**PsfO{ –!**

**lzIffsf] kl/ro / g]kfnsf] z}lIfs ljsf;**

**!=! lzIffsf] cy{ ,kl/efiff, :j?k,pb]Zo / sfo{x?**

**lzIffsf] cy{**

***!= lzIffsf] zflAbs cy{***

* sf] zflAbs cy{ af6 cfPsf] xf], h;sf] cy{ leqaf6 aflx/ Nofpg' xf] .
* g]kfnL efiffdf lzIff eGg] zAb ;+:s[t efiffsf] lzIf\ wft' af6 c–k|Too nfu]/ ag]sf] ;+:s[t zAb xf], h;sf] cu{ l;sfpg' cyf{t\ JolUtdf 1fg,u'0f / ;Lksf] ljsf; u/fpg' xf] .
* c+u|]hL efiffsf] zAb Nofl6g efiffsf tLg zAbx? af6 ag]sf] xf] ,h;sf] cy{ lgDgfg';f/ 5g\ .

s= sf] cy{ cfGtl/s sf] cy{ aflx/ lgsfNg' x'G5 . cyf{t\ JolUtdf cGt/lg{lxt zlQmnfO{ lzIf0f sfo{2f/f aflx/ lgsfNg] sfo{ g} lzIff xf] .

v= sf] cy{ sf] cy{ cu'jfO{ ug'{ jf aflx/ lgsfNg' x'G5 . cyf{t\ sf] cy{ JolQmsf] lelq zlStsf] ljsf; u/L ;Ifd agfpg' g} lzIff xf] .

u= sf] cy{ aflx/ lgsfNg' / sf] cy{{ dfly p7fpg' o;sf] cy{ klg afnsnfO{ lzIff lbO{ p;df cGt/lg{lxt zlQmsf] ljsf; u/fpg' g} lzIff xf] .

@= lzIffsf] ;+s'lrt cy{

* ljBfnosf] 3]/f leq lbO{g] k|df0fkqd'lv lzIff
* ;fdflhs hLjgofkg ug{ /f]huf/L lbnfpg] dfWod
* o; leq cf}krfl/s lzIffnfO{ /fVg ;lsG5 .
* o;df lstfa k9\g ;Sg] dflg;nfO{ lzlIft JolQm a'lemG5 .
* lzIffnfO{ ljBfnodf k|bfg ul/g] 1fg,;Lk jf k9fO;Fu ;DalGwt u/fP/ ;Lldt cy{ nfufof} eg] o;nfO{ lzIffsf] ;+s'lrt cy{ elgG5 .
* l6 /]dG6sf cg';f/ æk':tlso 1fgÆ
* pQL0f{ / cg'QL0f{ 5'§fpg] lzIff

#= lzIffsf] Jofks cy{

* cg'ejaf6 k|fKt ul/g] hLjgpkof]uL 1fg
* o; k|lqmofdf lzIfs,ljBfyL{ / kf7\oqmdsf] cGt/lqmof4f/f dfgj Jofjxf/df kl/jt{0f x'G5 .
* hLjgko{Gt rln/xg] lzIff
* dflg;n] hGdb]vL d[To';Ddsf] hLjg ofqfdf h] h] af6 l;Sb5g, h] h;/L cg'ej ub{5g, To;nfO{ g} lzIffsf] ?kdf lng ;lsG5 .
* Jofks cy{df lzIffcGt/u{t tL ;a} s'/fx? kb{5g\ h;n] JolUtnfO{ hGdb]vL d[To' ko{Gt k|efj kfb{5g\ .
* Pp6f l;+uf] dflg;sf] ;Dk"0f{ ljsf; g} lzIff xf] .
* lzIff hLjg xf] ,hLjg eg]sf] j[l4 xf] , To;}n] lzIff eg]sf] j[l4 xf] .

$= lzIffsf] jf:tljs cy{

* hLjg pkof]uL b[li6af6 cYof{pg'
* JolQmsf] ;jf{ª\uL0f{ ljsf; u/fpg ;xof]u ug'{
* h'g lzIffn] JolUtdf cfTdfg'e'lt , cfTdlge{/tf / :jfledfgh:tf u'0fx? eb{5 , ToxL jf:tljs lzIff xf] .
* JolUtdf kl/k"0f{tf Nofpg'
* lzIff k|fKt ug'{ eg]sf] JolQmdf ;Dk"0f{tf jf kl/k"0f{tf k|fKt ug'{ xf] . jf ;fj{ª\uL0f ljsf; u/fpg' xf] . o; k|sf/sf] lzIffnfO{ jf:tljs lzIff elgG5 .

%= ljZn]if0ffTds cy{

* lzIffsf] cy{ ljBfno lzIffdf dfq l;dLt 5}g,
* afnssf] cGt/lg{lxt zlQmsf] ;jf{ª\uL0f ljsf; ug]{ k|lqmofsf] ?kdf lzIff
* lzIff Ps lqd'lv k|lqmof - lzIfs, ljBfyL{ / kf7\oqmd\_
* ultlzn k|lqmof
* ;fdflhs ljsf;sf] k|lqmof
* dfgjLo Jofjxf/sf] kl/dfh{gsf ?kdf
* afaf sf af ?;f]

lzIffs]f kl/efiff

* dflg;df ePsf ;Dk"0f{tfx?sf] klxrfg
* dflg;sf] ;Dk"0f{ ljsf;
* afgLx?sf] lgdf0f{
* ;Dk"0f{tfx?sf] ljsf;
* jftfj/0fnfO{ lgoGq0f u/L cfkm\gf ;Defjgfx?nfO{ k"/f ug{ ;Sg] Ifdtfx?sf] ljsf;
* ;fj{ef}d a}wtfsf] ljrf/nfO{ jflx/ Nofpg'
* hLjge/ /xg] k|lqmof h'g hLjgsf k|Tos cg'ejaf6 j[l4 x'Fb} hfG5
* z/L/ ,dg / cfTdfdf /x]sf c;n s'/fx?nfO{ ;Dk"0f{ ?kdf aflx/ lgsfNg'
* cfWoflTds :jKdf JolQmx?sf] qmlds ;dfof]hg
* hGdb]vL gd/];Dd JolUtnfO{ k|efj kfg]{ ;Dk"0f{ s'/f
* cfGtl/s zlQmx?sf] :jefljs ,qmlds / k|ultlzn ljsf;
* cfGtl/s u'0fnfO{ aflx/ k|sf;df Nofpg'

**lzIffsf] :j?k**

!=

* + - lzIffs]f :j?k M Ps tkm{ – ;fwf/0f, ljlzi6, k|ToIf ,ck|ToIf , JolUtut / ;fd'lxs
    - csf]{ tkm{– # :j?k M cf}krfl/s lzIff, cgf}krfl/s lzIff / clgoldt lzIff
  + ;fwf/0f :j?k M ;a}sf nflUf cfwf/e"t lzIff
  + ljlzi6 :j?k M bIf hgzQmLsf] ljsf;
* k|ToIf lzIff M cf}krfl/s, cgf}krfl/s ,ck|ToIf ,cltl/Qm jf clgoldt lzIff
* JolQmut lzIff M :jMulgdf cfwfl/t x'g], ;fd'lxs lzIff M k|lt:kwf{ ,;xof]u, cGt/lqmof h:tf u'0fx?nfO{ k|of]u ul/g] .
* lzIffsf # :j?k dWo] ;a}eGbf k'/fgf] cltl/Qm lzIff xf] / ;a}eGbf gofF cf}krfl/s lzIff x]f .
* lzIff hGdhft k|lqmof xf] M lzIff lg/Gt/ tyf hLjgko{Gt k|lqmof xf]
* @=lzIff lqd'vL k|lqmof xf] .

s\_ Psd'lv k|lqmof M o; l;4fGtdf lzIff afns]lb|t tyf ljBfyL{s]lGb|t dflgG5 . lzIfs tyf ljBfyL{ b'O{ kIf dWo] Ps ;lqmof x'G5g\ . pbfx/0fsf nfuL cfbz{afbL lziff lzIfsd'lv xf] eg] k|s[ltd'lv lzIff ljBfYfL{d'vL xf] .

v\_ b'O{d'vL l;4fGtsf k|ltkfbs h]=O{= PoD; x'g . pgsf cg';f/ lzIffdf lzIfs / ljBfyL{ b'j}sf] ;dfg

;xeflutf x'g cfjZos 5 .

u\_ lqd'vL k|lqmof jf lqw|'ljo k|lqmof M

* lzIff ljb hf]g l8j]n] lzIffnfO{ lqd'vL jf lqw|jLo k|lqmofsf ?kdf :jLsf/ u/]sf 5g\ .
* hf]g l8j]sf cg';f/ ;dfh,lzIfs / ljBfyL{ lzIff k|0ffnLsf tLg dxTjKf"0f{ kIff jf tTjx? x'g / ltgLx?sf] cGt/lqmofaf6 dfq lzIffsf] Jofj:yf ug{ ;lsG5 .
* hf]g l8j] ;Fu ldNGf] u/L P8D;gn] cfkm\gf] wf/0f NofPsf 5g\ . pgsf cg';f/ lzIff tLg cfoflds k|lqmof xf] . pgsf cg';f/ JolQmn] ;DaGw /fVg'kg]{ ;+;f/ # j6f tg\ . TfL x'g – k|s[lt,;dfh / g}ltstf
* oL s'/fx/ k|fKt ug{ lzIfs, ljBfyL{ / kf7\oqmdsf] aLrsf] cGt/{lqmofsf] cfjZostf kg]{ x'Fbf lzIffnfO{ lqd'vL k|lqmof dflgG5 .

#= afnssf] cGtlg{lxt zlQmsf] ;jf{ª\uL0f ljsf; ug]{ ?kdf lzIff M ?;f]

* cfb{zjfbL bz{g M k|flrgsfndf lzIffnfO{ 1fgs]lb|t dflgGYof] .
* k|s[ltjfbL bz{g M dWosfndf lzIffnfO{ afns]lGb|t dflgGYof] .
* k|s[ltjfbL ?;f]sf cg';f/ afnssf] cGt/lglxt u'0fx?sf] ;dfg / ;Gt'lnt ?kdf ljsf; u/fpg' g} lzIffsf] pb]Zo xf] .
* Pl8;gsf cg';f/ lzIff To:tf] k|lqmof xf] h;4f/f dflg;n] cfkm\gf] cGt/lglxt u'0fx?sf] ljsf; u5{ .

$= lzIffsf] cy{ ljBfno lzIffdf dfq l;ldt 5}g M

%= lzIff ;dflshs hLjgsf] Ps k|lqmof xf]

^= lzIff Ps ultlzn k|lqmof xf] .

&= lzIff HfLjgsf] tof/Lsf] Pp6f k|lqmof xf] M xj{6 :k]G;/sf] egfO{

\*= k"0f{ hLjgsf] tof/L g} lzIff xf] jf eljiosf] tof/L g} lzIff xf] elg sfG6n] eg]sf 5g\ .

(= lzIff pb]Zod'ns / Jofjl:yt x'G5 .

lzIffsf] k|sf/

!= cf}}krfl/s lzIff

* ljBfo