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

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

**;DkQL z'4Ls/0f lgjf/0f sfo{ljlw @)&&**

**k|:tfjgf**

;DkQL z'l4s/0f lgjf/0f P]g @)^$ sf] bkmf $^ n] lbPsf] clwsf/sf] k|of]u Pj+ ;DkQL z'l4s/0f lgjf/0f lgodfjnL @)&# nfO{ cfwf/ dfgL hf/L ePsf] ;DkQL z'l4s/0f tyf cftÍjflb lqmofsnfkdf ljQLo nuflg ;DjGwL ;xsf/L ;+:yfnfO{ hf/L u/LPsf] lgb]{zg @)&$ sf] k|efjsf/L sfof{Gjog ug{ afG5lgo ePsf]n] of] ;DkQL z'l4s/0f lgjf/0f sfo{ljlw @)&& tof/ kf/LPsf] 5 . ;+:yfsf ;Dk'0f{ sf/f]jf/x? o;} sfo{ljlwsf] clwgdf /lx ul/g]5g\ .

**Kfl/R5]bM !**

**gfd / k|f/De**

 **!=! gfd M**

 of] sfo{ljlwsf] gfd ;DkQL z'l4s/0f lgjf/0f sfo{ljlw @)&& /x]sf] 5 .

**!=@ k|f/De M**

 of] sfo{ljlw ;+:yfsf] ;+rfns ;ldltn] lg0f{o u/]sf] ldlt b]vL nfu' x'g] 5 . cfufdL jflif{s ;fwf/0f ;efaf6 cg'df]bg ul/g] 5 .

**!=# kl/efiff M**

**laifo jf k|;Ën] csf]{ cy{ gnfu]df o; sfo{ljlwdf M**

!= æP]gÆ eGgfn] ;DkQL z'4Ls/0f lgjf/0f P]g @)^$ nfO{ ;Demg' kb{5! .

@= ælgodfjnLÆ eGgfn] ;DkQL z'4Ls/0f lgjf/0f lgodfjnL @)&# nfO{ ;Demg' kb{5 .

#= ælgb]{zgÆ eGgfn] ;xsf/L ljefu4f/f ;xsf/L ;+3 ;+:yfx?nfO{ hf/L u/LPsf] lgb]{zg @)&$ nfO{ ;Demg' kb{5 .

$= æsfof{noÆ eGgfn] ;xsf/L ;+:yfnfO{ lgodg ug]{ lgodgsf/L lgsfonfO{ a'em\g'kb{5 .

%= æJoj:yfksÆ eGgfn] ;+:yfdf sfo{/t sd{rf/Lx?sf] k|d'v JolQmnfO{ ;Demg' kb{5 .

^= ædGqfnoÆ eGgfn] s[lif, e"ld Joj:yf tyf ;xsf/L dGqfnonfO{ ;Demg' kb{5 .

&= æ/lhi6«f/Æ eGgfn] ljefusf] /lhi6«f/nfO{ ;Demg' kb{5 .

\*= æljlQo hfgsf/L PsfO{Æ eGgfn] P]gsf] bkmf ( adf]hLd laQLo hfgsf/L PsfO{nfO{ ;Demg'kb{5 .

(= æljlgodÆ eGgfn] ;+:yfsf] ljlgodnfO{ ;Demg' kb{5 .

!)= æljefuÆ laefu eGgfn] ;xsf/L laefunfO{ ;Demg' kb{5 .

!!= æ;+3Æ eGgfn] ;xsf/L P]g @)&$ cg';f/ u7g ePsf] lhNnf, k|b]z / s]Gb|df ePsf] ;+3x?nfO{ ;Demg' kb{5 .

!@= æ;b:oÆ eGgfn] ;+:yfsf] ljlgod cg';f/ ag]sf] z]o/ ;b:onfO{ ;Demg' kb{5 .

!#= æ;+:yfÆ eGgfn] ================================ ;xsf/L ;+:yf ln= nfO{ hgfpg]5 .

!$\_ æ;ldltÆ eGgfn] ;fwf/0f ;efaf6 lgjf{rLt ;+rfns ;ldltnfO{ hgfpg]5 .

!%\_ æpk;ldltÆ eGgfn] ;+rfns ;ldltn] lgZrLt p2]Zosf nflu u7g u/]sf] pk;ldltnfO{ hgfpg]5 .

!^\_ æclwsf/ k|fKtÆ eGgfn] lgodfg';f/ s'g} sfd ug{ clwsf/ kfPsf] clwsf/L ;Demg' kb{5 .

!&\_ æsd{rf/LÆ eGgfn] ;+:yfsf] :jLs[t b/aGbL leqsf tx gv'n]sf] jf v'n]sf] sfd ug]{ :yfoL, c:yfoL Pj+ s/f/sf sd{rf/L ;Demg' kb{5 .

**kl/R5]bM @**

**p4]Zo Pj+ clwsf/**

**@=! p4]Zo**

**o; sfo{ljlw lgdf{0fsf tkl;ndf pNn]v u/LP adf]hLsf p4]Zox? /x]sf 5g\ M**

!= ;DkQL z'l4s/0f ug]{ sfo{nfO{ lgjf/0f ug'{ .

@= ;DkQL z'l4s/0f u/L cft°sf/L lqmofsnfkdf nuflg ug{ /f]s nufpg' .

#= /fHonfO{ s/ 5Ng] k|j[lQnfO{ /f]syfd ug'{ .

$= /fHosf] /fhZj ;+sngdf of]ubfg k'¥ofpg' .

%= z]o/ ;b:ox?sf] clen]v r':t / b'?:t /fVg' .

^= sf/f]jf/df ;xhtf Nofpg' .

&= ;b:ox?nfO{ glhsaf6 klxrfg ug'{ .

**@=@ clwsf/ M**

of] sfo{ljlwsf] cfjZostf cg';f/ ;+zf]wg, kl/dfh{g tyf JofVof ug]{ clwsf/ ;+rfns ;ldltdf lglxt /xg] 5 . o; sfo{ljlwdf pNn]v ePsf s'/fx? ;xsf/L P]g tyf lgodfjnL, ;Dklt z'l4sf/0f lgjf/0f P]g tyf lgodfjnL, ;+:yfsf] ljgLod tyf k|rnLt sfg'g;Fu afFemLPdf afFemLPsf] xb ;Dd cdfGo x'g]5 .

**kl/R5]bM #**

**klxrfg Pj+ Joj:yfkg**

**#=! ;b:o klxrfg**

s\_ ;b:o tyf ;Defljt ;b:osf] klxrfg tyf ;f]sf] ;Dk'li6 ug'{kg]{5 .

v\_ ;b:o klxrfg tyf ;Dk'li6 ubf{ jf:tljs wlg tyf lxtflwsf/L eP ;f]sf] ;d]t klxrfg ug'{kg]{5 .

u\_ ;b:o klxrfg kmf/ddf k|fs[lts JolQm ;b:o eP lghsf] NofKr] 5fk / s[lqd JolQm eP cflwsf/Ls 5fk / vftf ;~rfnssf] NofKr] 5fk lng' kg]{5 .

3\_ afnjrt vftf ;~rfng ubf{ jfnssf] ;+/Ifs jf cleefjssf] NofKr] 5fk lng' kg]{5 .

ª\_ ;b:on] lbPsf] ljj/0fdf z+sf nfu]df ;+:yfn] lgh z]o/ ;b:osf] l5d]sL;Fu ;d]t a'em\g' kg]{5 .

r\_ ;b:o aGg] JoQmLsf] ;Dk'0f{ ljj/0f ge/fO{ ;b:otf k|bfg ug{ kfO{g] 5}g .

5\_ s'g} klg JoQmLnfO{ ;b:o agfpbf ;+:yfdf ;DjGwLt :j+o JolQm pkl:yt x'g'kg]{5 .

Hf\_ ;+:yfn] ;b:o jf ;b:o x'g OR5's JolQmsf] cg';'rL ! adf]hLdsf] ;b:otf klxrfg kmf/d eg'{ kg]{ 5 .

em**\_** ;+:yfn] pRr kb:y JolQmx?sf] klxrfg ;DaGwL tkl;ndf pNn]lvt Joj:yf ug'{ kg]{5 .

* ;b:o ljj/0f lgoldt ?kdf cBfjlws ug]{ .
* pRr kb:y JolQm yk36 ePsf] cj:yfdf tTsfn klxrfg ug]{ .
* pRr kb:y JolQmsf] kl/jf/ tyf ;Dj4 JoQmLsf] klxrfg ug]{ .
* pRr kb:y JolQmsf] x}l;ot / ;+nUgtf adf]hLdsf] hf]lvd klxrfg ug]{ .

`\_ pRr kb:y JoQmLx?sf] klxrfg ubf{ tkl;ndf pNn]lvt k|lqmofx? cjnDjg ug{ ;lsg]5 .

* ;b:ojf6 ;''rgf lng] .
* ;fj{hlgs ?kdf pknJw ;'rgf u|x0f ug]{ .
* ;fdflhs ;Ghfndf pknJw ;'rgfx?sf] ljZn]if0f ug]{ .
* Joj;flos ?kdf pknJw tYof+sx? lng] .

**6\_** pRr kb:y JolQmx?sf] clen]v lgh kbjf6 cjsf; ePsf] jf d'Qm ePsf] ldltn] % jif{;Dd sfod /fVg' kg]{5 . olb j9L hf]lvd b]lvPsf] cj:yf 5 eg] pQm cjlw eGbf j9L cjlw klg /fVg'kg]{5 .

**#=@ sf/f]jf/sf] klxrfg**

;b:on] u/]sf] sf/f]jf/sf] tkl;ndf pNn]v ul/P adf]hLd klxrfg ug'{kb{5 .

 **s\_** ;b:on] k]; u/]sf] ljj/0f, sf/f]jf/ / lghsf] x}l;ot ldN5 jf ldNb}g <

 **v\_** ;b:osf] sfd sf/f]jf/ pk/ cGo s'g} JolQmsf] s'g} lsl;dsf] k|efj jf :jfy{ x'g ;Sg] cj:yf 5 5}g <

 **u\_** ;b:osf] k'Vof}nL tyf jt{dfg cfly{s cj:yf :jfefljs b]lvG5 jf b]lvb}g <

 **3\_** ;b:o / lgh;Fu ;Dj4 JolQmsf] jf/]df ;fj{hlgs ?kdf pknJw ;"rgf;Fu d]n vfG5 vfFb}g <

**#=# a[xt\ klxrfg**

;b:osf] tkl;ndf pNn]lvt ?kdf a[xt\ klxrfg ug'{kg]{ x'G5 .

 **s\_** laB'tLo dfWodaf6 ePsf] sf/f]jf/ .

 **v\_** e|i6rf/, s/ 5nL nufot cGo ck/flws sfo{sf b[li6n] pRr hf]lvddf 5 jf 5}g <

 **u\_** ?=#),)),))).– eGbf j9L art u/]sf] jf z]o/ vl/b u/]sf] jf C0f lnPsf] ;b:o ;Demg'kb{5 .

 **3\_** o;/L dfly pNn]lvt sf/f]jf/ ug]{ z]o/ ;b:osf] cf}krf/Ls jf cgf}krf/Ls ?kdf ;'rgf ;+sng ug'{ kb{5 .

 **ª\_ &** -3\_ df pNn]lvt ?kdf k|fKt ;'rgfx?nfO{ hfra'em ug'{kb{5 / lgZsif{ cg'?k cfjZos sfo{ ug'{kb{5 .

 **r\_** ;b:ox?sf] ljj/0fx? cBfjlws u/L ;'/IfLt ?kdf /fVg' kb{5 .

**#=$ hf]lvd Joj:yfkg**

;+:yfn] hf]lvd klxrfg ubf{ P]gsf] bkmf & -3\_ nfO{ cfwf/ dfGg'sf] ;fy} tkl;ndf pNn]lvt cfwf/ lng'kg]{5 M

 **s\_** /fli6«o tyf If]qut hf]lvd d'Nof+sg .

 **v\_** P]gdf pNn]lvt ljifodf cGt/f{li6«o ?kdf ePsf] cWoog tyf cg';Gwfg k|ltj]bg .

 **u\_** ;b:o tyf ;Dj4 JolQmsf] cfly{s cj:yf tyf k[i7e"dL .

 **3\_** kbLo jf cGo k|efj l:ylt jf :jfldTjsf] cj:yf .

 **ª\_** k]z ePsf ljj/0f k|of]u ug{ rfx]sf] jf u/]sf] pTkfbg jf ;]jf ljt/0f dfWod tyf sf/f]jf/x?sf] :jefljstf, ljZj;gLotf / tfbfDotf .

 **r\_** ;b:osf] cfly{s jf cGo cj:yfdf cfPsf] kl/jt{g .

 **5\_** ;b:o /x]sf] jf ;b:osf] sfd÷sf/f]jf/ /x]sf] :yfgsf] ljz]iftf .

 **h\_** ;+:yfn] hf]lvdsf] jlu{s/0f ubf{ pRr, dWod / Go"g hf]lvddf juL{s/0f ug'{kg]{5 .

**#=% c;fdfGo sf/f]jf/**

;+:yfn] tkl;ndf pNn]lvt sf/f]jf/ nfO{ c;fdfGo sf/f]jf/ dfGg' kb{5M

 **s\_** lrQa'em\bf] cfwf/ ePsf] afx]s Ps}kN6 jf k6s k6s u/L jflif{s ?= #) nfv eGbf j9Lsf] jrt hDdf jf shf{ e'QmfgL ePsf] .

 **v\_** Ps}kN6 jf k6s k6s u/L jflif{s ?= #) nfv eGbf j9Lsf] ljk|]if0f jf /sd :yfgfGt/0f ePsf] .

 **u\_** Ps}kN6 jf k6s k6s u/L ?= #) nfv eGbf j9lsf] z]o/ vl/b u/]sf] .

 **3\_** l;df sf/f]jf/ k|ltj]bg 5Ng] dg;fon] sf/f]jf/ u/]sf] .

**#=^ l;df sf/f]jf/sf] ;|f]t**

z]o/ ;b:on] ;+:yfdf ?=!) nfv jf ;f] eGbf j9Lsf] tkl;ndf pNn]lvt sf/f]jf/ ubf{ ;DjlGwt ;b:o jf JolQmaf6 ;|f]t v'nf;f lng' kg]{5 .

 **s\_** ;+:yfsf] z]o/ vl/b ubf{ .

 **v\_** ;+:yfdf art÷lgIf]k hDdf ubf{ .

 **u\_** ;+:yfaf6 lnPsf] C0fsf] ;fFjf, Jofh e'QmfgL ubf{ .

 **3\_** ljk|]if0f jf :yfgfGt/0f sf] /sd e'QmfgL lnbf vftfdf hDdf jf vftf;f/ ubf{ .

**#=& sf/f]jf/ ug{ gx'g]**

;DklQ ;'l4s/0f lgjf/0f P]gsf] bkmf ^ / & -0f\_ df pNn]lvt JolQmsf cltl/Qm ;b:otf klxrfgsf cfwf/ k"/f gePsf JolQm;Fu sf/f]jf/ ug'{ x'b}g .

**#=\* ;'/IffTds pkfo cjnDag**

;+:yfn] ;DklQ ;'l4s/0f lgjf/0f P]gsf] bkmf & -6\_ adf]lhd gofF k|ljlwaf6 jf JoQmL pkl:yt geO{ sf/f]jf/ ;~rfng ubf{ / ;f]sf nflu sfo{ljlw lgdf{0f ubf{ hf]lvdsf] ;d'lrt Joj:yfkg x'g] u/L cfjZos pkfox? cjnDag ug'{kg]{5 .

**#=( ;Ldf sf/f]jf/sf] k|ltj]bg**

;+:yfn] tf]s]sf] clws[tn] ;DklQ ;'l4s/0f lgjf/0f P]gsf] bkmf !) -s\_ adf]hLdsf] ;Ldf sf/f]jf/ ;DjGwL k|ltj]bg To:tf] sf/f]jf/ ;DkGg ePsf] ldltn] !% lbgleq ljQLo hfgsf/L O{sfO{n] tf]s] adf]hLdsf] 9fFrfdf ljQLo hfgsf/L O{sfO{df lbg'kg]{5 .

l;df sf/f]jf/ leq tkl;ndf pNn]lvt sf/f]jf/x? kb{5g\M

 **s\_** s'g} ;b:on] Ps} k6s jf k6s k6s u/L Ps lbgdf u/]sf] ?= !) nfv jf ;f] eGbf j9L /sdsf] sf/f]jf/,

 **v\_** s'g} ;b:o jf JolQmnfO{ Ps} k6s jf k6s k6s u/L Ps lbgdf u/]sf] ?= !) nfv jf ;f] eGbf j9L /sd a/fj/sf] ljB'tLo jf cGo :yfgfGt/0f tyf e'QmfgL,

**#=+!) z+sf:kb sf/f]jf/ M** ;+:yfnfO{ s'g} klg z]o/ ;b:osf] sf/f]jf/ dfly z+sf nfu]df To:tf] sf/f]jf/nfO ;+sf:kb sf/f]jf/df /fVg' kb{5 .

**#=!! laQLo hfgsf/L O{sfO{sf] lgb]{zg**

;+:yfn] ljQLo hfgsf/L O{sfOn] hf/L u/]sf l;df sf/f]jf/ tyf z+sf:kb sf/f]jf/ ;DaGwL lgb]{zg tyf dfu{bz{gsf] kfngf ug'{kg]{5 .

**kl/R5]bM $**

**lhDd]jf/L**

**$=! ;+:yfsf] lhDd]jf/L**

P]g, lgodfjnL, lgb]{zg adf]hLd ;+:yfn] k'/f ug'{kg]{ bfloTj k|efjsf/L ?kdf k'/f ug{ u/fpg cfjZos sfo{ljlw sfo{ljlw lgoGq0f k|0ffnL hgzlQm ;fwg ;|f]tsf] ;d'lrt Joj:yf ldnfpg] lhDd]jf/L ;~rfns ;ldltsf] x'g]5 .

**$=@ Joj:yfkssf] lhDd]jf/L**

P]g, lgodfjnL / lgb]{zg adf]hLd ;+:yfn] k"/f ug'{kg]{ bfloTj k'/f ug{ cfjZos Joj:yfklso lhDd]jf/L Joj:yfkssf] x'g]5 .

**$=# sfof{Gjog clwsf/L**

 **s\_** ;+:yfsf] ;~rfns ;ldltn] P]g, lgodfjnL, lgb]{zg adf]hLdsf] bfloTj k'/f ug{ sfof{Gjog clwsf/L lgo"Qm ug]{5 .

 **v\_** ;+:yfn] sfof{Gjog clwsf/Lsf] gfd, 7]ufgf, of]Uotf, ;Dks{ gDj/, O{d]n nufotsf ljj/0f ljQLo hfgsf/L OsfO{ / ljefu ;dIf k]; ug'{ kg]{5 ;fy} sfof{Gjog clwsf/L kl/jt{g ePdf jf lghsf] ljj/0fdf kl/jt{g ePdf ;f] sf] ;d]t hfgsf/L k7fpg'kg]{5 .

 **u\_** **sfof{Gjog clwsf/Lsf] sfd st{Jo tyf clwsf/ b]xfo adf]hLd x'g]5M**

!\_ cfkm\gf] sfo{ ;Dkfbgsf] l;nl;nfdf cfjZos s'g} klg clen]v lx;fj lstfj / n]vf ;DjGwL sfuhftx? pk/ kx'Fr k|fKt ug]{ .

@\_ ;+:yfsf] ;DjlGwt sd{rf/L;Fu s'g} ;"rgf hfgsf/L ljj/0f jf sfuhft dfu ug]{ / k|fKt ug]{ .

#\_ P]g, lgodfjnL, lgb]{zg sfof{Gjog ug{ cfjZos cGo sfo{ ug]{ .

$\_ P]g, lgodfjnL, lgb]{zg / o; sfo{ljlw adf]lhdsf] sfo{ k|efjsf/L jgfpg kmf]sn JolQmsf] ?kdf sfd ug]{ .

%\_ P]g, lgodfjnL, lgb]{zg / o; sfo{ljlw adf]hLdsf] sfo{ k|efjsf/L ?kdf ug{ sfo{ljlw / k|0ffnL d:of}bf th{"df u/L k]z ug]{ .

^\_ sd{rf/L jf cGo ;|f]tjf6 P]g, lgodfjnL / o; lgb]{zg adf]lhd k|fKt c:jefljs jf z+sf:kb sf/f]j/ ;DjGwL ;"rgf ljZn]if0f tyf hfFra'em ug]{ .

&\_ cfkm\gf] sfo{ ;Dkfbg ug{ cGo ljefu jf kbflwsf/L ;Fu ljz]if1 ;]jf lng jf cfjZos h'g;'s} sfuhft, ljj/0f jf ;"rgf lgjf{w ?kdf h'g;'s} jvt k|fKt ug{ ;Sg] .

\*\_ P]g, lgodfjnL, lgb]{zg adf]lhdsf] ljifo sfof{Gjog eP gePsf] cg'udg u/L k|ltj]bg k]z ug]{ .

(\_ ;DkQL z'4Ls/0f P]g, lgodfjnL, lgb]{zg, sfo{ljlw, sfo{ljlw cg'?k sfo{ ug{ u/fpg clwg:t sd{rf/LnfO{ hfgsf/L lbg] .

!)\_ clwg:t sd{rf/Lx?nfO{ ;DkQL z'4Ls/0f P]g, lgodfjnL, lgb]{zg, sfo{ljlw, sfo{ljlwsf] jf/]df hfgsf/L lbO{ ;f]xL cg';f/ sfo{ u/fpg] .

!!\_ ;DkQL z'4Ls/0f P]g, lgodfjnL, lgb]{zg, sfo{ljlw, sfo{ljlw cg';f/ sfd sf/jfxL gug]{ sd{rf/LnfO{ sf/jfxLsf] nflu l;kmfl/; ug]{ .

 **3\_** sfof{Gjog clwsf/LnfO{ ;xof]u ug{ ;+:yfn] cfjZos sd{rf/Lx?sf] Joj:yf ug{ ;Sg]5 .

 **ª\_** sfof{Gjog clwsf/Ln] P]g lgodfjnL, lgb]{zg / o; sfo{ljlw adf]lhdsf] ljifo sfof{Gjog ug]{ l;nl;nfdf dfu u/]sf] cfjZos ;"rgf, hfgsf/L, sfuhft, clen]v jf ljj/0f pknJw gug]{ ;DalGwt ;+:yfsf kbflwsf/L jf sd{rf/LnfO{ ljefluo sf/jfxLsf] l;kmfl/; ug'{ kg]{5 / ;]f l;kmfl/; adf]hLd ;+:yfn] sf/jfxL ug'{ kg]{5 . o;/L u/LPsf] sf/jfxL ljQLo hfgsf/L O{sfO{ tyf ljefunfO{ u/fpg' kg]{5 .

 **r\_** ;~rfns ;ldltn] sDtLdf rf}df;Ls ?kdf P]g, lgodfjnL, lgb]{zg o; sfo{ljlw adf]lhd eP u/]sf sfd sf/jfxLsf] ;ldIff ug'{ kg]{5 .

 **5\_** P]g, lgodfjnL, lgb]{zg / o; sfo{ljlwsf] kfngf k|efjsf/L Pj+ kl/0ffdd'vL agfpgsf nflu ;+:yfn] cfkm\gf] ;b:o, ;~rfns ;ldltsf ;b:ox? tyf pRr Joj:yfkg / sd{rf/Lx?sf] Ifdtf ljsf;sf] nflu cfjZos Joj:yf ldnfpg' kg]{5 .

**$=$ uf]klgotf**

 **s\_** ;+:yfsf] sfof{Gjog clwsf/Ln] P]g, lgodfjnL, lgb]{zg / o; sfo{ljlw adf]hLd tof/ jf k]z u/]sf] l;df jf z+sf:kb sf/f]jf/sf] k|ltj]bgsf] ;"rgf jf hfgsf/L ljQLo hfgsf/L OsfO{ jfx]s cGo s;}nfO{ lbg' xb}g t/ sfg'gL clwsf/ k|fKt JoQmLn] dfu u/]df lbg'kg]{5 .

 **v\_** ;+:yfsf] kbflwsf/L, sd{rf/L, ;Nnfxsf/ jf n]vfk/LIfsn] cfkm\gf] sfo{;Dkfbgsf l;nl;nfdf k|fKt ;"rgf jf hfgsf/L ;DalGwt jf cGo s'g} JolQmnfO{ s'g} tj/n] k|s6 gu/L uf]Kotf sfod /fVg' kg]{5 .

 **u\_** P]g, lgodfjnL, lgb]{zg / o; sfo{ljlw adf]hLd uf]kgLotf sfod ug'{kg]{ ljifosf ;Gbe{df ;DklQ ;'l4s/0f lgjf/0f P]gsf] bkmf #& adf]lhd arfp x'g] cj:yf afx]s sf]xL s;}n] uf]kgLotf ;DjGwL Joj:yf kfngf gu/]df P]gsf] bkmf $$ -s\_ tyf k|rlnt sfg"g adf]lhd ;hfo x'g]5 .

**$=% k|ltj]bg ;+DaGwdf M**

 != ;+:yfn] ;Ldf sf/f]af/sf] k|ltj]bg cg';'rL @ cg';f/sf] 9fFrfdf ljlQo hfgsf/L OsfO{df k7fpg'kg]{ 5 .

 @= ;+ª\sf:kb sf/f]af/sf] k|ltj]bg cg';'rL # adf]hLdsf] 9fFrfdf ljlQo hfgsf/L OsfO{df k7fpg'kg]{ 5 .

 #= ;+:yfn] ;Dklt z'l4s/0f lgjf/0f ;DalGw ;xsf/L ;+3 ;+:yfnfO{ hf/L ul/Psf] lgb]{zg @)&$ adf]hLd eP u/]sf sfo{x?sf] k|ltj]bg cg';'rL $ adf]hLd rf}df;Ls ?kdf ;+DalGwt sfof{nodf k7fpg' kg]{ 5 .

**$=^ yk Joj:yf**

 **s\_** o; sfo{ljlwnfO{ sfof{Gjog ubf{ ;xsf/L bz{g, l;4fGt, d"No, dfGotf / ljlw Jojxf/sf] k|rngnfO{ Wofg lbg' kg]{5 .

 **v\_** ;~rfns ;b:o / sd{rf/Lx?df pRrtd g}lts dof{bf:t/sf] ck]Iff, e'm7\7f ljj/0fsf] 3f]if0ff / ljrngdf z'Go ;lxi0f'tf sfod ug'{kg]{5 .

 **u\_** P]g, lgodfjnL, lgb]{zg / o; sfo{ljlwdf ePsf] Joj:yf sfof{Gjogdf ;fwf/0f ;b:o, ljleGg kbdf lgjf{lrt ;b:o Pj+ sd{rf/Lx?nfO{ :jtGq, lgeL{s Pj+ cu|tfk"0f{ 9+un] ;"rgf lbg, k|ltj]bg ug{ / cGo ?kdf st{Jo kfngf ug{ k|f]T;fxg Pj+ ;+/If0f ug'{kg]{5 .

 **3\_** ;DkQL z'4Ls/0f tyf cftª\sjfbL lqmofsnfkdf ljQLo nufgL lgjf/0fdf ;+:yfsf] bfloTjsf ;DaGwdf ;b:o ;"rgf, lzIff, ;~rf/ ultljlwx?sf ;fy} sd{rf/Lx?sf] bIftf ljsf;df nuflg plrt dfqfdf ug'{kg]{5 .

 **ª\_** k|ltj]bg k|0ffnL :k:6 x'g'kg]{5 .

**$=& clen]v Joj:yfkg**

;+:yfdf tof/ ePsf ljj/0f, ;"rL, hfgsf/L, k|ltj]bg, clen]v, ;"rgfx? kfFr jif{ ;Dd ;'/lIft /fVg' kg]{5 . o;/L ePsf clen]vx? ljB'lto dfWoddf ;d]t ;'/If0f u/L /fVg' kg]{5 .

**$=\* ljljw**

 != s[lif, e"ld Joj:yf tyf ;xsf/L dGqfnon] l:js[t u/]sf] PsLs[t Joj:yfkg ;'rgf k|0ffnLdf ! jif{ leqdf ;xefuL x'g] .

**Kfl/R5]bM %**

**vf/]hL tyf arfpm**

%=! ;DklQ ;'l4s/0f lgjf/0f sfo{ljlw– @)&== eGbf cuf8L ePsf sfd sf/jfxLx? o;} sfo{ljlw cg';f/ ePsf] dflgg]5 .

%=@ o; sfo{ljlwdf ;+nUg gePsf s'/fx? ;+rfns ;ldltsf] lg0f{o adf]lhd x'g]5 ;fy} o; sfo{ljlwdf pNn]v ePsf s'/fx?df k|i6 geO{ ljjfb pTkGGf ePdf JofVof ug]{ clwsf/ ;+rfns ;ldltdf lglxt /xg]5 .

%=# o; ;DklQ ;'l4s/0f lgjf/0f sfo{ljlw– @)&== nfO{ ;~rfns ;ldltn] cfjZostf cg';f/ ;+;f]wg, k'g{n]vg jf vf/]h u/L ;fwf/0f ;efaf6 cg'df]bg u/fpg]5 .

**;dfKt**

**cg';"rL !**

art tyf C0fsf] d'Vo sf/f]af/ ug]{ ;+:yf btf{sf] cfj]bg lbg] JolSt / ;b:osf] klxrfg ;DalGw sfuhft tyf ljj/0fsf] ;fdfGo 9fFrf

-bkmf # pkbkmf-@\_sf] v08 -v\_ ;+u ;DalGwt\_

**s= JolStut ljj/0f**

!= gfd, y/ M @= hGd ldlt M #= gful/tf k|df0f–kq g= M

$= gful/tf k|df0f kq hf/L ug]{ sfof{no M %= lnª\u M dlxnf k'?if t];|f]

**v= kfl/jf/Ls ljj/0f M**

^= cfdfsf] gfd M &= afa'sf] gfd M

\*= a}jflxs l:ylt M ljjflxt cljjflxt Psn

(= klt jf kTgLsf] gfd, y/ M

!)= kl/jf/sf] ls;Ld M

 ;+o'St / Ps} eftefG5f ;+o'St t/ cnu eftefG5f

 5'l§leGg jf Ps;?jf -Go'lSno/\_

**u= k]zfsf] ljj/0f**

!!= cfˆgf] d'Vo k]zf

 v]tLkftL, Joj;fo -v'nfpg] ==========\_, gf]s/L -v'nfpg] ==========\_, a}b]zLs /f]huf/L -v'nfpg] ==========\_

 cGo -v'nfpg] ==========\_

!@= :yfoL n]vf gDa/ M

!#= klt jf kTgLsf] d'Vo k]zf

 v]tLkftL, Joj;fo -v'nfpg] ==========\_, gf]s/L -v'nfpg] ==========\_, a}b]zLs /f]huf/L -v'nfpg] ==========\_

 cGo -v'nfpg] ==========\_

!$= cfkm", klt jf kTgL afx]s kl/jf/df csf]{ d'Vo sdfpg] ;b:o

 !$=! gftfM !$=@ k];f M v]tLkftL, Joj;fo -v'nfpg] ==========\_, gf]s/L -v'nfpg] ==========\_, a}b]zLs /f]huf/L -v'nfpg] ==========\_

!%= cfkm} jf kl/jf/sf] s'g} ;b:o pRr kbLo /fhlglts, k|zf;lgs jf ;fª\u7gLs e'dLsfdf /x], g/x]sf]

 /x]sf] g/x]sf]

!^= cfkm} jf kl/jf/sf] s'g} ;b:o pRr kbLo /fhlglts, k|zf;lgs jf ;fª\u7gLs e'dLsfdf eP ljj/0f

 != gfd M========== @= gftf M===============, #= kb jf ;fj{hgLs e"ldsf M

**3= /xg;xgsf] ljj/0f**

!&= :yfoL 7]ufgf

 != k|b]z M================, @= dxf÷pkdxf÷gu/kfnLsf÷ufFpkflnsf M========, #= j8f M

 $= ufFp÷6f]n M ========, %= 3/ g= M======, ^= ;Dk{s g= M ====, &= Od]n cfO{= 8L= M

!\*= c:yfoL 7]ufgf M

 != k|b]z M @= dxf÷pkdxf÷gu/kfnLsf÷uf“pkflnsf M #= j8f M $= uf“p÷6f]n M %= 3/ g= M

!(= ;+:yfsf] sfo{If]qdf a;f]af; M :yfoL c:yfoL

@)= dtbftf kl/ro kq g= M @!= dtbfg:yn M

@@= ;+:yfsf] sfo{If]qdf jif{df ljtfpg] cjlw M @#= /fxbfgL g= ePdf M

**ª= ;xsf/L ;b:otf M**

@$= ;+:yfsf] ;b:o aGg'sf] p2]Zo M

@%= cfkm}+ csf]{ ;+:yfsf] klg ;b:o eP, gePsf]

 ePsf] gePsf]

@^= cfkm}+ csf]{ ;xsf/L ;+yfsf] ;b:o ePsf] eP ljj0f M

l;= g= ;+:yfsf] gfd, 7]ufgf ;b:otf g=

!=

@&= cfkm' afx]s kl/jf/sf] ;b:o csf]{ ;xsf/L ;+:yfsf] ;b:o eP, gePsf]

 ePsf] gePsf]

@\*= cfkm' afx]s kl/jf/sf] ;b:o csf]{ ;xsf/L ;+:yfsf] ;b:o ePsf] eP ljj/0f M

l;= g= gfd, y/ gftf ;+:yfsf] gfd, 7]ufgf ;b:otf g=

!=

@(= cfkm}+ cGo ;xsf/L ;+:yfsf] klg ;b:o ePsf] eP bf]xf]/f] jf ax';+:yfdf ;b:otfsf] k|of]hg M

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

#)= cfkm" afx]s kl/jf/sf] ;b:o cGo ;xsf/L ;+:yfsf] ;b:o ePsf] eP bf]xf]/f] jf ax';+:yfdf ;b:otfsf] k|of]hg M

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

#!= kl/jf/sf] csf]{ ;b:o klg o;} ;+:yfsf] ;b:o ePsf] eP, gePsf]

 ePsf] gePsf]

#@= kl/jf/sf] csf]{ ;b:o klg o;} ;+:yfsf] ;b:o ePsf] eP ljj/0f M

l;= g= gfd, y/ ;b:otf g=

!=

**r= cfo;|f]tsf] ljj/0f**

##= jflif{s kfl/jf/Ls -cfºgf], klt jf kTgLsf] / Pp6} eftefG5ffsf ;b:ox?sf]\_ cfDbfgL -hUufsf] v'b cfo:tf, gf]s/Lsf] kfl/>dLs, Joj;fosf] d'gfkmf OToflb\_

 ?= $ nfv ;Dd

 ?= $ nfveGbf al9 !) nfv ;Dd

 ?= !) nfv eGbf al9 ?= @% nfv ;Dd

 ?= @% nfv eGbf al9 ?= %) nfv ;Dd

 ?= %) nfv eGbf al9

#$= ?= $ nfv eGbf al9 jflif{s kfl/jf/Ls cfDbfgL eP kl5Nnf] cfly{s jif{sf] cfo / ;|f]tsf] ljj/0f

 l;= g= ;|f]t /sd ?=

 ! v]tLkftL

 @= Joj;fo

 #= :jb]zL /f]huf/L

 $= a}b]lzs /f]huf/L

 %= cGo, v'nfpg]==================

 **5= ljlQo sf/f]af/sf] ljj/0f M**

#%= k|f/Dedf ;+:yfdf hDdf ug]{ jf xfn;Dd ;+:yfdf hDdf ul/;s]sf] /sdsf] ljj/0f M

|  |  |  |
| --- | --- | --- |
| l;= g= | ljj/0f | /sd -?=\_ |
| ! | ;]o/ |  |
| @ | Art |  |
| # | cGo v'nfpg] |  |

#^= ;+:yfsf] vftfdf cg'dfgLt /fvgw/gsf] /sdsnd

 s= jif{ sf/f]af/ ug]{ k6s M =======================================

 v= jflif{s ?kdf hDdf ug]{ cg'dfgLt /sd ?= M ======================================

#&= ;+:yf;+u cg'dfgLt C0fwgsf] /sdsnd ?= =========================

**h= :j–3f]if0ff**

!= d}n] k]z u/]sf] of] ljj/f0fdf eljZodf s'g} kl/j{tg cfPdf To:tf] kl/j{tg ePsf] ldltn] #% lbgleq ;+:yfdf k]z ug]{5' .

@= d}n] dfly k]; u/]sf] d]/f] ;Dk"0f{ ljj/0f 7Ls, b'?:t 5 . em'§f 7x/] sfg'g adf]hLd ;x'“nf, a'emf“pnf .

 gfd b:tvt bf“of af“of

 ldlt M

em= ;+nUg sfuhftx?

 g]kfnL gful/tfsf] k|df0f–kqsf] k|ltlnlk

 dtbftf kl/ro–kqsf] k|ltlnlk

`= l;kmf/L; -btf{ ePkZrft\ x'g] ;b:osf] xsdf \_

o;df pNn]v ePsf >L ================== nfO{ d /fd|/L lrGb5' . lghn] d]/f] /f]xa/df ;xL5fk u/]sf x'g\ . d}n] hfg]a'em];dd lghn] k]; u/]sf] ljj/0f 7Ls ePsfn] lghsf] lgj]bgcg';f/ ;xsf/L ;+:yfsf] ;b:otf k|bfg ug{ l;kmf/L; ub{5' .

 l;kmf/L;stf{ ;b:osf] l;kmf/L;stf{ ;b:osf]

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

 gfdM ================== gfd M ========================

 ;b:otf g= M ==================== ;b:otf g= M =================

**cg';'rL @**

**l;df sf/]faf/sf] cfwf/e"t ljj/0f ÷ Threshold Transacton Reportn (TTR)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| qm=;+= | Vftfjfnf ;b:osf] gfd / 7]ugf | sf/f]jf/ u/]sf] sfof{no÷zfvf | sf/f]af/ u/]sf] ldlt | sf/f]jf/sf] k|sf/ -jrt, C0f, z]o/ vl/b\_ | Vftfsf] k|sf/ / vftf g+a/ | sf/f]jf/ /sd | ;|f]t | s}lkmot |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |

  **;+jlGwt sfof{nosf] gfdM sd{rfl/sf] gfdM**

**kbM**

**;Dks{ g+=M**

**O{d]n 7]ugfM**

**b:tvtM**

**cg';'rL #**

**;+sf:kb sf/f]jf/ k|ltj]bg ÷ Suspicious Transacton Report (STR)**

!= hfgsf/L k|bfos ;+:yf

sfof{nosf] gfd / zfvfM

@= ;b:o ljj/0fM

s\_ ;b:osf] gfdM

v\_ :yfO{ 7]ugfM

u\_ xfnsf] 7]ugfM

3\_ z]o/ ;b:o g+=M

ª\_ ;b:o ag]sf] ldltM

@= hGd ldltM

#= k]zfM

%= gful/stf÷/fxbfgL gDa/M

 s\_ hf/L ldltM

v\_ hf/L ug]{ lgsfoM

v\_ hf/L u/]sf] :yfg÷lhNnfM

^= afa'sf] gfd

&= cfdfsf] gfdM

\*= >Ldfg\÷>Ldltsf] gfdM

(M afh]sf] gfdM

**!)= sf/f]jf/ ljj/0f**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  Vfftf g+= |  cf=j= | hDdf sf/f]jf/ ;+Vof | Vftfdf hDDff ePsf] /sd | hDdf sf/f]jf/ ;+Vof | Vfftfaf6 aflx/LPsf] /sd | Vftfdf ePsf] s"n /sd |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

-s\_ bz 7"nf jrt hDdf ug]{ ;b:ox?sf] ljj/0f -ut cf=j=\_

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| qm=;+= | ldlt | Eff}r/÷r]s g+= | Afrtstf{sf] gfd | hDdf /sd | s}lkmot |
|  |  |  |  |  |  |

-v\_ bz 7"nf art lkmtf{ ug]{ ;b:ox?sf] ljj/0f -ut cf=j=\_

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| qm=;+= | ldlt | Eff}r/÷r]s g+= | Afrt lkmtf{ ug]{sf] gfd | hDdf /sd | s}lkmot |
|  |  |  |  |  |  |

**!!= ;+:yfn] ;+sf:kb sf/f]af/sf] lgoGq0fsf nflu s'g} kxn u/]sf] 5 <**

**-;+:yfdf o; If]qsf] lhDd]jf/ JolQmsf] ljj/0f\_**

**gfdM kbM**

**;Dks{ g+=M O{d]nM**

**x:tfIf/M**

**cg';"rL $**

**lgofds lgsfodf k7fpg] k|ltj]bgsf] 9fFrf**

**-bkmf @\* ;Fu ;DalGwt\_**

**s= ;fdfGo ljj/0f**

!= ;+:yfsf] gfd, 7]ufgf M

@= k|ltj]bg dlxgf M ================= ;fn M ============

#= btf{ ldlt M

$= btf{ g= M

%= ;+:yfsf] ljifo k|s[lt M art tyf C0f

^= ;+:yfsf] sfo{If]q M

&= kl5Nnf] cfjsf] n]vfkl/lIft jf;nftsf] hDdf ;Dklt jf bfloTj ?= M

\*= sfo{ljlw tyf sfo{ljlw hf/L u/]sf] ldlt M

(= sfo{ljlw tyf sfo{ljlw cBfjlws u/]sf] ldlt M

!)= hf]vLd d'Nof+sg ;DkGg u/]sf] ldlt M

!!= hf]vLd d'Nof+sg cBfjlws u/]sf] ldlt M

v= ljj/0f

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| l;=g= | ljj/0f | ut cf=j= ;Ddsf] | rfn' cf=j= | rfn' cf=j= sf] hDdf | s}lkmot |
|  | ;f= | Ef= | c= | sf= | d= | k'= | Df= | kmf= | r}= | a}= | h]= | c;f= |
| ! | hDdf ;b:o ;+Vof |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| s\_ ;b:o -?= !) nfv;Dd ;]o/ lnPsf\_ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| v\_ ;b:o -?= !) nfv eGbf dfly ;]o/ lnPsf\_ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| u\_ art stf{ ;b:o -?= !) nfv;Dd \_ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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

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

;DkQL ;'l4s/0f lgjf/0f sfo{ljlw