s sfo{ljlwx¿sf] kfngfaf6 ;+:yfdf ljQLo ;'zf;g sfod u/fpg ;fwf/0f ;efn] Ps hgf ;+of]hs / b'O{ hgf ;b:ox¿ /x]sf] n]vf ;'kl/j]If0f ;ldlt u7g ug]{5 .

-@\_ pkbkmf -!\_ adf]lhd n]vf ;'kl/j]If0f ;ldlt u7g ubf{ ;fwf/0f ;efsf ;Dk"0f{ ;b:ox¿ dWo]af6 lgjf{rg ul/g]5 .

-#\_ n]vf ;'kl/j]If0f ;ldltsf ;+of]hs jf ;b:ox¿sf] kbfjlw tyf l/St kb k"lt{ Joj:yf ;~rfns;/x x'g]5 .

#\*= n]vf ;'kl/j]If0f ;ldltsf] sfd, st{Jo / clwsf/

#(= ;ldlt jf n]vf ;'kl/j]If0f ;ldltsf] ;b:odf axfn /xg g;Sg] cj:yf

$)= pk;ldltx¿sf] u7g

$!= k|ltlglwTj

**kl/R5]b & - sfo{;~rfng**

**$@= pQ/bfloTj z[ª\‍vnf M** ;+:yfsf] sfo{;~rfngdf lgo'Qm sd{rf/Lx¿ lgjf{lrt ;ldlttkm{ / lgjf{lrt k|ltlglwx¿ ;fwf/0f ;eftkm{ pQ/bfoL /xg] u/L pQ/bfloTj z[ª\‍vnf sfod ul/g]5 .

**$#= cWoIfsf] sfd, st{Jo / clwsf/**

**$$= Joj:yfkssf] lgo'lQm**

**$%= Joj:yfkssf] sfd, st{Jo / clwsf/**

**$^= ljz]if lhDd]jf/L M** ;ldlt, cWoIf / Joj:yfksn] o; ljlgoddf cGoq plNnlvt sfd, st{Jo / clwsf/sf ;fy} ;DklQ z'4Ls/0f lgjf/0f sfg'gcGtu{t ;+:yfn] ;Dkfbg ug'{kg]{ sfo{x¿ ;Dkfbg ug]{, u/fpg] ljz]if lhDd]jf/L;d]t axg ug'{kg]{5 .

**$&= sd{rf/Lsf] lgo'lQm tyf ;]jfsf ;t{**

**kl/R5]b \* - sf]ifsf] Joj:yf**

**$\*= ;+:yfsf] sf]if**

**$(= sf]ifsf] ;'/Iff**

**%)= sf]ifsf] pkof]u** M -!\_ ;+:yfsf] sf]ifsf] pkof]u P]g, lgodfjnL tyf o; ljlgodsf Joj:yfx¿sf] cwLgdf /xL ;+:yfsf p2]Zox¿ xfl;n ug{] u/L sfo{x¿sf] ;~rfngsf nflu ul/g]5 .

-@\_ ;+:yfsf] sf]ifsf] /sd s'g} sDkgLsf] ;]o/ vl/b ug{ jf lghL kmd{, ljBfno, sn]h, gl;{ª xf]d jf gfkmfdf ;xefuL x'g] vfnsf] pBf]u, ‍Joj;fo jf cGo cfof]hgfdf nufOg] 5}g .

%!= vftf ;~rfng

**%@= artsf] ljt/0f M** -!\_ ;+:yfsf] s'g} jif{sf] v'b artsf] /sdaf6 sDtLdf @% k|ltzt hu]8f sf]ifdf hDdf ul/g]5 .

-@\_ pkbkmf -!\_ adf]lhd hu]8f sf]ifdf ;f/]/ afFsL /x]sf] /sdnfO{ !)) k|ltzt dfgL ;f]sf] ljt/0f b]xfoadf]lhd ul/g]5 M

-s\_ ;+/lIft k'FhL sf]if sDtLdf @% k|ltztÙ

-v\_ ;xsf/L lzIff sf]if !% k|ltztÙ

-u\_ ;]o/ nfef+z sf]if @) k|ltztÙ

-3\_ sd{rf/L af]g; sf]if \* k|ltztÙ

-ª\_ ;xsf/L ljsf; sf]if % k|ltztÙ

-r\_ 3f6fk"lt{ sf]if !) k|ltztÙ

-5\_ ;fd'bflos ljsf; sf]if !) k|ltztÙ

-h\_ ;xsf/L k|jw{g sf]if )=% k|ltztÙ

-em\_ ;fwf/0f ;efn] :jLs[t u/]sf] l:y/Ls/0f jf cGo hf]lvd Joj:yf sf]if !=% k|ltzt /

-`\_ ;b:o lxt sf]if % k|ltzt .

**%#= hu]8f sf]if**

**%$= ;+/lIft k'FhL lkmtf{ M** bkmf %@ sf] pkbkmf -@\_ sf] v08 -s\_ df plNnlvt sf]ifaf6 lgodfjnLadf]lhd sf/f]af/sf] cfwf/df ;+/lIft k'FhL lkmtf{ ul/g]5 .

**%%= nfef+z ljt/0f gul/g**] M s'g} jif{sf] ;]o/ nfef+z bkmf %@ sf] pkbkmf -@\_ sf] v08 -u\_ df pQm jif{sf] v'b artaf6 ;fl/Psf] /sdeGbf a9L x'g] u/L jf ;b:on] vl/b u/]sf] ;]o/sf] /sdsf] !\* k|ltzteGbf a9L x'g] u/L ljt/0f ul/g] 5}g .

**%^= hu]8f sf]ifdf /sd ;fg{'kg]{**

**kl/R5]b ( - art kl/rfng**

-art tyf C0fsf] ljifout ;+:yfafx]s s'g} klg pkef]Stf ;+:yfn] art kl/rfng ug{ g;Sg] x'Fbf :jf:Yo, pkef]Stf k;n, hnljB't\nufotsf pkef]Stf ;+:yfx¿ / bkmf % df art ;ª\sng ug]{ sfo{ gk/]sf pTkfbs jf >lds ;+:yfx¿sf] xsdf ;d]t of] kl/R5]b k"/} lems]/ kl/R5]b\ Pj+ bkmf qmd ldnfpg'kg]{]\_

**%&= art ;ª\‍sng ug{ ;Sg]** M -!\_ ;+:yfn] P]g, lgodfjnL, o; ljlgodsf Joj:yf / ;fwf/0f ;efaf6 :jLs[t art kl/rfng lgb]{lzsfsf ;t{–aGb]hcGtu{t ;b:ox¿af6 art ;ª\sng ug{ ;Sg]5 .

-@\_ pkbkmf -!\_ adf]lhdsf] art kl/rfng lgb]{lzsfdf cGo s'/fsf cltl/Qm bkmf %\*, %(, ^), ^! / ^@ sf Joj:yfsf ;fy} b]xfosf ;t{–aGb]hx¿ ;dfj]z ul/g]5g\ M

-s\_ of]hgfsf] p2]Zo kmf? ug]{ afgL a;fn]/ c8\sf]km8\sf] 6f/L C0fu|:t x'gaf6 aRg'sf ;fy} kfFr–;ft jif{leq} h]yf hf]8\g ;Sg] aGg] x'g'kg]{Ù

-v\_ ;b:ox¿af6 dfq art ;ª\‍sng ug{'kg]{Ù

-u\_ dfl;s ¿kdf Ps hgf ;b:on] ?= !.– b]lv !,))).– ;Dd dfq art hDdf ug{ ;Sg]Ù

-3\_ ;b:ox¿sf] art vftfdfq vf]Ng ;lsg]Ù

-ª\_ ;b:ox¿n] ;+:yfd} cfO{ art hDdf ug{'kg]{Ù ;+:yfn] ahf/ k|ltlglw jf cGo s'g} gfdsf] k|ltlglw, clestf{ jf sd{rf/L ;b:ox¿sf] 3/–3/} v6fP/ art p7fpg gx'g]Ù

-r\_ cfly{s ;'/Iffsf] Go"gtd :t/sf] ¿kdf b'O{ dlxgfsf] kfl/jfl/s lgjf{x vr{sf] /sd ?= !%,&#).– eGbf a9L art /fV‍g] ;b:on] To;kl5sf] k|To]s ?= !,))).– sf nflu yk Ps ;]o/ vl/b ug{'kg]{Ù

-5\_ P]gadf]lhd tf]lsPsf] ;Gbe{ Jofhb/cg';f/ art tyf C0fsf] Jofhb/ lgwf{/0f x'g] /

-h\_ C0fdf Jofh k'FhLs/0f gul/g] tyf Jofh u0fgf ubf{ ltg{ afFsL ;fpF /sdsf] cfwf/ lnOg] t/ efvf gf3]sf] v08df jflif{s # k|ltzt;Dd xhf{gf lng ;lsg] .

-ljifout art tyf C0f ;+:yfsf] xsdf v08 -u\_ lemsL v08 qmd ldnfpg'kg]{]\_

**%\*= art ;ª\‍sngdf ;Ldf M** -!\_ ;+:yfsf] hDdf art bfloTj h'g;'s} avt k|fylds k'FhL sf]ifsf] !% u'gfeGbf a9L x'g] 5}g .

:ki6Ls/0f M o; pkbkmfsf] k|of]hgsf nflu k|fylds k'FhL sf]ifsf] u0fgf ubf{ ;]o/ k'FhLsf] /sddf hu]8f sf]ifsf] /sd hf]8L x'g cfpg] /sdsf] #) k|ltzt lnOg]5 .

-ljifout art tyf C0f ;+:yfsf] xsdf of] :ki6Ls/0f lemSg'kg]{]\_

**%(= C0f lbg ;Sg]** M -!\_ ;+:yfn] t/ntfsf nflu !% k|ltzt jf btf{ ug]{ clwsf/Ln] tf]lslbPsf] cGo s'g} ;Ldf;Ddsf] /sd 5'§\ofP/ ;b:ox¿nfO{ b]xfoadf]lhd C0fsf] ¿kdf lbg ;Sg]5 M

-s\_ ;b:osf] JolQmut artsf] tLg u'gf;Dd cfˆg} artsf] ;'/If0fdf /

-v\_ ;b:osf] JolQmut artsf] 5 u'gf;Dd ;b:osf ;fy} ;fd"lxs hdfgL a:g] ;b:ox¿sf] artsf] ;'/If0fdf .

t/ o; pkbkmfadf]lhd Ps hgf ;b:onfO{ k|bfg ul/g] C0fsf] /sd ?= ! nfveGbf a9L x'g] 5}g .

-@\_ pkbkmf -!\_ df h'g;'s} s'/f n]lvPsf] eP tfklg s'g} ;b:on] ;d"xsf] hdfgLljgf jf ?= ! nfveGbf a9L /sd C0f lng rfx]df rn–crn ;DklQ lwtf] /fv]/ lbg ;lsg]5 .

-#\_ pkbkmf -@\_ adf]lhd k|bfg ul/g] C0f z}lIfs, cfjf;, :jf:Yof]krf/, /f]huf/Ld"ns jf pTkfbgd"ns k|of]hgsf nflu dfq x'g]5 .

-$\_ pbkmf -!\_ / -@\_ df h'g;'s} s'/f n]lvPsf] eP tfklg ;b:otf lnP/ lgoldt ¿kdf art hDdf ug{ yfn]sf] tLg dlxgf JotLt gx'Fb} ;+:yfaf6 s;}nfO{ klg C0f k|bfg ul/g] 5}g .

-%\_ C0f k|jfxdf k|fyldstfnufotsf cGo Joj:yf art kl/rfng lgb]{lzsfdf pNn]v ePadf]lhd x'g]5 .

**^)= C0f k|jfxdf ;Ldf M** -!\_ o; kl/R5]bdf cGoq h'g;'s} s'/f n]lvPsf] eP tfklg ;+:yfaf6 s'g} Ps ;b:onfO{ bkmf %( sf] pkbkmf -!\_ adf]lhd t/ntf Joj:yfkl5sf] nufgLof]Uo /sdsf] cfwf k|ltzteGbf a9L C0f lbg ;lsg] 5}g . t/ nufgLof]Uo /sd ?= ^) nfv gk'Ubf;Dd of] aGb]h nfu" x'g] 5}g .

-@\_ pkbkmf -!\_ sf] cwLgdf /xL s'g} ;~rfns jf n]vf ;'kl/j]If0f ;ldltsf] kbflwsf/LnfO{ lbg ;lsg] C0fsf] ;Ldf ;fwf/0f ;efn] a]nf–a]nfdf tf]lslbPadf]lhd x'g]5 .

**^!=C0fafx]ssf] k|of]hgdf artsf] /sd nufpg gx'g] M** ;+:yfn] ;ª\sng u/]sf] artsf] /sd bkmf %& adf]lhd :jLs[t art kl/rfng lgb]{lzsfsf ;t{–aGb]hcGtu{t ;b:ox¿nfO{ C0f lbg] afx]ssf] s'g} k|of]hgdf nufOg] 5}g . t/ o;df n]lvPsf] s'g} s'/fn] artsf] /sd t/ntfafkt gub} /fVg jf g]kfn /fi6« a}ª\sn] hf/L u/]sf] 6«]h/L lan jf ljsf; C0fkq vl/bdf pkof]u ug{ afwf kg]{ 5}g .

**^@= ;fwf/0f ;efsf] :jLs[lt lng'kg]{ M** ;ldltn] b]xfosf ljifodf btf{ ug]{ clwsf/Ln] tf]lslbPsf] dfgb08sf] k|lts"n gx'g] u/L ;fwf/0f ;efsf] :jLs[lt lng'kg]{5 M

-s\_ nufgLdf /x]sf] C0f ldgfxf lbg'kbf{, ckn]vg ug{'kbf{ jf C0fsf ;t{–aGb]hx¿ k]mg{' kbf{Ù

-v\_ ;+:yfsf] :j–k|of]hgsf nflu hUuf, 3/nufotsf crn ;DklQ vl/b ug{' kbf{ /

-u\_ Joj:yfkssf] tna jf ;'ljwf a9fpg' kbf{ .

**kl/R5]b !) - sf/f]af/df ;Ldfª\sg**

**^#= ;b:o s]G›Lotf** M -!\_ ;+:yfn] b]xfoadf]lhd u/L Jofj;flos ;]jfdf ;b:o s]G›Lotf sfod ug]{5 M

-s\_ ;b:ox¿sf] pTkfbgsf] ;~ro, k|zf]wg Pj+ ahf/Ls/0f Joj;fodf ljqmL ahf/df hxfF;'s} u/] tfklg vl/b ;b:ox¿;Fuaf6 dfq u/]/Ù

-v\_ ;b:ox¿nfO{ cfjZostfsf rLhaLh jf ;]jf ;'ne u/fpg] Joj;fodf vl/b ahf/ hxfF;'s}af6 u/] tfklg ljqmL ;b:ox¿nfO{ g} u/]/Ù

-u\_ :j–/f]huf/L of]hgfcGtu{t sRrfkbfy{ jf pTkflbt j:t' ahf/df hxfF;'s} vl/b–ljqmL u/] tfklg :j–/f]huf/Lsf] cj;/ ;b:ox¿nfO{ dfq lbnfP/ /

-3\_ art kl/rfng ;]jfdf art ;ª\sng / C0f nufgL b'j} k"0f{tof ;b:ox¿d} ;Lldt u/]/ .

-of] pkbkmfsf v08x¿ dWo] >lds ;+:yfsf] xsdf -s\_ / -v\_, pTkfbs ;+:yfsf] xsdf -v\_ / -u\_ clg pkef]Qmf ;+:yfdWo] art tyf C0f ;+:yfsf] xsdf -s\_, -v\_ / -u\_ tyf cGo pkef]Qmf ;+:yfsf] xsdf -s\_, -u\_ / -3\_ lemsL v08 qmd jf pkbkmfdf g} zAbfjnL ldnfpg'kg]{]\_

-@\_ pkbkmf -!\_ df h'g;'s} s'/f n]lvPsf] eP tfklg u}/Jofj;flos ;]jfx¿df ;b:o / u}/;b:oaLr kx'Frdf s'g} lsl;dn] lje]b ul/g] 5}g .

-#\_ ;xsf/L k/Dk/fcg'¿k ljz]if cj:yfsf u}/;b:ox¿nfO{ Jofj;flos ;]jfx¿ k|bfg ug'{ kbf{ ;b:o / u}/;b:oaLr k|ToIf jf ck|ToIf s'g} lsl;dn] d"Nodf km/s ul/g] 5}g .

-ljifout art tyf C0f ;+:yfsf] xsdf of] pkbkmf lemSg'kg]{]\_

**^$= :jfy{ aflemg] lg0f{odf ;xeflutfdf k|ltaGw**

**^%=sd{rf/L;Fusf] sf/f]af/df lga{Gwg** M;+:yfsf sd{rf/L / ;+:yfaLrsf] sf/f]af/ btf{ ug]{ clwsf/Laf6 hf/L ePsf] lgb]{zgadf]lhd lga{lGwt x'g]5 .

**^^=hf]lvd d"Nofª\sg** M ;+:yfn] ;b:otf k|bfg ubf{ / sf/f]af/ ubf{ lgofds lgsfoaf6 hf/L ePsf] ;DklQ z'4Ls/0f lgjf/0f lgb]{zgadf]lhd hf]lvd d"Nofª\sg ul/g]5 .

**^&= sf/f]af/ gul/g]** M ;DklQ z'4Ls/0f lgjf/0f sfg'gcGtu{t lgofds lgsfoaf6 hf/L ePsf] lgb]{zgsf Joj:yfljk/Lt ;+:yfaf6 s;};Fu s'g} sf/f]af/ ul/g] 5}g .

**kl/R5]b !! - clen]v**

**^\*= sf/f]af/sf] n]vf M** ;+:yfsf] cfly{s sf/f]af/sf] n]vf btf{ ug]{ clwsf/Ln] tf]s]sf] n]vfdfg Pj+ vftf ;+/rgfadf]lhd /flvg]5 .

**^(= vftfax**L

**&)= cfGtl/s lx;fa hfFr**

**&!= jflif{s lx;fa hfFr**

**&@= ljB'tLo n]vf k|0ffnLsf] k|of]u** M ;+:yfdf ljB'tLo n]vf k|0ffnLsf] k|of]u ubf{ ;DklQ z'4Ls/0f hf]lvd d"Nofª\sg u/L btf{ ug]{ clwsf/Lsf] k"j{–:jLs[lt lnOg]5 .

**&#= cGo cfwf/e"t sfuhft**

**kl/R5]b !@ - k|ltj]bg**

**&$= PsLs[t ;"rgf k|0ffnLdf cfa4tf M** ;ldltn] ;+:yfsf ;Dk"0f{ ljQLo tyf Joj:yfksLo ;"rgf lgofds lgsfoaf6 :yflkt ;xsf/L ;"rgf k|0ffnLdf PsLs[t u/L lg/Gt/ tTIf0f -l/on 6fOd\_ cBfjwLs/0f ug]{ Joj:yf;d]t ldnfpg'kb{5 .

t/ o;df n]lvPsf] s'g} s'/fn] ;+:yfn] k|rlnt sfg'gadf]lhd uf]Ko /fVg'kg]{ ;"rgf cnUu} ;+/If0f ug{ afwf k'¥ofPsf] dflgg] 5}g .

**&%= btf{ ug]{ clwsf/L;dIf k|ltj]bg**

**&^=ljQLo hfgsf/L PsfOdf k|ltj]bg M** ;DklQ z'4Ls/0f lgjf/0f sfg'gadf]lhd ljQLo hfgsf/L PsfOdf k|ltj]bg ug'{kg]{ sf/f]af/sf] k|ltj]bg lgoldt ¿kdf, lgwf{l/t ;doleq} k7fOg]5 .

**&&= ;fwf/0f ;efdf hfgsf/L u/fpg'kg]{ M** cWoIf jf k|ltlglwn] b]xfosf ljifosf] ;+lIfKt a]xf]/f;lxtsf] hfgsf/L nuQ} a:g] ;fwf/0f ;efdf u/fpg'kg]{5 M

s\_ ;+:yfn] ;b:otf lnPsf] ;xsf/L ;ª\3 jf a}ª\saf6 ePsf lg0f{ox¿Ù

v\_ s'g} lgsfoaf6 ;+:yfnfO{ k|fKt ljQLo jf u}/ljQLo ;xof]usf] /sd jf k|lta4tf /

u\_ btf{ ug]{ clwsf/L jf k|rlnt sfg'gadf]lhd lgofds lgsfosf tkm{af6 k|fKt ;'emfp, l6Kk0fL jf lgb]{zg jf hf/L dfgb08, lgb]{lzsf jf gLltx¿ .

**&\*= ;"rgfsf] xs tyf ‍cu|tfk"0f{ v'nf;f**

**&(= ;"rgfsf] ;+/If0f**

**kl/R5]b !# - ljljw**

**\*)= xsjfnfsf] dgf]gog**

**\*!= xs bfaL jf gfd;f/L**

**\*@= lgjf{rg**

**\*#= zky u|x0f**

**\*$= PsLs/0f jf ljefhg**

**\*%= sfof{Gjog clwsf/L M** -!\_ ;ldltn] ;DklQ z'4Ls/0f lgjf/0f sfg'gadf]lhd clws[t :t/sf] s'g} sd{rf/LnfO{ sfof{Gjog clwsf/L tf]Sg]5 .

-@\_ pkbkmf -!\_ adf]lhd sfof{Gjog clwsf/L gtf]lsP;Dd Joj:yfksn] g} sfof{Gjog clwsf/Lsf] ¿kdf sfo{ ug]{5 .

**\*^= dWo:ytf**

**\*&= ;dfgtf / ;dtf M**  -!\_ ;+:yfsf] sfo{;~rfngsf ;d:t k|lqmofx¿df ;b:ox¿ dfem cfly{s of]ubfg jf cGo s'g} cfwf/df e]befj gu/L ;dfg x}l;otdf ;xefuL x'g] cj;/ k|bfg ul/g]5 .

-@\_ n}ª\lus lje]bsf sf/0f cfd ¿kdf Go"g eO/x]sf] g]t[Tj kª\lStdf dlxnf pkl:ylt a9fpgsf ;fy} ;~rfnsLo e"ldsfdf ckfª\utf ePsf jf nlIft ;d'bfosf ;b:ox¿nfO{ k|f]T;fxg lbg hf]–rflxg] ;dtfd"ns Joj:yfx¿ ul/g]5g\ .

**\*\*= ljlgod ;+zf]wg**

**\*(= ;fwf/0f ;efn] sfo{ljlw agfpg ;Sg]**

**()= JofVof ug]{ clwsf/**

**(!= P]g, lgodfjnL;Fu aflemPsf]df cdfGo x'g]** .

**cg';"rL ^**

**;q % M :yfgLo ;xsf/L ljsf; sfo{s|dsf] ¿k/]vf**

**k|:t'tLs/0fsf] ljifoj:t' [gd'gf]**

**:yfgLo txdf ;xsf/L ljsf; M b'O{ kIf**

* :yfgLo cy{tGqsf] ljsf;df ;xsf/L cfGbf]ngsf] e"ldsf

/

* ;xsf/L cfGbf]ngsf] ljsf;df :yfgLo txsf] e"ldsf

**;xsf/L ljsf;df :yfgLo txsf] e"ldsf**

**;xsf/L ;+:yfsf] lgodg**

* ;+:yf btf{
* k'gu{7g
* cg'udg
  + - :ynutsf ;fy} u}/:ynut
    - lgoldtsf ;fy} ;3g
* gLtL, lgb]{zg
  + - ljQLo dfgb08ljifos
    - cGoljifos
* kl/kfngf
  + - ;xsf/L sfg'gsf Joj:yf
    - ;DklQ z'4Ls/0f lgjf/0f sfg'gsf Joj:yf
* u'gf;f] ;Daf]wg
  + - 5fglag
    - lgb]{zg jf k|ltj]bg
* ;d:of ;Daf]wg
  + - ;xhLs/0f
    - sfg'gL pkrf/

**lgodg M ;xsf/L ;+:yfsf] btf{**

* jf:tljs -Genuine\_ ;xsf/L ;+:yf -;xsf/L sfg'gsf ;fy} l;4fGt, d"No, dfGotf;Ddt u7g, btf{ / ;~rfng ePsf] ;+:yf
* 5b\dj]zL -Pseudo\_ ;xsf/L ;+:yf
* sfg'gtM /Lt k'u]sf] h:tf] t/ l;4fGttM <
* gfddf ;xsf/L t/ sfddf <

**lgodg M 5b\dj]zL ;xsf/L ;+:yfsf] klxrfg**

* dWo:y ju{ -cyf{t\ k|fylds pTkfbs, ;j{;fwf/0f pkef]Stf / jf:tljs sfdbf/ afx]ssf cGo\_ sf] ;b:otf
* …dWo:yÚ ;~rfns -cyf{t\ cfd ;b:ox¿sf] ;xeflutfd"ns nf]stflGqs lgoGq0f geP/ cg]s tf/tDo ldnfP/ s]xL ;b:ox¿ g} xtf{stf{ alg/xg] kl/kf6L\_
* …dWo:yÚ Joj;fo -cyf{t\ ;fwf/0f ;b:ox¿nfO{ g5'g] Joj;fo\_
* …dWo:yÚ ;|f]t -cyf{t\ ;b:o¿sf]eGbf c:jfefljs ¿kdf a9L cGoqsf] ;|f]t\_

**lgodg M jf:tljs ;xsfl/tfsf] ;'lglZrttf**

* btf{ ug]{ a]nf cfwf/e"t ;t{ ;'lglZrt ug]{

— u}/dWo:y ;b:otfsf] ;t{

— ;]jf pkof]usf] ;t{

— ;b:o s]Gb|Lotfsf] ;t{

— gfkmfdf c;xeflutfsf] ;t{

— ;xeflud"ns nf]stGqsf] ;t{

* k'gu{7gsf a]nf pko'{St ;t{x¿ sfod u/fpg]
* ljQLo 6]jf k|bfg ubf{ pko'{St ;t{x¿ sfod u/fpg]

**lrq M ;xsf/L ;ª\36gsf tLg ;'/**

**k'gu{7g**

* :yfgLos/0f
* ¿kfGt/0f
* PsLs/0f
* lj:tf/0f
* k'gM;+/rgf

**;xsf/L k|jw{gdf :yfgLo ;/sf/sf] efuLbf/L (Stake)**

* **…**ljkGgsf nflu ul/lbg]**Ú** geP/ **…**ljkGgn] g} ug]{**Ú** ljsf;sf] :j–nlIft **(Self-targeted)** 9fFrf
* :yfgLo ;/sf/sf k|fyldstfsf ju{ -k|fylds pTkfbs, jf:tljs >lds / ;j{;fwf/0f pkef]Stf\_ nfO{ g} ;xefuL u/fP/ k|ToIftM Pj+ u'0ffª\sLo ¿kdf kmfObf lbg] Joj;fo
* s[ifsnfO{ efp, >ldsnfO{ :j–/f]huf/L / pkef]StfnfO{ ;:tf]df /fd|f] j:t' jf ;]jf ;'lglZrt u/]/ :yfgLo pTkfbg, pkef]u / /f]huf/Lsf] :t/df tLj| ;'wf/sf] pkfo
* b'u{ddf b'u{d If]q / ljkGgdf ljkGg ju{af6 cfpg] ;xsf/L hfu[ltdf g} :yfgLo txsf] ;jf{ËL0f ljsf;sf] u'~hfo;
* lghL nufgLsf nflu cfsif{s kmfObf gb]lvP/ jf cGoyf xfn;Dd x'g g;s]sf] :yfgLo pTkfbg lgsf;L u/]/ k};f leq\ofpg] sfd ca ug]{ Pp6} ;'ud dfWod
* jt{dfg z}lIfs, cfly{s, ;fdflhs :t/ h]–h:tf] eP tfklg hg:t/df Ps}rf]l6 Jofks dfqfdf Jofj;flostf ljsf; u/fpgsf ;fy} n}ª\lus lje]b tyf ;fdflhs ;LdfGtLs/0f b"/ ug]{ nf]stflGqs, :j}lR5s Pj+ ;zSt cfGbf]ng
* nlIft sfo{s|daf6eGbf l5§}, ;:t} / ;d:t} hgtfnfO{ kl/jt{gsf] cg'e"lt ldNg] hgtfs} cleofg

**ª :yfgLo ;xsf/L sfo{s|d M gd'gf sfo{snfk / ;fª\s]lts jflif{s ah]6 -?=Ú)))\_**

* ;xsf/L tyf ul/aL lgjf/0f Joj:yfkg ;"rgf k|0ffnL -COPOMIS\_ :yfkgf -?= %))\_
* k|To]s ;xsf/L ;+:yfsf] sDtLdf jif{df PskN6 lgoldt cg'udg -?= !))\_
* lgoldt cg'udgaf6 cfjZos b]lvPsf ;+:yfx¿sf] ;3g cg'udg -?= !))\_
* ;xsf/L sfg'g tyf lbUbz{gadf]lhd ;+:yfx¿sf] :yfgLos/0f, PsLs/0f Pj+ k'gu{7g k|lzIff -# x ?= %) = ?= !%) \_
* ;DklQ z'4Ls/0f lgjf/0f lgb]{zgsf] sfof{Gjog cGt/ls|of -# x ?= %)= ?= !%) \_
* lglis|o ;+:yfx¿sf] btf{ vf/]hL tyf lj36g -% x ?= !%) = ?= &%) \_
* ;/f]sf/jfnfx¿;Fu cGt/ls|ofnufot lgofds ;/f]sf/sf cGo sfo{snfk- ?= #))\_
* **lgofdgtkm{ hDdf ah]6 ?= @)%)**

**r= :yfgLo ;xsf/L sfo{s|d M gd'gf sfo{snfk / ;fª\s]lts jflif{s ah]6 -?=Ú)))\_**

* :yfgLo ;xsf/L ljsf; gLlt th'{df -?= &%)\_
* ;xsf/L pb\af]wgd"ns ;Gb]z pTkfbg tyf k|;f/0f -?= %))\_
* nlIft ;d"x -u|fdL0f ljkGg dlxnf, e"ldxLg s[ifs, /f]huf/ljxLg >lds, OToflb\_ dfem ;xsf/L k|jw{g - ;fdflhs kl/rfng, ;+:yf u7g, aLpk'FhL cg'bfg;d]t k|lt;+:yf ?= !) nfv x # = ?= #)))\_
* ;xsf/L ;~ro, k|zf]wg, ahf/Ls/0f / /f]huf/Ld"ns snsf/vfgf;d]tsf :yfgLo ;DefJotfsf cfwf/df cfof]hgfut cg'bfg -s]Gb| / k|fGtLo cfof]hgfsf nflu ;dsIfL of]ubfg;d]t \_ -@x ?= @% nfv = ?= %)))\_
* ;xsf/L ljsf;sf ljifout cWoog -! k6s ?= #)) = ?= #))\_
* lglis|o ;femf -;xsf/L \_ ;+:yfx¿sf] ;DklQ ;+/If0f Pj+ k'g;{~rfng cg'bfg -?= @) nfv\_
* ;xsf/L ;+:yfsf cWoIf tyf Joj:yfksx¿ dfem rf}dfl;s cGt/ls|of -#x ?= %)\_ = ?= !%)\_
* **k|jw{gtkm{ hDdf ah]6 ?= ! s/f]8 !^ nfv**

**5= :yfgLo ;xsf/L k|lzIf0f sfo{s|d M gd'gf sfo{snfk / ;fª\s]lts jflif{s ah]6**

* k"j{–;xsf/L sIff, ! lbg], j8f:t/ -@)x ?= @% = ?= %))\_
* cGt/kflnsf /]vfª\sg e|d0f -Benchmarking exercise\_ -!x ?= &%)\_
* ;xsf/L g]t[Tj tyf Joj:yfkg ljsf; sfo{zfnf, % lbg], kflnsf:t/, -@x ?= #%) = ?= &))\_
* ;xsf/L n]vfkfng tflnd -& lbg], kflnsf:t/\_ -@x ?= $%) = ?= ())\_
* k|lzIf0f ;fdu|L ljsf; tyf k|sfzg -?= #%)\_
* c;n cEof;sf] s}/g cWoog -Case study\_ -?= %)\_
* k|lzIfs ljsf; vr{ - @ hgf x ?=#)) = ?= ^)) \_
* **k|lzIf0ftkm{sf] hDdf ?= #\*%)\_**

**h= hDdf jflif{s sfo{s|d ah]6**

* ?=**Ú**))) Ü
* lgodgtkm{ @,)%) !@
* k|jw{gtkm{ !!,^)) ^^
* k|lzIf0ftkm{ #,\*%) @@

* hDdf !&,%)) !))
* kflnsfsf] hDdf Go"gtd ah]6 cg'bfg @%)))) &
* ;xsf/L ljsf;sf nflu kflnsfsf] hDdf ah]6sf] %Ü
* Go"gtd 5'§\ofpg'kg]{ cg'kft