**ivKve cwiwPwZ t ivKve cÖwZôvi cUf~wg, j¶¨ I D‡Ïk¨ Ges ivKv‡ei Kvh©vejx**

**‡gvt Avwidz¾vgvb**

Da©Zb Abyl` m`m¨

**Background of RAKUB**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| ADFC  (Agricultural Development Finance Corporation)  1952 -1953 | | |  | ABP  (Agricultural Bank of Pakistan) **1957** | | | |
|  |  |  |  | |  | |  |
|  |  | | ADBP  (Agricultural Development  Bank of Pakistan) | |  | |  |
|  | | |  | in 1961 | |
|  | | | ↓ | |  |  | |
|  | | | ADBB | |  | after liberation | |
|  | | | ↓ | |  |  | |
|  | | | BKB  (Bangladesh Krishi Bank) | |  | in 1973 | |
|  | | | ↓ | |  |  | |
|  | | | RAKUB | |  | 1. march 1987 | |

* **K…wl Dbœqb e¨vsK cÖwZôvi cUf‚wg t**
* 1952 mv‡j Z`vbxšÍb cvwK¯’vb miKvi me©cÖ\_g AgriculturalDevelopment Finance Corporation (ADFC) cÖwZôv K‡ib, hvi Kvh©µg ïiæ nq 1953 mv‡j;
* 1957 mv‡j cvwK¯’vb miKvi Agricultural Bank of Pakistan (ABP) bv‡g c„\_K GKwU e¨vsK cÖwZôv K‡ib;
* 1961 mv‡j ADFCIABPGKxf‚Z K‡iAgriculturalDevelopment Bank of Pakistan(ADBP)¯’vcb Kiv nq;
* evsjv‡`k ¯^vaxb nevi ci ADBPGi bvg ADBB wn‡m‡e iæcvšÍwiZ nq;
* 1973 mv‡j e¨vsK RvZxqKiY Kivi ‡cÖwÿ‡Z †cÖwm‡W›U Aa¨v‡`k e‡j ADBB Gi bvgKiY Kiv nq Bangladesh Krishi Bank (BKB)
* 1987 mv‡j Bangladesh Krishi Bank (BKB) Gi GKvsk wb‡q Rajshahi Krishi Unnayan Bank (RAKUB) cÖwZôv Kiv nq;
* **ivKve cÖwZôvi cUf‚wg t**

cÖvwZôvwbK Drm n‡Z cÖ‡qvRbxq K…wl FY mieiv‡ni D‡Ïk¨‡K mvg‡b †i‡L †`‡ki DËi-cwðgvÂv‡ji K„wl m¤¢vebvi c~Y© mØ¨env‡ii j‡¶¨ ivRkvnx cÖkvmwbK wefv‡M Aew¯’Z evsjv‡`k K…wl e¨vs‡Ki 253 wU kvLv I Ab¨vb¨ Kvh©vjq Ges mg¯Í `vq I m¤ú` MÖnY K‡i gnvgvb¨ ivóªcwZi 1986 mv‡ji 58 b¤^i Aa¨v‡`k e‡j 1987 mv‡ji 15 gvP© ivRkvnx K…wl Dbœqb e¨vsK (ivKve) cÖwZwôZ Kiv nq|

* **ivKv‡ei Aby‡gvw`Z g~jab t**
* cÖwZôvj‡Mœ Aby‡gvw`Z g~jabt 150.00 †KvwU UvKv
* c~YtAby‡gvw`Z g~jabt 750.00 †KvwU UvKv
* eZ©gvb Aby‡gvw`Z g~jabt 1,000.00 †KvwU UvKv
* cwi‡kvwaZ g~jab t Ghver cwi‡kvwaZ g~ja‡bi cwigvY700.00 †KvwU UvKv|
* **e¨e¯’vcbv t**

**cwiPvjbv cl©` t** †`‡ki DËi-cwðgvÂ‡ji Av\_©-mvgvwRK Dbœqb Ges K…wl Lv‡Z cÖe„w× AR©‡bi j‡¶¨ mg‡qvc‡hvMx I Kj¨vYgyLx bxwZ wba©vi‡Yi j‡ÿ¨ miKvi KZ©„K MwVZ ivKv‡ei 11 m`m¨ wewkó GKwU cwiPvjbv cl©` i‡q‡Q|

**wbe©vnx KwgwUt** Riæix wm×všÍ MÖn‡Yi Rb¨ cwiPvjK cl©‡`i wZb m`m¨ wewkó wbe©vnx KwgwU i‡q‡Q| KwgwU‡Z cwiPvjbv cl©‡`i †Pqvig¨vb mfvcwZi `vwqZ¡ cvjb K‡ib Ges e¨e¯’vcbv cwiPvjK I cl©` wbe©vwPZ Aci GKRb cwiPvjK m`m¨ wnmv‡e i‡q‡Qb|

**cÖavb wbe©vnx t** e¨e¯’vcbv cwiPvjK e¨vs‡Ki cÖavb wbe©vnx Kg©KZ©v|

* **2016-2017 A\_©eQ‡i ivKve Gi Kg©cwiKíbv t**

ivRkvnx K…wl Dbœqb e¨vs‡Ki 2016-2017 A\_©eQ‡ii mvwe©K Kg©KvÛ Dbœq‡bi Rb¨ e¨vs‡Ki Kg©cwiKíbv cÖYqb Kiv n‡q‡Q| ivKv‡ei Kg©cwiKíbv ev¯Íevq‡bi wbwg‡Ë wb¤œewY©Z c`‡ÿcmg~n h\_vh\_ AbymiY I Kvh©Ki Kivi Rb¨ kvLv wbqš¿Y wefvM †\_‡K wb‡`©kbv Rvix Kiv n‡q‡Qt

* **¯^cœ t**

|  |  |
| --- | --- |
| **K.** | **ivKve-†K gybvdv AR©bKvix cÖwZôv‡b cwiYZ Kiv** |
| **L.** | **ivKve-†K ¯^vej¤^x cÖwZôv‡b cwiYZ Kiv** |

* **jÿ¨ t**

**¯^cœc~i‡Yi Rb¨ jÿ¨gvÎv wbav©iY t**

|  |  |
| --- | --- |
| **1.** | ¯^ímy`evnx/my`wenxb AvgvbZmsMÖ‡ni gva¨‡g Avgvb‡Zi wfwË‡K my`„pKiY Ges AvgvbZ w¯’wZ 5200 †KvwU UvKvq DbœxZKiY; |
| **2.** | FY gÄywi I weZi‡Y ¯^”QZv wbwðZKiYmn LvZwfwËK ¸bMZgvb m¤úbœ FY weZi‡Yi gva¨‡g jÿ¨gvÎvi kZfvM AR©b; jÿ¨gvÎv 1750 †KvwU UvKv; |
| **3.** | Av`v‡qi gva¨‡g ‡kÖYxK…Z F‡Yi nvi b~¨bZg 5% Kwg‡q Avbv A\_ev 15% Gi bx‡P bvwg‡q Avbv; †kÖYxK…Z FY Av`v‡qi jÿ¨gvÎv 450 †KvwU UvKv; |
| **4.** | ‡kÖYxK…Z I m¤¢ve¨ †kÖbxK…Z FY Av`vq jÿ¨gvÎv kZfvM AR©b; jÿ¨gvÎv 1700 †KvwU UvKv; |
| **5.** | AvZ¥wbf©ikxj Znwej e¨e¯’vcbv M‡o †Zvjv; |
| **6.** | Z\_¨ I ‡hvMv‡hvM cÖhyw³i h‡\_vchy³ e¨envi wbwðZKiY; |
| **7.** | cÖkvmwbK I Avw\_©K k„sLjv my`„pKiY; |
| **8.** | Z`viwK, ch©‡eÿY I chv©‡jvPbv Ges Revew`wnZv wbwðZKiY; |
| **9.** | m‡e©vËg MÖvnK †mev wbwðZKiY; |
| **10.** | ¯’vbxq cÖkvmb Gi mv‡\_ wbweo †hvMv‡hvM iÿvKiY; |
| **11.** | Ab¨vb¨| |

* **cwiKíbv I ev¯Íevqb t**

**¯^cœc~iY I jÿ¨gvÎv AR©‡b M„nxZ cwiKíbv Ges Gi ev¯Íevqb t**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1.** | | **AvgvbZ w¯’wZ 5200 †KvwU UvKvq DbœxZKiY I Avgvb‡Zi wfwË‡K my`„pKiY t** | | | | | | |
|  | |  | | | | | | |
|  | | ❖ | | | e¨vsK e¨emv cwiPvjbvi cÖavb PvwjKv kw³ (Lifeblood) AvgvbZ| GB AvßevK¨wU gv\_vq †i‡L cÖwZw`b cÖwZwU Kg©KZ©v/Kg©Pvix‡K 1wU K‡i bZzb AvgvbZ wnmve †Lvjvi Kg©m~Px Ae¨vnZ ivLv | | | |
|  | | ❖ | | | Avgvb‡Zi wfwË‡K my`„p Kivi Rb¨ ¯^í my`evnx we‡kl K‡i mÂqx AvgvbZ (core deposit) msMÖ‡ni Dci cÖvavb¨ †`qv; | | | |
|  | | ❖ | | | ¯‹zj e¨vswKs Gi AvIZvq ¯‹zj co–qv QvÎ/QvÎx‡`i bZzb mÂqx wnmve †Lvjv Ae¨vnZ ivLv | | | |
|  | | ❖ | | | ‡m‡Þ¤^i 2016 Ges Rvbyqvix 2017 gv‡m cÿKvje¨vcx **AvgvbZ msMÖn cÿ** Gi Av‡qvRb Kiv | | | |
|  | | ❖ | | | 2017 mv‡j mgMÖ gvP© gvme¨vcx **AvgvbZ wnmve †Lvjvi †gjv** Av‡qvRb Kiv | | | |
|  | | ❖ | | | cÖwZwU FY MÖnxZvi bv‡g AvgvbZ wnmve †Lvjvi e¨e¯’v ‡bqv | | | |
|  | | ❖ | | | gwnjv‡`i AvgvbZ wnmve †Lvjvi c`‡ÿc †bqv | | | |
|  | | ❖ | | | mdj campaign Gi gva¨‡g cÖ‡Z¨K Kg©KZv©/Kg©Pvix‡K eQ‡i Kgc‡ÿ 200wU AvgvbZ wnmve †Lvjv wbwðZ Kiv | | | |
|  | | ❖ | | | cÖavb Kvh©vjqmn wbqš¿YKvix mKj Kvh©vj‡qi cÖ‡Z¨K Kg©KZv©/Kg©Pvix‡`i eQ‡i Kgc‡ÿ 25wU AvgvbZ wnmve †Lvjv wbwðZ Kiv| wbqš¿YKvix Kvh©vj‡qi Kg©KZ©v-Kg©Pvix‡`i g‡a¨ AvgvbZ msMÖ‡ni jÿ¨gvÎv e›Ub K‡i †`qv | | | |
| **2.** | | **FY gÄywi I weZi‡Y ¯^”QZv wbwðZKiY t** | | | | | | |
|  | | **FY weZi‡Yi jÿ¨gvÎv 1750 †KvwU UvKv kZfvM AR©b Ges eQi †k‡l FYw¯’wZ 5200 †KvwU UvKvq DbœxZKiY** | | | | | | |
|  | | ❖ | | | mKj kvLv e¨e¯’vcK, †Rvbvj e¨e¯’vcKmn FY gÄywi I weZi‡Yi m‡½ mswkøó mKj Kg©KZv©‡`i‡K ¯^”QZv I mZZvi mv‡\_ `vwqZ¡ cvjb wbwðZ Kiv Ges jÿ¨gvÎv Abyhvqx FY gÄywi I weZiY Kiv| G wel‡q FY I AwMÖg wefvM-1 Gi mvK©yjvi bs-08/2011 ZvwiL 04-12-2011 h\_vh\_fv‡e AbymiY Kiv | | | |
|  | | ❖ | | | Kgc‡ÿ 10% bZzb FY MÖwnZv m„wói Rb¨ cÖ‡Z¨K gvVKg©xi jÿ¨gvÎv wba©viY K‡i †`qv | | | |
|  | | ❖ | | | cÖwZwU kvLvq Kgc‡ÿ 100 Rb K‡i DËg (graduate)FY MÖnxZv m„wó Kiv | | | |
|  | | ❖ | | | FY cwi‡kv‡ai ci cybivq FY gÄywi/weZi‡Y FY e„w×i †ÿ‡Î cÖavb Kvhv©j‡qi FY I AwMÖg wefvM-1 KZ©„K RvixK…Z 29-05-2006 Zvwi‡Li cwicÎ bs-03/2006 Gi wb‡`©kbvejx h\_vh\_fv‡e AbymiY Kiv | | | |
|  | | ❖ | | | FY weZi‡Yi c~‡e© wewa ‡gvZv‡eK Ges gÄywic‡Îi kZv©byhvqx h\_vh\_fv‡e WKz‡g‡›Ukb m¤úv`b Kiv | | | |
|  | | ❖ | | | PjwZ A\_©eQ‡i F‡Yi w¯’wZ/cÖe„w× b~¨bc‡ÿ 10% e„w×KiY | | | |
| **3.** | | **‡kÖYxK…Z F‡Yi nvi 15% Gi bx‡P bvwg‡q Avbv; ‡kÖYxK…Z FY Av`v‡qi jÿ¨gvÎv 450 †KvwU UvKv** | | | | | | |
|  | | ❖ | | | jÿ¨gvÎv Abyhvqx †kÖYxK…Z FY Av`vq wbwðZKi‡Yi Rb¨ mKj kvLv e¨e¯’vcK, †Rvbvj e¨e¯’vcK I wefvMxq gnve¨e¯’vcK KZ©„K wbR¯^ cwiKíbv MÖnY I Zv ev¯Íevqb wbwðZ Kiv | | | |
|  | | ❖ | | | Rvix‡hvM¨ mKj ai‡bi †bvwUk h\_vmg‡q cÖ`vb wbwðZ Kiv | | | |
|  | | ❖ | | | evsjv eQ‡ii ïiæ‡Z **ïf nvjLvZv**, ˆR¨ô gv‡m **gay‡gjv**, AMÖnvqY gv‡m **bevbœ †gjv** BZ¨vw` Av‡qvR‡bi gva¨‡g †kÖYxK…Z/‡Ljvcx FY Av`vq Kvh©µ‡g MwZ mÂvwiZ Kiv| G QvovI wewfbœ mg‡q **FY Av`vq K¨v¤ú** I **gnvK¨v¤ú** Gi Av‡qvRb Kiv | | | |
|  | | ❖ | | | ‡kÖYxK…Z FY Av`v‡qi Z\_¨ mwVKfv‡e cwiaviY I wbqš¿YKvix Kvhv©j‡q wbf©yj cÖwZ‡e`b †cÖiY Kiv | | | |
|  | | ❖ | | | mKj AvBbvbyM cÖwµqv m¤úbœ KiZt ‡Ljvcx FYMÖnxZv‡`i weiæ‡× gvgjv `v‡qi Ges `v‡qiK…Z gvgjvi g‡a¨ b~¨bZg 50% wb®úwË Kivi c`‡ÿc †bqv | | | |
|  | | ❖ | | | A\_© FY Av`vjZ gvgjv I mvwU©wd‡KU gvgjvi wb®úwË mvßvwnK wfwË‡Z g~j¨vqb Kiv | | | |
|  | | ❖ | | | cÖwZwU kvLvi kxl© 100 †Ljvcx FYMÖnxZvi ZvwjKv ˆZix KiZt e¨w³MZfv‡e †hvMv‡hv‡Mi gva¨‡g FY Av`v‡qi c`‡ÿc †bqv| me‡P‡q cyivZb 50 Rb FYMÖnxZvi c„\_K ZvwjKv cÖ¯‘Z K‡i Zv‡`i FY Av`v‡qi we‡kl e¨e¯’v †bqv | | | |
|  | | ❖ | | | ‡ckv/LvZwfwËK †kÖYxK…Z FYMÖnxZv‡`i ZvwjKv ˆZix Kiv Ges Z`byhvqx FY Av`v‡qi h\_vh\_ e¨e¯’v †bqv | | | |
|  | | ❖ | | | my‡`-Avm‡j wØ¸‡Yi AvIZvq eøKW K…wlFY wPwýZKiY I Av`vq wbwðZKiY | | | |
|  | | ❖ | | | bZzb K‡i FY †kÖYxKiY †ivaK‡í eQ‡ii ïiæ‡ZB m¤¢ve¨ †kÖYxK…Z FY (WCL-1Ges WCL-2) kZfvM mwVKZvmn wPwýZ Kiv Ges kZfvM Av`vq wbwðZ Kiv | | | |
|  | | ❖ | | | `v‡qiK…Z gvgjvi Iqv‡i›U RvixK…Z FYMÖnxZv‡`i GKwU ZvwjKv mswkøó \_vbvq Rgv`vb I Zv ev¯Íevq‡b Z`viK Kiv | | | |
|  | | ❖ | | | `v‡qiK…Z mvwU©wd‡KU gvgjv wb®úwË/m¤ú~b© UvKv Av`vq nIqvi mv‡\_ mv‡\_ kvLv †\_‡K mswkøó mvwU©wd‡KU Awdmv‡ii wbKU wb®úwË cÎ**(**Letter of Disposal) ‡cÖiY Kiv | | | |
|  | | ❖ | | | ‡h mKj kvLvi †kÖYxK…Z F‡Yi nvi 15% Gi Dc‡i Zv‡`i‡K eQ‡ii ïiæ‡ZB mwVK cwiKíbv cÖYq‡bi gva¨‡g †kÖYxK…Z FY Av`vq †Rvi`vi Kiv Ges bZzb K‡i FY †kÖbxKiY †iva K‡i AvMvgx 30-06-2017 wfwËK †kÖbxK…Z F‡Yi nvi 15% Gi bx‡P bvwg‡q Avbv | | | |
| **4.** | | **FY Av`vq jÿ¨gvÎv kZfvM AR©b t** | | | | | |
|  | | **FY Av`vq jÿ¨gvÎv 1700 †KvwU UvKv** | | | | | |
|  | | ❖ | | | jÿ¨gvÎv Abyhvqx †kÖYxK…Z FY Av`vq wbwðZKiYmn Ab¨vb¨ †Ljvcx I A‡kÖYxK…Z FY wba©vwiZ jÿ¨gvÎv Abyhvqx Av`vq wbwðZKi‡Yi Rb¨ kvLv, †Rvbvj Kvh©vjq Ges wefvMxq Kvh©vjq KZ©„K wbR¯^ cwiKíbv cÖYqb I Zv ev¯Íevq‡b h\_vh\_ c`‡ÿc MÖnY | | |
|  | | ❖ | | | mKj ch©v‡q FY gÄywi KZ©„cÿ KZ©„K wewa ‡gvZv‡eK FY cybtZdwmj Kivi ÿgZv e¨envi K‡i FY †kÖYxKiY †iva Kiv | | |
|  | | ❖ | | | Ae‡jvcbK…Z F‡Yi b~¨bZg 20% Av`vq wbwðZKiY | | |
|  | | ❖ | | | bZzbfv‡e ‡Kvb FY hv‡Z Zvgvw`‡Z evwiZ bv nq †m wel‡q h\_vh\_ c`‡ÿc †bqv Ges B‡Zvg‡a¨ Zvgvw`‡Z evwiZ nIqv FY AwZ`ªæZ wbqwgZ Kiv | | |
|  | | ❖ | | | ‡WU Kv‡jKkb BDwbU Gi Kvh©µg †Rvi`vi KiZt Ae‡jvcbK…Z FYmn mKj †Ljvcx FY Av`v‡q h‡\_vchy³ c`‡ÿc MÖnY| cÖavb Kvh©vj‡qi †WU Kv‡jKkb BDwbU‡K FY Av`vq K‡›Uªvj iæg wn‡m‡e `vwqZ¡ cvjb Kiv | | |
| **5.** | | **AvZœwbf©ikxj Znwej e¨e¯’vcbv M‡o †Zvjv t** | | | | | |
|  | | ❖ | | | cÖwZwU kvLv/‡Rvb/wefvM‡K AvZœwbf©ikxj I myôz Znwej e¨e¯’vcbv M‡o †Zvjv | | |
|  | | ❖ | | | cÖavb Kvhv©j‡qi Dci wbf©ikxjZv Kwg‡q ¯^í my`evnx AvgvbZ msMÖn KiZt wbR¯^ Znwej m„wói gva¨‡g AwaKnv‡i ¸YMZgvbm¤úbœ FY weZiY Kiv | | |
|  | | ❖ | | | kvLvi AwZwi³ Znwej ZvrÿwYKfv‡e cÖavb Kvh©vj‡q †cÖi‡Yi e¨e¯’v Kiv | | |
| **6.** | | **Z\_¨ I †hvMv‡hvM cÖhyw³i e¨envi t** | | | | | |
|  | |  | | | **kvLv e¨vswKs Kw¤úDUvivB‡Rkb Kvh©µg** | | |
|  | | ❖ | | | ivRkvnx K…wl Dbœqb e¨vsK kvLv/Kvh©vjqmg~n Kw¤úDUvivB‡Rk‡bi j‡¶¨ gš¿Yvjq KZ…©K Aby‡gvw`Z ÒAvBwmwU cwiKíbv: 2009-2010 n‡Z 2013-2014Ó ev¯Íevqbvaxb i‡q‡Q| | | |
|  | | ❖ | | | B‡Zvg‡a¨ 213wU kvLvq jvBf Acv‡ikb Pvjy n‡q‡Q| AvMó 2016 Gi g‡a¨ e¨vs‡Ki Aewkó mKj kvLvq jvBf Acv‡ikb Pvjy Kiv n‡e| | | |
|  | | ❖ | | | kvLv e¨e¯’vcK I Kw¤úDUvi BbPvR© Kg©KZ©vM‡Yi Kw¤úDUvivB‡Rkb Kvh©µ‡g m¤ú„³Zvi Afv‡e kvLv¸‡jv‡Z wewfbœ Rvj-RvwjqvwZ, Awbq‡gi NUbv NU‡Q| Kv‡RB e¨e¯’vcK I Kw¤úDUvi BbPvR© Kg©KZ©vMY‡K Kw¤úDUvivBRW e¨vswKs Kv‡R m¤ú„³ n‡Z n‡e| | | |
|  | |  | | | **Ab-jvBb e¨vswKs Kvh©µg** | | |
|  | | ❖ | | | kvLv‡Kw›`ªK LAN ¯’vc‡bi gva¨‡g Kw¤úDUvivB‡Rk‡bi cvkvcvwk e¨vsK Core Banking Solution (CBS) ev Ab-jvBb e¨vswKs Kvh©µg ev¯Íevqb cwiKíbv MÖnY K‡i‡Q| | | |
|  | | ❖ | | | e¨vs‡K Ab-jvBb e¨vswKs Kvh©µg ev¯Íevq‡bi Rb¨ Pvi eQi †gqvw` Action Plan: 2014-2015 n‡Z 2017-2018 cÖYqb K‡i Zv evsjv‡`k e¨vs‡K ‡cÖiY Kiv n‡q‡Q| | | |
|  | | ❖ | | | evsjv‡`k e¨vsK, A\_©gš¿Yvjq I AvBGgGd ivKve-Gi CBS ev¯Íevq‡bi Kvh©µg wbqwgZ gwbUwis Ki‡Q| | | |
|  | | ❖ | | | cwiKíbvi cÖ\_g ch©v‡q 2016-2017 A\_©eQ‡ii 5wU cvBjU kvLvmn 25wU kvLvq CBS ev¯Íevqb Kiv n‡e| Ab-jvBb e¨vswKs Kvh©µg ev¯Íevq‡bi j‡ÿ¨ G A\_©eQ‡i wb‡¤œv³ KvR¸‡jv m¤úbœ Kiv n‡e: | | |
|  | |  | | |  | * + - Ab-jvBb e¨vswKs mdUIq¨vi µq|     - WvUv †m›Uvi ¯’vcb|     - cÖ‡qvRbxq nvW©Iq¨vi I †bUIqvK© miÄvgvw` µq|     - 25wU kvLvi mswkøó Rbej‡K cÖ‡qvRbxq cÖwkÿY cÖ`vb| | |
|  | |  | | | **CBS ev¯Íevq‡b‡Rvbvj e¨e¯’vcK I kvLv e¨e¯’vcKM‡Yi KiYxq :** | | |
|  | | ❖ | | | cÖwkÿY cÖ`v‡bi Rb¨ mswkøó 25wU kvLv n‡Z Dchy³ †jvKej wbe©vPb Kiv| | | |
|  | | ❖ | | | cÖwkwÿZ Rbej‡K Ab-jvBb e¨vswKs ev¯Íevq‡b DØy× Kivi Rb¨ e¨e¯’v MÖnY| | | |
|  | | ❖ | | | cÖwkwÿZ Rbe‡ji e`jxi †ÿ‡Î weKí wbwðZ Kiv| | | |
| **7.** | | **cÖkvmwbK I Avw\_©K k„sLjv my`„pKiY t** | | | | | |
|  | | ❖ | | cÖkvmwbK I Avw\_©K k„sLjv my`„pKi‡Yi Rb¨ cÖ‡Z¨K Kg©KZv©/Kg©Pvix‡K cÖwkÿY/Kg©kvjv/ch©v‡jvPbv mfv I Kg©x mfvi gva¨‡g DØy×KiY Kg©m~Px AviI †Rvi`vi Kiv | | | |
|  | | ❖ | | e¨vs‡Ki mvK©yjvi I wbqg-wewa ewnf‚©Z Kg©KvÛ‡K Drmv`b (eradicate) Kiv | | | |
|  | | ❖ | | Af¨šÍixY wbqš¿Y I cwicvjb msµvšÍ Kvh©µg AviI †Rvi`vi Kiv| AwWU AvcwËmg~n `ªæZ wb®úwË Ges GKB ai‡bi AvcwËi cybive„wË †iva Kiv | | | |
|  | | ❖ | | cÖwZwU Kv‡R ‰bwZKZv I ï×Zv eRvq ivLv | | | |
| **8.** | | **Z`viwK, ch©‡eÿY I chv©‡jvPbv Ges Revew`wnZv wbwðZKiY t** | | | | | |
|  | | ❖ | | e¨e¯’vcbv KZ©„cÿ KZ…©K wefvMxq gnve¨e¯’vcK, wefvMxq AwWU Kg©KZv©, †Rvbvj e¨e¯’vcK, †Rvbvj AwWU Kg©KZv©‡`i wb‡q ˆÎgvwmK ch©v‡jvPbv mfvi Av‡qvRb Kiv | | | |
|  | | ❖ | | e¨e¯’vcbv KZ©„K cÖavb Kvh©vj‡qi wefvMxq cÖav‡bi mv‡\_ wbqwgZ ch©v‡jvPbv mfv Kiv | | | |
|  | | ❖ | | mKj wefvMxq gnve¨e¯’vcK KZ©„K Zv‡`i AvIZvaxb †Rvbvj e¨e¯’vcK‡`i wb‡q gvwmK chv©‡jvPbv mfvi Av‡qvRb Kiv | | | |
|  | | ❖ | | mKj †Rvbvj e¨e¯’vcK KZ©„K Zv‡`i AvIZvaxb kvLv e¨e¯’vcK‡`i wb‡q gvwmK chv©‡jvPbv mfvi Av‡qvRb Kiv | | | |
|  | | ❖ | | mKj kvLv e¨e¯’vcK KZ…©K kvLvi mKj Kg©KZv©/Kg©Pvix‡`i wb‡q mvßvwnK chv©‡jvPbv mfvi Av‡qvRb Kiv | | | |
|  | | ❖ | | EaŸ©Zb chv©‡qi Z`viwK AviI †eMevb Kiv Ges mKj ch©v‡q Revew`wnZv wbwðZ Kiv| cÖavb Kvh©vj‡qi wRGg I wWwRGg/GwRGg KZ©„K ˆÎgvwmK wfwË‡Z gvV ch©v‡q kvLv/‡Rvbvj Awdm cwi`k©b KiZt Z`viwK wbwðZ Kiv| wWwRGg/GwRGg KZ…©K kvLvi 2/3wU FY‡Km g~j¨vqb I ch©v‡jvPbv Ges cÖ‡qvR‡b FYMÖnxZvi mv‡\_ mvÿvr KiZt cÖwZ‡e`b `vwLj Kiv | | | |
| **9.** | | **m‡e©vËg MÖvnK †mev wbwðZKiY t** | | | | | |
|  | | **MÖvnKivB n‡”Q e¨vs‡Ki cÖvYkw³| Pvwn`v †gvZv‡eK `ªæZ I DËg †mev cvIqv Zv‡`i AwaKvi| Zv‡`i AwaKvi wbwðZ Ki‡Z wb¤œiƒc c`‡ÿc MÖnY Ki‡Z n‡e t** | | | | | |
|  | | ❖ | | | wewa †gvZv‡eK `ªæZ †P‡Ki UvKv cwi‡kvamn mKj wel‡q DbœZ †mev cÖ`vb wbwðZ Kiv | | |
|  | | ❖ | | | FY cvIqvi †hvM¨ MÖvnK‡K nqivbxgy³fv‡e wewa †gvZv‡eK `ªæZ FY gÄywi I weZiY Kiv | | |
|  | | ❖ | | | e¨e¯’vcK I Ab¨vb¨ Kg©KZv©/Kg©Pvix KZ©„K MÖvnK‡K nqivbxgy³ ‡mev cÖ`vb wbwðZ Kiv | | |
|  | | ❖ | | | `i`x gb Avi fvj gvby‡li ¸Yvejx w`‡q MÖvnK‡`i gb Rq Kiv | | |
|  | | ❖ | | | MÖvnK‡`i myweav‡\_© cÖwZ kvLvq GKwU Help Desk ¯’vcb Kiv | | |
| **10.** | | **¯’vbxq cÖkvmb Gi mv‡\_ wbweo †hvMv‡hvM iÿvKiY t** | | | | | |
|  | | ❖ | | | K…wl FY KwgwUi mfvq mswkøó †Rvbvj e¨e¯’vcK/kvLv e¨e¯’vc‡Ki Dcw¯’wZ Ges AskMÖnY wbwðZ Kiv | | |
|  | | ❖ | | | kvLvi AvgvbZ msMÖn Ges †Ljvcx FYMÖnxZvi weiæ‡× gvgjv `v‡qi I c~‡e© `v‡qiK…Z gvgjv wb®úwËi j‡ÿ¨ kvLv e¨e¯’vcK KZ©„K mswkøó BDwbqb cwil` †Pqvig¨vb, Dc‡Rjv cwil` †Pqvig¨vb, Dc‡Rjv wbev©nx Kg©KZv© (UNO), \_vbv cÖkvmb I Dc‡Rjvi Ab¨vb¨ wbev©nx‡`i mv‡\_ Nwbô †hvMv‡hvM iÿv Kiv | | |
|  | | ❖ | | | ‡Rvbvj e¨e¯’vcK KZ…©K mswkøó Dc‡Rjv cÖkvmb I †Rjv cÖkvm‡bi mKj wbev©nx‡`i mv‡\_ wbweo I eÜzZ¡c~Y© m¤úK© cÖwZôv Kiv| G QvovI wePvi wefv‡Mi †Rjv RR I A\_©FY Av`vj‡Zi RR Gi mv‡\_ wbweo I eÜzZ¡c~Y© m¤úK© cÖwZôv Kiv | | |
|  | | ❖ | | | wefvMxq gnve¨e¯’vcK KZ…©K †Rjv I wefvMxq cÖkvm‡bi mswkøó wbev©nx‡`i mv‡\_ †mŠnv`©c~Y© m¤úK© I wbweo †hvMv‡hvM iÿv Kiv | | |
| **11.** | | **Ab¨vb¨ t** | | | | | |
|  | | ❖ | | | 2016-2017 A\_©eQ‡i Z…Zxq ch©v‡q 162 Rb Kg©KZ©v I 395 Rb Kg©Pvix wb‡qvM cÖ`vb | | |
|  | | ❖ | | | mKj ch©v‡q mwVK Ges wbf©yj Z\_¨ msiÿY I mieivn wbwðZ Kiv | | |
|  | | ❖ | | | kvLvi cÖwZwU wnmve mgwš^Z ivLv Ges AvšÍtkvLv wnmve mgš^q Kiv | | |
|  | | ❖ | | | cÖ‡Z¨K kvLv e¨e¯’vcK KZ©„K evwl©K gybvdv AR©‡bi j‡ÿ¨ eQ‡ii ïiæ‡ZB mwVK Kg©cwiKíbv cÖYqb Ges Zv ev¯Íevq‡bi ev¯ÍewfwËK cÖ`‡ÿc MÖnY Kiv | | |
|  | | ❖ | | | 2016-2017 A\_©eQ‡i †Kvb kvLv‡K jvfRbK ch©v‡q DbœxZ Kiv m¤¢e bv n‡jI Kgc‡ÿ No loss-No profit A\_v©r Break- even-point-G cwiPvjbv Kivi c`‡ÿc †bqv | | |
| **12** | |  | | | **2016-2017 A\_©eQ‡i Avgv‡`i A½xKvi †nvK-** | | |
|  | | ❖ | | | K…lK I MÖvnK evÜe `~b©xwZgy³ e¨vswKs †mev wbwðZKiY | | |
|  | | ❖ | | | A‡nZzK MÖvnK nqivwb I Amn‡hvwMZv cwinvi K‡i `ªæZZvi mv‡\_ e¨vswKs †mev cÖ`vb Kiv | | |
|  | | ❖ | | | Amr Kg©KZ©v I Kg©Pvix‡`i Dchy³ kvw¯Í wbwðZ Kiv | | |
|  | | ❖ | | | GK K\_vq `~b©xwZi †ÿ‡Î Avcmnxb Ae¯’vb MÖnY Kiv | | |
|  | | ❖ | | | wZb w`‡bi g‡a¨ km¨ FY weZiY wbwðZ Kiv | | |
|  | | ❖ | | | MÖvnK‡`i/K…lK‡`i gv‡S e¨vs‡Ki Kg©KZ©v-Kg©Pvix‡`i †dvb/‡mj b¤^i mieivn Kiv | | |
|  | | ❖ | | | e¨vs‡Ki wewfbœ ai‡Yi †mev (wmwU‡Rb PvU©vi) cÖPv‡ii wbwg‡Ë ¯^ ¯^ kvLvi AvIZvaxb BDwbqb cwil`, nvUevRv‡i wjwLZ AvKv‡i cÖ`k©b Kiv | | |
|  | | ❖ | | | e¨vswKs ‡mevi evB‡i \_vKv Rb‡Mvwói ZvwjKv ˆZwi K‡i Zv‡`i e¨vswKs †mevi AvIZvq Avbv | | |
|  | | ❖ | | | e¨vs‡Ki wewfbœ k‡m¨i bg©m Abymv‡i dmj Drcv`b wbqgvPvi/GKi cÖwZ F‡Yi cwigvb Rb m¤§y‡L cÖPvi Kiv | | |
|  | | ❖ | | | cÖ‡Z¨K gvVKg©x‡K e¨vs‡K Kgc‡ÿ 10% bZzb FY MÖwnZv m„wói jÿ¨gvÎv wba©viY K‡i †`qv | | |
|  | | ❖ | | | kvLvmg~n‡K Kgc‡ÿ 10% FY cÖe„w×i jÿ¨gvÎv wba©viY K‡i ‡`qv | | |
|  | | ❖ | | | kvLvi AvIZvf~³ ¸iæZ¡c~Y© ¯’v‡b I nvUevRv‡i Rbm¤§y‡L m¤¢ve¨ FYMÖwnZv‡`i dig weZiY/AKz¯’‡j FY weZiY e¨e¯’v MÖnY| gv‡m AšÍZ GKevi G e¨e¯’v MÖnY Kiv | | |
|  | | ❖ | | | e¨vsKvi I MÖvnK‡`i g‡a¨ AvZ¥xqZv m¤úK© Movi gva¨‡g FY weZiY‡K AwZ mnRxKiY Kiv| MÖvnK‡`i‡K e¨vs‡Ki g~j¨evb m¤ú` e‡j we‡ePbv Kiv| e¨vsK MÖvn‡Ki Dci wbf©ikxj, MÖvnK e¨vs‡Ki Dci wbf©ikxj bq| †hfv‡e wewfbœ Drcv`b cÖwZôv‡bi cY¨‡K gvby‡li gv‡S AZ¨šÍ cwiwPZ K‡i †Zvjv nq †mfv‡e e¨vs‡Ki wewfbœ †cÖvWv±‡K RbM‡Yi gv‡S cwiwPZ Kiv| | | |
|  | **✌✌ 2016-2017 A\_©eQi‡K †kÖYxK…Z I †Ljvcx FY Av`v‡qi gva¨‡g Avq e„w×i cvkvcvwk Avw\_©K w`K †\_‡K e¨q n«vm Kivi eQi wnmv‡e †NvlYv Kiv n‡q‡Q t** | | | | | | |
|  | **🖳 G eQ‡ii cÖwZcv`¨ t** | | | | | | |
|  |  | | **ÒAvq e„w× e¨q n«vm**  **FY Avgvb‡Zi mylg weKvkÓ** | | | |
|  | **🕮 Pjgvb cÖwZcv`¨ t** | | | | | |
|  |  | | **ÒmZZv I ¯^”QZvi mv‡\_ Kie KvR**  **ivKve Gi gv\_vq cive ZvRÓ** | | | |

**ivKv‡ei wfkb I wgkbt**

**wfkb t** ivRkvnx I iscyi wefv‡Mi K…wl I K…wl wfwËK Kg©Kv‡Û A\_©vq‡bi gva¨‡g †`‡ki mvgwMÖK A\_©‰bwZK Dbœqb|

**wgkb t** ivRkvnx I iscyi wefv‡Mi AvIZvaxb K…lK I K…wl mswkøó Kg©Kv‡Ûi mv‡\_ m¤ú„³ Rb‡Mvwôi Av\_©-mvgvwRK Ae¯’vi DbœqbK‡cø e¨vswKs †mev cÖ`v‡bi gva¨‡g †`‡ki mvwe©K A\_©‰bwZK Dbœq‡b AskMÖnY| e¨emvwqK Kvh©µg myôzfv‡e m¤úv`‡bi gva¨‡g e¨vsKwU‡K jvfRbKfv‡e cwiPvjbv Kiv|

**MÖvnK †mevi ZvwjKv (Citizen Charter)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| AvgvbZ wnmve cwiPvjbv | 1. | PjwZ AvgvbZ | 2. | | mÂqx AvgvbZ | |
| 3. | GmGbwW | 4. | | ‡gqv`x AvgvbZ | |
| 5. | wewfbœ mÂq ¯‹xg | | | | |
| FY weZiY I Av`vq Kvh©µg | 1. | km¨/dmj FY | 2. | | grm¨ m¤ú` FY | |
| 3. | cÖvYx m¤ú` FY | 4. | | Lvgvi I †mP hš¿cvwZ FY | |
| 5. | GmGgB (SME) FY | | | | |
| 6. | K…wl wfwËK wkí/cÖKí ¯’vc‡bi Rb¨ FY | | | | |
| 7. | PjwZ cu~wR/wmwm FY | | | | |
| 8. | `vwi`ª¨ we‡gvPbg~jK FY (gvB‡µv †µwWU) | | | | |
| 9. | ‡gqv`x AvgvbZ I wewfbœ ai‡Yi mÂq ¯‹x‡gi wecix‡Z FY | | | | |
| 10. | Ab¨vb¨ Kg©KvÛ FY | | | | |
| ‰e‡`wkK e¨emv | 1. | mKj cÖKvi ˆe‡`wkK wewbgq e¨emvi myweav| | | | | |
| 2. | cÖevmx‡`i †cÖwiZ A\_© `ªæZ myweav‡fvMx‡`i cÖ`vb| | | | | |
| wewb‡qvM myweavmg~n | 1. | miKvi cÖewZ©Z wewfbœ cÖKvi mÂqcÎ weµq| | | | | |
| 2. | cÖvBReÛ µq/weµq | | | | |
| A\_© ¯’vbvšÍi myweav | 1. | wWwW, GgwU I wUwUi gva¨‡g †`‡ki Af¨šÍ‡i A\_© ¯’bvšÍi | | | | |
| 2. | cÖevmx evsjv‡`kx‡`i A\_© †cÖi‡Yi myweav | | | | |
| 3. | ‡c‡g›U AWv©i | | 4. | | ‡gvevBj e¨vswKs |
| BDwUwjwU wej Rgv | 1. | cjøx we`y¨r wej | | 2. | | cvwbi wej |
| fvZv cwi‡kva | 1. | weaev I ¯^vgx cwiZ¨³v `yt¯’ gwnjv fvZv | | 2. | | eq¯‹ fvZv |
| 3. | Am”Qj (Aÿg) cÖwZeÜx e¨w³‡`i fvZv | | | | |
| miKv‡ii c‡ÿ cÖ`Ë †mev mg~n | 1. | cÖv\_wgK wkÿvi Rb¨ Dce„wËi A\_© weZiY | | 2. | | f~wg Dbœqb Ki Rgv MÖnY |
| 3. | miKvix e¨e¯’vcbvq n¾¡ Mg‡b”Qz‡`i n‡¾¡i UvKv Rgv MÖnY | | | | |

**GK bR‡i ivKve**

01| cÖwZôvi ZvwiL t 15B gvP© 1987

02| Aby‡gvw`Z g~jab t 1000 †KvwU UvKv

03| cwi‡kvwaZ g~jab t 700 †KvwU UvKv

04| ivKve-Gi K) GjvKv *t* ivRkvnx I iscyi cÖkvmwbK wefv‡Mi AvIZvaxb mgMÖ GjvKv|

L) AvqZb t 34,513 eM© wKt wgt

M) †Rjv t 16 wU

N) Dc‡Rjv t 125wU

O) †cŠimfv t 64wU

P) BDwbqb t 1092wU, jxW e¨vsK 908, FY Kvh©µg ewn©f~Z GjvKv 184 wU

Q) †gvU RbmsL¨v t 3.50 †KvwU

R) †gvU cwiev‡ii msL¨v t 51 j¶

S) K…lK cwiev‡ii msL¨v t 32 j¶

**ivKve-Gi cÖwZôvj‡Mœi I eZ©gvb Ae¯’vi KwZcq Zyjbvg~jK cwimsL¨vb**

(†KvU UvKvi As‡K)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| weeiY | | cÖwZôvj‡Mœi Ae¯’v  (15-03-1987) | | 30-06-2016 |
| K) | kvLvi msL¨v  (1) kn‡i  (2) MÖvgxY | t  t  t | **253wU**  16 wU  237wU | **379wU**  69wU  310wU |
| L) | Rbej Aby‡gvw`Z 5982  (1) Kg©KZ©v 3364  (2) Kg©Pvix 2618 | t  t  t | **3706 Rb**  1114 Rb  2592 Rb | **3661 Rb (31.10.2016)**  2248Rb  1413 Rb |
| M) | †Rvbvj Kvh©vjq | t | 16wU | 18wU |
| N) | †Rvbvj wbix¶v Kvh©vjq | t | 16wU | 18wU |
| O) | FY w¯’wZi cwigvY | t | **563.83** | **4576.24 (20.10.2016)** |
|  | (1) †kªYxK…Z | t |  | 918.30 (20.07%) |
| P) | Avgvb‡Zi cwigvY | t | 51.83 | **4299.30 (20.10.2016)** |
| R) | †gvU MÖvn‡Ki msL¨v | t | **10,64,531** Rb | **44,23,329** Rb (**30-06-2016)** |
|  | (1) FY MÖnxZvi msL¨v | t | **7,19,245** Rb | **8,48,740** Rb |
|  | (2) AvgvbZKvixi msL¨v | t | **3,45,286** Rb | **35,74,589** Rb |

**weMZ 11 A\_©eQ‡ii Avq-e¨q I jvf-‡jvKmv‡bi Ae¯’v**

(†KvwU UvKvq)

|  |  |  |  |
| --- | --- | --- | --- |
| A\_© eQi | Avq | e¨q | jvf/†jvKmvb |
| 2005-2006 | 173.57 | 215.72 | (42.15) |
| 2006-2007 | 193.98 | 235.61 | (41.63) |
| 2007-2008 | 197.47 | 261.55 | (64.08) |
| 2008-2009 | 254.18 | 312.47 | (58.29) |
| 2009-2010 | 326.03 | 350.80 | (24.77) |
| 2010-2011 | 315.26 | 385.60 | (70.34) |
| 2011-2012 | 332.89 | 400.53 | (67.64) |
| 2012-2013 | 370.13 | 428.95 | (58.82) |
| 2013-2014 | 434.36 | 947.52 | (513.16) |
| 2014-2015 | 494.63 | 491.27 | 3.36 |
| 2015-2016 | 558.11 | 554.08 | 4.03 |
| 2016-2017 | 554.75 | 541.46 | 13.29 |
| 2017-2018 |  |  | 40.38 |

**2016-2017 A\_©eQ‡i ivKv‡ei gyj 6wU e¨emvwqK Lv‡Zi jÿ¨gvÎv**

**(‡KvwU UvKvq)**

|  |  |  |
| --- | --- | --- |
| **µwgK bs** | **Lv‡Zi bvg** | **cwigvY** |
| **1|** | **AvgvbZ msMÖn** | **850.00** |
| **2|** | **FY weZiY** | 1750.00 |
| **3|** | **FY Av`vq** | 1700.00 |
| **4|** | **‡iwgU¨vÝ msMÖn** | 25.00 |
| **5|** | **‰e‡`wkK evwYR¨ (Gjwm †Lvjv)** | 50.00 |
| **6|** | **gybvdv AR©b** | 70.00 |

**=0=**

**ivRkvnx K…wl Dbœqb e¨vsK (Kg©KZ©v-Kg©Pvix) PvKwi cÖweavbgvjv, 2015**

**(PvKwii mvaviY kZ©vejx, QzwUwewa, AvPiY, k„sLjv Ges `Û)**

**‡gvt gwebyi iwk` miKvi**

Abyl` m`m¨

ivRkvnx K…wl Dbœqb e¨vsK AvBb, 2014 (2014 m‡bi 19 bs AvBb) Gi aviv 39 G cÖ`Ë ÿgZve‡j ivRkvnx K…wl Dbœqb e¨vs‡Ki cwiPvjbv cl©` KZ©„K miKv‡ii Aby‡gv`bµ‡g ms‡kvwaZ **ÒivRkvnx K…wl Dbœqb e¨vsK (Kg©KZ©v-Kg©Pvix) PvKwi cÖweavbgvjv-2015Ó** cÖYqb Kiv n‡q‡Q hv 16 b‡f¤^i, 2015 Zvwi‡L evsjv‡`k †M‡RU, AwZwi³ msL¨v wnmv‡e cÖKvwkZ n‡q‡Q| D³ cÖweavbgvjv Abyhvqx PvKwii mvaviY kZ©vejx, AvPiY, QzwUwewa, k„•Ljv Ges `Û wel‡q ‡h mKj wewa weavb ewY©Z Av‡Q Zv ms‡ÿ‡c wb¤œiæc t

**PvKwii mvaviY kZ©vejx t**

**cÖweavb-1 t wk‡ivbvg I cÖ‡qvM t**

1. GB cÖweavbgvjv ivRkvnx K…wl Dbœqb e¨vsK (Kg©KZ©v-Kg©Pvix) PvKwi cÖweavbgvjv, 2015 bv‡g AwfwnZ n‡e;
2. GB cÖweavbgvjv ivRkvnx K…wl Dbœqb e¨vs‡Ki mKj mve©ÿwbK Kg©Pvixi Rb¨ cÖ‡hvR¨ n‡e;
3. Z‡e miKvi ev ¯’vbxq KZ©„cÿ †\_‡K †cÖl‡Y wb‡qvwRZ A\_ev Pzw³ ev LÛKvjxb wfwË‡Z wb‡qvwRZ Kg©Pvixi ‡ÿ‡Î GB cÖweavbgvjvi †Kvb wKQz cÖ‡hvR¨ n‡e e‡j Zv‡`i PvKwii k‡Z© ¯úófv‡e D‡jøL bv \_vK‡j, Bnv cÖ‡hvR¨ n‡e bv|

**cÖweavb-2 t msÁv t** welq ev cÖms‡Mi cwicš’x wKQz bv \_vK‡j GB cÖweavbgvjvq-

(1)ÒAm`vPiYÓA\_© PvKwii k„sLjv ev wbq‡gi nvwbKi AvPiY, A\_ev †Kvb Kg©Pvix ev f`ªR‡bi c‡ÿ †kvfbxq bq Ggb AvPiY, Ges wb¤œewY©Z AvPiYmgynI Gi AšÍf~©³ n‡e, h\_vt

(K)DaŸ©Zb Kg©KZ©vi AvBbm½Z Av‡`k Agvb¨KiY;

(L) KZ©‡e¨ ¸iæZi Ae‡njv;

(M) ‡Kvb AvBbm½Z KviY e¨wZ‡i‡K KZ„©cÿ ev DaŸ©Zb †Kvb Kg©KZ©vi †Kvb Av‡`k, cwicÎ ev wb‡`©‡ki cÖwZ AeÁv cÖ`k©b; Ges

(N) KZ©©„c‡ÿi wbKU †Kvb Kg©Pvixi weiæ‡× wePvi we‡ePbvnxb, weiw³Ki, wg\_¨v I Amvi Awf‡hvM m¤^wjZ `iLv¯Í †ck Kiv;

(2) ÒAvBbÓ A\_© ivRkvnx K…wl Dbœqb e¨vsK, 2014 (2014 m‡bi 19 bs AvBb);

(3) ÒDchy³ KZ„©cÿÓ A\_© mswkøó Kvh©vw` wb®úwËi Rb¨ Dchy³ KZ„©cÿ wn‡m‡e †evW© KZ…©K g‡bvbxZ e¨w³ ev †Kvb KZ©©„cÿ;

(4) ÒKZ„©cÿÓ A\_© wb‡qvMKvix KZ©„cÿ wKsev KZ©„c‡ÿi ÿgZv cÖ‡qvM Kievi Rb¨ ZrKZ…©K g‡bvbxZ †Kvb Kg©KZ©v Ges D³ Kg©KZ©vi DaŸ©Zb †Kvb Kg©KZ©vI Bnvi AšÍf©~³ n‡eb;

(5) ÒKg©KZ©vÓ A\_© e¨vs‡Ki †Kvb Kg©KZ©v;

(6) ÒKg©PvixÓ A\_© e¨vs‡Ki †h †Kvb Kg©Pvix, ¯’vqx ev A¯’vqx hvnv †nvK, Ges †h †Kvb Kg©KZ©vI Bnvi AšÍf©~³ n‡eb;

(7) ÒZdwmjÓ A\_© GB cÖweavbgvjvi Zdwmj;

(8) Òwb‡qvMKvix KZ©„cÿÓ A\_© †evW© Ges †Kvb wbw`©ó c‡` wb‡qv‡Mi Rb¨ †evW© KZ©„K ÿgZvcÖvß †Kvb Kg©KZ©vI Bnvi AšÍf~©³ n‡eb;

(9) Òc`Ó A\_© Zdwm‡j DwjøwLZ †Kvb c`;

(10) ÒcjvqbÓ A\_© webv AbygwZ‡Z PvKwi ev KZ©e¨¯’j Z¨vM Kiv, A\_ev 60 (lvU) w`b ev Z`~aŸ© mgq hveZ KZ©e¨ n‡Z Abycw¯’Z \_vKv, A\_ev AbygwZmn KZ©‡e¨ Abycw¯’wZi avivevwnKZvq Aby‡gvw`Z †gqv‡`i ci 60 (lvU) w`b ev Z`~aŸ© mgq cybtAbygwZ MÖnY e¨wZ‡i‡K Abycw¯’Z \_vKv, A\_ev webv AbygwZ‡Z †`k Z¨vM Kiv Ges 30 (wÎk) w`b ev Z`~aŸ© mgq we‡`‡k Ae¯’vb A\_ev AbygwZmn †`k Z¨vM Kivi ci webv AbygwZ‡Z Aby‡gvw`Z mg‡qi ci 60 (lvU) w`b ev Z`~aŸ© mgq we‡`‡k Ae¯’vb Kiv;

(11) ÒcÖ‡qvRbxq †hvM¨ZvÓ A\_© †Kvb c‡`i Rb¨ Zdwm‡j DwjøwLZ †hvM¨Zv;

(12) ÒevQvB KwgwUÓ A\_© †evW© KZ©„K MwVZ evQvB KwgwU;

(13) Òe¨vsKÓ A\_© ivRkvnx K…wl Dbœqb e¨vsK;

(14) Ò†evW©Ó A\_© e¨vs‡Ki cwiPvjbv †evW©;

(15) ÒweÁvcbÓ A\_© e¨vcK cÖPv‡ii D‡Ï‡k¨ cwÎKv ev Ab¨vb¨ MYgva¨‡g cÖKvwkZ weÁvcb;

(16) ÒwkÿvbwemÓ A\_© †Kvb ¯’vqx k~b¨ c‡`i wecix‡Z wkÿvbwem wn‡m‡e wb‡qvMcÖvß †Kvb Kg©Pvix;

(17) ÒwmwRwcGÓ A\_© Cumulative Grade Point Average(CGPA);

(18) Ò¯^xK…Z wek¦we`¨vjqÓ, Ò¯^xK…Z‡evW©Ó Ò¯^xK…Z Bbw÷wUDUÓ, ¯^xK…Z cÖwZôvbÓ A\_© AvcvZZt ejer ‡Kvb AvB‡bi Øviv ev Aaxb cÖwZwôZ †Kvb ¯^xK…Z wek¦we`¨vjq, ¯^xK…Z‡evW©, ¯^xK…Z Bbw÷wUDU, ev ¯^xK…Z cÖwZôvb|

**cÖweavb-3 t wb‡qvM c×wZ t**

GB Aa¨vq, Zdwmj Ges MYcÖRvZš¿x evsjv‡`‡ki msweav‡bi 29 Aby‡”Q‡`i weavb Abymv‡i miKvi KZ©„K wba©vwiZ †KvUv msµvšÍ weavbvejx mv‡c‡ÿ, †Kvb c‡` wb¤œewY©Z c×wZ‡Z wb‡qvM`vb Kiv hv‡e, †hgbt

(K) mivmwi wb‡qv‡Mi gva¨‡g;

(L) c‡`vbœwZi gva¨‡g;

(M) †cÖl‡Y e`jxi gva¨‡g|

**cÖweavb-4 t evQvB KwgwU t**

‡Kvb c‡` mivmwi ev c‡`vbœwZi gva¨‡g wb‡qvM`v‡bi mycvwik cÖ`v‡bi D‡Ï‡k¨ ‡evW© GK ev GKvwaK evQvB KwgwU MVb Ki‡Z cvi‡e|

**cÖweavb-5 t mivmwi wb‡qvM`vbt**

1. ‡Kvb e¨w³ †Kvb c‡` mivmwifv‡e wb‡qvMjv‡fi Rb¨ Dchy³ we‡ewPZ n‡eb bv, hw` wZwb-

(K)evsjv‡`‡ki bvMwiK bv nb; A\_ev

(L) evsjv‡`‡ki bvMwiK bb Giƒc †Kvb e¨w³‡K weevn K‡i \_v‡Kb ev weevn Kievi Rb¨ cÖwZkÖæwZe× n‡q \_v‡Kb;

(2) †Kvb e¨w³ †Kvb c‡` mivmwi wbhy³ n‡eb bv, hw` Zvi cÖ‡qvRbxq †hvM¨Zv bv \_v‡K Ges Zvi eqm mxgv Zdwm‡j ewY©Z eqm mxgvi g‡a¨ bv nq;

(3) ‡Kvb c‡` mivmwifv‡e wb‡qvM Kiv hv‡e bv, †h ch©šÍ bv-

(K) wbe©vwPZ e¨w³‡K KZ©„cÿ KZ©„K wbhy³ wPwKrmv cl©` ev wPwKrmv Kg©KZ©v Zv‡K ¯^v¯’¨MZfv‡e Dchy³ e‡j cÖZ¨qb K‡ib;

(L) wbe©vwPZ e¨w³i c~e© Kvh©Kjvc h\_v‡hvM¨ G‡RÝxi gva¨‡g cÖwZcvw`Z nq Ges e¨vs‡Ki PvKwi‡Z wb‡qvMjv‡fi Rb¨ wZwb Abychy³ b‡nb;

(4) mKj c‡` mivmwi wb‡qv‡Mi Rb¨ †`‡ki ivRavbx n‡Z cÖKvwkZ AšÍZt `yÔwU ˆ`wbK cwÎKvq Db¥y³ weÁvc‡Yi gva¨‡g c~iY Kiv n‡e Ges Giƒc wb‡qv‡Mi †ÿ‡Î miKvix †KvUv m¤úwK©Z wb‡`©kvejx AbymiY Ki‡Z n‡e|

**cÖweavb-6 t c‡`vbœwZi gva¨‡g wb‡qvMt**

1. GB cÖwewa Ges Zdwm‡ji weavbvejx mv‡c‡ÿ, †Kvb Kg©Pvix‡K cieZ©x D”PZi c‡` c‡`vbœwZi Rb¨ we‡ePbv Kiv hv‡e;
2. ‡Kvb Kg©Pvixi PvKwii e„ËvšÍ (mvwf©m †iKW©) m‡šÍvlRbK bv n‡j wZwb c‡`vbœwZi gva¨‡g †Kvb c‡` wb‡qv‡Mi Rb¨ we‡ewPZ n‡eb bv;
3. ‡Kvb c‡` †Kvb Kg©Pvixi PvKwi ¯’vqx bv n‡j Zv‡K D³ c` n‡Z D”PZi c‡` c‡`vbœwZi Rb¨ we‡ePbv Kiv hv‡e bv;
4. ‡KejgvÎ †R¨ôZvi Kvi‡Y †Kvb Kg©Pvix AwaKvi wn‡m‡e Zvi c‡`vbœwZ `vex Ki‡Z cvi‡eb bv|
5. ‡Kvb c‡` c‡`vbœwZ cÖ`v‡bi ‡ÿ‡Î †evW© KZ©„K cÖYxZ Ges miKvi KZ©„K Aby‡gvw`Z c‡`vbœwZ bxwZgvjv Abym„Z n‡e|

**cÖweavb-7 t wkÿvbwemt**

1. †Kvb ¯’vqx k~b¨ c‡`i wecix‡Z wb‡qv‡Mi Rb¨ evQvBK…Z e¨w³‡K-

(K)mivmwi wb‡qv‡Mi †ÿ‡Î, †hvM`v‡bi ZvwiL †\_‡K GK eQ‡ii Rb¨; Ges

(L) c‡`vbœwZi †ÿ‡Î, D³ ZvwiL n‡Z Qq gv‡mi Rb¨ wkÿvbwem wn‡m‡e wb‡qvM Kiv n‡e;

Z‡e, wb‡qvMKvix KZ„©cÿ, KviY wjwce× K‡i †Kvb wkÿvbwe‡mi wkÿvbwem †gqv` AbwaK Qq gv‡mi Rb¨ e„w× Ki‡Z cvi‡e;

1. †h †ÿ‡Î †Kvb wkÿvbwe‡mi wkÿvbwem ‡gqv` PjvKv‡j wb‡qvMKvix KZ©„cÿ g‡b K‡i †h, Zvi AvPiY I Kg© m‡šÍvlRbK bq ev Zvi Kg©`ÿ nevi m¤¢ebv †bB, †m †ÿ‡Î KZ…©cÿ-

(K) mivmwi wb‡qv‡Mi †ÿ‡Î, wkÿvbwe‡mi PvKzixi Aemvb NUv‡Z cvi‡e; Ges

(L) c‡`vbœwZi †ÿ‡Î, Zv‡K †h c` n‡Z c‡`vbœwZ †`qv n‡qwQj †m c‡` cÖZ¨veZ©b Kiv‡Z cvi‡e;

(3) wkÿvbwem †gqv`, **ewa©Z †gqv` \_vK‡j Zvmn**, m¤ú~Y© nevi ci wb‡qvMKvix KZ©„cÿ-

(K) wkÿvbwem †gqv` PjvKv‡j wkÿvbwe‡mi AvPiY I Kg© m‡šÍvlRbK wQj, Zvn‡j Dc-wewa (4) Gi weavb mv‡c‡ÿ, Zv‡K PvKzix‡Z ¯’vqx Kiv n‡e;

(L) D³ wkÿvbwem †gqv` PjvKv‡j wkÿvbwe‡mi AvPiY I Kg© m‡šÍvlRbK bv \_vK‡j KZ©„cÿ-

(A) mivmwi wb‡qv‡Mi †ÿ‡Î, wkÿvbwe‡mi PvKwii Aemvb NUv‡Z cvi‡e; Ges

(Av) c‡`vbœwZi †ÿ‡Î, Zv‡K †h c` n‡Z c‡`vbœwZ †`qv n‡qwQj †m c‡` cÖZ¨veZ©b Kiv‡Z cvi‡e;

(4) †Kvb wkÿvbwem‡K †Kvb c‡` ¯’vqx Kiv n‡e bv hw` wZwb D³ c‡` ¯’vqx nevi Rb¨ †Kvb cixÿv ev cÖwkÿY wba©vwiZ \_vK‡j D³ cixÿvq cvm bv K‡i ev mdjZvi mwnZ cÖwkÿY m¤úbœ bv K‡ib|

**cÖweavb-8 t †hvM`v‡bi mgq t**

1. Ab¨ PvKwi¯’‡j e`jxi †ÿ‡Î ev bZzb c‡` †hvM`v‡bi Rb¨ †Kvb Kg©Pvix‡K wb¤œiƒc mgq †`qv hv‡e t

(K) cÖ¯‘wZi Rb¨ Qq w`b, Ges

(L) KZ©„cÿ KZ©„K Aby‡gvw`Z cš’vq åg‡Y cÖK…Zc‡ÿ AwZevwnZ mgq| Z‡e kZ© \_v‡K †h, Dc‡iv³ mg‡qi g‡a¨ mvaviY QzwUi w`b AšÍfy©³ n‡e bv;

1. †Kvb we‡kl KZ©„cÿ Dc-cÖweavb (1) Gi Aax‡b cÖvc¨ †hvM`v‡bi mgq n«vm ev e„w× Ki‡Z cvi‡eb;
2. Dc-cÖweavb (1) G hv wKQzB ewY©Z \_vKzK bv †Kb, †h‡ÿ‡Î e`jxi d‡j e`jxK…Z Kg©Pvix‡K Zvi b~Zb Kg©¯’‡j †hvM`v‡bi D‡Ï‡k¨ evm¯’vb cwieZ©b Ki‡Z nq bv, †m‡ÿ‡Î b~Zb Kg©¯’‡j †hvM`v‡bi Rb¨ GKw`‡bi †ekx mgq †`qv n‡e bv Ges GB Dc-cÖweav‡bi D‡Ïk¨ c~iYK‡í mvaviY QzwUi w`b‡KI D³ †hvM`v‡bi mg‡qi g‡a¨ AšÍf©~³ Ki‡Z n‡e|
3. ‡Kvb Kg©Pvix GK PvKwi¯’j n‡Z GKB c‡` Ab¨Î e`jx n‡j, A\_ev PvKwi¯’j cwieZ©b Ki‡Z nq Ggb †Kvb bZzb c‡` wb‡qvM cÖvß n‡j, Zvi cyivZb PvKwi¯’j, A\_ev †h ¯’v‡b wZwb wb‡qv‡Mi ev e`jxi Av‡`k cÖvß n‡q‡Qb, GB `yB‡qi g‡a¨ †h ¯’vb mswkøó Kg©Pvixi Rb¨ AwaKZi myweavRbK nq †m ¯’vb n‡Z Zvi †hvM`v‡bi mgq MYbv Kiv n‡e|
4. hw` †Kvb Kg©Pvix GK PvKwi¯’j n‡Z Ab¨ PvKwi¯’‡j, ev GK c` n‡Z Ab¨ c‡`, †hvM`v‡bi AšÍe©ZxKvjxb mg‡q QzwU MÖnY K‡ib (c~e©Zb Kg©¯’‡ji Dchy³ KZ©„c‡ÿi wbKU n‡Z) Z‡e Zvi `vwqZ¡fvi n¯ÍvšÍi Kievi ci n‡Z †h mgq AwZevwnZ nq Zv †gwWK¨vj mvwU©wd‡KU †ck K‡i QywU MÖnY bv Ki‡j, Aby‡gvw`Z †hvM`v‡bi mgqUzKzI QzwUi AšÍf©y³ n‡e|
5. GK Kg©¯’j n‡Z Ab¨ Kg©¯’‡j e`jxi e¨vcv‡i GB cÖweav‡bi weavbvejx Ach©vß e‡j we‡ewPZ n‡j

miKvwi Kg©Pvix‡`i †ÿ‡Î cÖ‡hvR¨ wewa ev Av‡`k, cÖ‡qvRbxq Awf‡hvRbmn, cÖ‡hvR¨ n‡e|

**cÖweavb-9 t †eZb I fvZv t**

miKvi ev miKv‡ii wb‡`©‡ki Av‡jv‡K †evW© wewfbœ mgq †hiƒc wba©viY Ki‡eb Kg©Pvix‡`i †eZb †miƒc n‡e|

**cÖweavb-10 t cÖviw¤¢K †eZb t**

1. cÖ\_g wb‡qv‡Mi mg‡q mswkøó c‡`i Rb¨ wba©vwiZ †eZbµ‡gi me©wb¤œ †eZbB n‡e †Kvb Kg©Pvixi cÖviw¤¢K †eZb;
2. †Kvb e¨w³i we‡kl †gavi ¯^xK…wZ ¯^iæc, mswkøó evQvB KwgwUi mycvwi‡ki wfwË‡Z Zv‡K D”PZi cÖviw¤¢K †eZb cÖ`vb Kiv †h‡Z cv‡i;
3. miKvi Dnvi Kg©Pvix‡`i †eZb msiÿ‡Yi (‡c cÖ‡UKkb) D‡Ï‡k¨ mgq mgq †h wb‡`©kvejx Rvix K‡i Z`bymv‡i e¨vs‡Ki Kg©Pvix‡`i †eZb msiÿY Kiv †h‡Z cv‡i|

**cÖweavb-11 t c‡`vbœwZi †ÿ‡Î †eZb t**

‡Kvb Kg©Pvixi c‡`vbœwZi †ÿ‡Î †h c‡` Zv‡K c‡`vbœwZ cÖ`vb Kiv nq mvaviYZt †mB c‡`i Rb¨ wba©vwiZ †eZbµ‡gi me©wb¤œ ¯Í‡i Zvi †eZb wba©vwiZ n‡e Ges D³ me©wb¤œ †eZb A‡cÿv Zvi c‡` cÖvß †¯‹‡ji †eZb †ekx n‡j D”PZi c‡`i Rb¨ †eZbµ‡g Zvi cyivZb c‡`i g~j †eZ‡bi Ae¨ewnZ Dc‡ii ¯Í‡i Zvi †eZb wba©vwiZ n‡e|

**cÖweavb-12 t †eZb ea©b t**

1. ‡eZb e„w× ¯’wMZ ivLv bv n‡j mvaviYZt mgqgZ wba©vwiZ nv‡i cÖ‡Z¨K Kg©Pvixi †eZb ea©b gÄyi Kiv n‡e|
2. hw` †eZb e„w× ¯’wMZ ivLv nq, Zvn‡j Dnv †h †gqv` ch©šÍ ¯’wMZ ivLv nq, ¯’wMZKvix KZ…©cÿ mswkøó Av‡`‡k †m †gqv` D‡jøL Ki‡eb;
3. ‡Kvb wkÿvbwem mdjfv‡e wkÿvbwemKvj mgvß bv Ki‡j, wZwb †eZb ea©‡bi AwaKvix n‡eb bv;
4. cÖksmbxq ev AmvaviY K‡g©i Rb¨ KZ©„cÿ †Kvb Kg©Pvix‡K GKms‡M AbwaK 2 (`yB) wU we‡kl †eZb ea©b gÄyi Ki‡Z cvi‡eb;
5. †h †ÿ‡Î †Kvb †eZbµ‡g `ÿZv mxgv wba©vwiZ i‡q‡Q, †m ‡ÿ‡Î KZ©„c‡ÿi mywbw`©©ó Aby‡gv`b e¨ZxZ Zvi `ÿZv mxgvi Ae¨ewnZ Dc‡ii †eZb e„w× Aby‡gv`b Kiv hv‡e bv; Giæc Aby‡gv`‡bi ‡ÿ‡Î cÖwZ‡e`bKvix Kg©KZ©vi GBg‡g© mycvwik \_vK‡Z n‡e †h, mswkøó Kg©Pvixi KvRKg© `ÿZv mxgv AwZµg Kivi gZ wQj|

**cÖweavb-13 t †R¨ôZv t**

1. GB cÖweav‡bi Ab¨vb¨ weavbvejx mv‡c‡ÿ, †Kvb c‡` †Kvb Kg©Pvixi ‡R¨ôZv †mB c‡` Zvi †hvM`v‡bi ZvwiL †\_‡K MYbv Kiv n‡e;
2. GKB mg‡q GKvwaK Kg©Pvix wb‡qvM cÖvß n‡j, wb‡qvMKvix KZ…©cÿ mswkøó evQvB KwgwU KZ©„K cÖ¯‘ZK…Z †gav ZvwjKvwfwËK mycvwik Abymv‡i D³ Kg©Pvix‡`i cvi¯úwiK †R¨ôZv w¯’i Ki‡eb;
3. GKB cwÄKve‡l© mivmwi wb‡qvMcÖvß Ges c‡`vbœwZcÖvß e¨w³M‡Yi g‡a¨ c‡`vbœwZcÖvß e¨w³MY †R¨ô n‡eb;
4. †h †ÿ‡Î GKvwaK e¨w³‡K GKB mg‡q c‡`vbœwZ †`q nq †m †ÿ‡Î †h c` †\_‡K c‡`vbœwZ †`qv n‡q‡Q †m c‡` †R¨ôZvi wfwË‡Z D”PZi c‡` Zv‡`i cvi¯úwiK †R¨ôZv w¯’i Kiv n‡e;
5. e¨vsK Dnvi Kg©Pvix‡`i †MÖWIqvix †R¨ôZv ZvwjKv cÖ¯‘Z I iÿYv‡eÿY Ki‡e Ges mgq mgq Zv‡`i AeMwZi Rb¨ Dnv cÖKvk Ki‡e;
6. Kg©Pvix‡`i †ÿ‡Î GovernmentServants (Seniority of Freedom Fighters) Rules, 1979 Gi weavbmgyn, Dnv‡Z cÖ‡qvRbxq ms‡kvabmn, cÖ‡hvR¨ n‡e|

**cÖweavb-14t †cÖlY I c~e©¯^Z¡ t**

1. e¨vsK I †Kvb mswewae× ms¯’vi g‡a¨ cvi¯úwiKfv‡e m¤§Z ‡gqv‡` I kZ©vax‡b e¨vs‡Ki †Kvb Kg©Pvix‡K ms¯’vi Abyiƒc ev m`„k †Kvb c‡` ‡cÖl‡Y wb‡qvwRZ Kiv hv‡e; Z‡e †Kvb Kg©Pvix‡K Zvi m¤§wZ e¨wZ‡i‡K nvIjvZ MÖnxZv ms¯’vq Kg©iZ \_vKevi wb‡`©k †`qv hv‡e bv;
2. nvIjvZ MÖnYKvix ms¯’vi wjwLZ Aby‡iv‡ai ‡cÖwÿ‡Z e¨vsK wbw`©ó kZ©vejx‡Z †cÖl‡Y wb‡qvM `vb Ki‡Z cvi‡e;
3. Dc-cÖweavb (2) G hv wKQz ejv n‡q‡Q Zv m‡Ë¡I ‡cÖl‡Yi kZ©vejx‡Z wb¤œiƒc welqvejx AšÍf~©³ \_vK‡e, h\_vt

(K) †cÖl‡Yi mgqKvj, e¨wZµgx †ÿÎ Qvov, 3 (wZb) eQ‡ii AwaK n‡e bv;

(L) e¨vs‡Ki PvKzix‡Z Kg©Pvixi c~e©¯^Z¡ msiwÿZ \_vK‡e, ‡cÖl‡Yi mgqKvj †kl n‡j ev Zrc~‡e© Gi Aemvb NU‡j wZwb e¨vs‡K cÖZ¨veZ©b Ki‡eb;

(M) nvIjvZMÖnxZv ms¯’v Kg©Pvixi fwel¨ Znwej I †cbkb Znwej, hw` \_v‡K, eve` cÖvc¨ A\_© cwi‡kv‡ai wbðqZv weavb Ki‡e;

(4) †Kvb Kg©Pvix †cÖl‡Y \_vKvKv‡j wZwb c‡`vbœwZi Rb¨ we‡ePbv‡hvM¨ n‡j Zvi c‡`vbœwZi welq Ab¨‡`i ms‡M GK‡Î we‡ePbv Kiv n‡e Ges c‡`vbœwZ Kvh©Ki Kievi Rb¨ Zv‡K e¨vs‡K cÖZ¨veZ©b Kiv‡Z n‡e;

(5) †Kvb Kg©Pvix †cÖl‡Y \_vKvKv‡j Zvi c‡`vbœwZ Kvh©Ki Kivi D‡Ï‡k¨ e¨vsK Zv‡K †diZ PvB‡j, wZwb hw` h\_vmg‡q †diZ bv Av‡mb, Z‡e c‡`vbœwZ cÖ`Ë c‡` Zvi †R¨ôZv Zvi cÖK…Z †hvM`v‡bi ZvwiL n‡Z MYbv Kiv n‡e;

(6) hw` †Kvb Kg©Pvix‡K nvIjvZMÖnxZv ms¯’vi ¯^v‡\_© †cÖl‡Y \_vKvi AbygwZ †`qv nq Zv n‡j †cÖl‡Y \_vKvKv‡j D³ Kg©Pvix‡K c‡`vbœwZ †`qv ‡h‡Z cv‡i Ges Giƒc ‡ÿ‡Î †Kvb Avw\_©K myweav QvovB miKvix Kg©Pvix‡`i †ÿ‡Î cÖ‡hvR¨ wbqg ev Next below rule Abyhvqx c‡`vbœwZ cÖ`Ë c‡` Zvi †R¨ôZv wba©viY Kiv n‡e;

(7) nvIjvZMÖnxZv ms¯’vq †cÖl‡Y Kg©iZ Kg©Pvixi k„sLjvg~jK Kvh©µg m~Pbv Kivi D‡Ï‡k¨ e¨vs‡Ki ÿgZv cÖ‡qvM Kiv hv‡e;

(8) †cÖl‡Y Kg©iZ †Kvb Kg©Pvixi weiæ‡× m~wPZ k„s•Ljvg~jK Kvh©avivq cÖvß Z‡\_¨i wfwË‡Z nvIjvZMÖnYKvix ms¯’v hw` Giƒc gZ †cvlY K‡i †h, Zvi Dci †Kvb `Û Av‡ivc Kiv Avek¨K Zvn‡j D³ ms¯’v Dnvi †iKW©mg~n e¨vs‡Ki wbKU †cÖiY Ki‡e Ges AZtci e¨vsK †hiƒc cÖ‡qvRb e‡j g‡b K‡i †miƒc Av‡`k cÖ`vb Ki‡e|

**cÖweavb-15t wewfbœ cÖKvi QzwUt**

**(1**) ‡Kvb Kg©Pvix‡K wb¤œewY©Z †h †Kvb ai‡Yi QzwU cÖ`vb Kiv †h‡Z cv‡it

(K) c~Y© †eZ‡b QzwU;

(L) Aa© †eZb QzwU;

(M) cÖvc¨Zvwenxb QzwU;

(N) webv †eZ‡b AmvaviY QzwU;

(O) we‡kl AÿgZvRwbZ QzwU;

(P) msM‡iva QzwU;

(Q) gvZ…Z¡Kvjxb QzwU;

(R) Aemi-DËi QzwU;

(S) Aa¨qb QzwU;

(T) ˆbwgwËK QzwU; Ges

(U) kÖvwšÍ we‡bv`b QzwU|

(2) Dchy³ KZ©©„cÿ †Kvb Kg©Pvix‡K we‡kl AÿgZv RwbZ QzwU I Aa¨qb QzwU e¨ZxZ Ab¨wea QzwU gÄyi Ki‡Z cv‡i Ges Bnv mvaviY QzwUi w`‡bi mwnZ mshy³ K‡i cÖ`vb Kiv †h‡Z cv‡i;

(3) †ev‡W©i c~e©vby‡gv`b wb‡q Dchy³ KZ©„cÿ we‡kl AÿgZvRwbZ QzwU I Aa¨qb QzwU gÁzi Ki‡Z cvi‡e|

**cÖweavb -16 t c~Y© †eZ‡b QzwU t**

1. cÖ‡Z¨K Kg©Pvix Zvi `vwqZ¡ cvj‡b AwZevwnZ Kg©Kv‡ji 1 t 11 nv‡i c~Y© †eZ‡b QzwU AR©b Kwi‡eb Ges c~Y© †eZ‡b cÖvc¨ GKKvjxb QzwUi cwigvY 4 gv‡mi AwaK n‡e bv;
2. AwR©Z QzwUi cwigvY 4 gv‡mi AwaK n‡j, Zv mswk­ó Kg©Pvixi wnmv‡e Ab¨ Lv‡Z Rgv †`Lv‡bv n‡e Ges Dnv n‡Z Wv³vix mvwU©wd‡KU Dc¯’vcb mv‡c‡¶ A\_ev evsjv‡`‡ki evwn‡i ag©xq mdi, Aa¨qb ev AeKvk I wPËwe‡bv`‡bi Rb¨ c~Y© †eZ‡b QzwU gÄzi Kiv ‡h‡Z cv‡i|

**cÖweavb -17 t Aa© †eZ‡b QzwU t**

1. cÖ‡Z¨K Kg©Pvix Zvi `vwqZ¡ cvj‡b AwZevwnZ Kg©Kv‡ji 1 t 11 nv‡i Aa© †eZ‡b QzwU AR©b Ki‡eb Ges Giƒc QzwU Rgv nevi †Kvb mxgv \_vK‡e bv;
2. Aa© †eZ‡b 2 w`‡bi QzwUi cwie‡Z© Wv³vix mvwU©wd‡KU `vwLj mv‡c‡¶ 1 w`‡bi c~Y© †eZ‡b QzwU‡Z iƒcvšÍi Kiv ‡h‡Z cv‡i Ges Giƒc QzwU m‡e©v”P 12 (evi) gvm n‡Z cv‡i|

**cÖweavb- 18 t cÖvc¨Zvwenxb QzwU t**

1. Wv³vix mvwU©wd‡KU Øviv mgw\_©Z n‡j †Kvb Kg©Pvix‡K Zvi mgMÖ PvKzix Rxe‡b m‡e©v”P 12 gvm ch©šÍ Ges Ab¨ †Kvb Kvi‡Y n‡j 3 gvm ch©šÍ Aa© †eZ‡b cÖvc¨Zv wenxb QzwU gÄzi Kiv ‡h‡Z cv‡i;
2. †Kvb Kg©Pvix Zvi QzwU cvIbv nevi c~‡e©B cÖvc¨Zv wenxb QzwU †fvM K‡i wd‡i Avm‡j wZwb D³ †fvMK…Z QzwUi mgvb QzwU cvevi AwaKvix bv nIqv ch©šÍ byZbfv‡e †Kvb cÖKvi QzwU cvevi AwaKvix n‡eb bv|

**cÖweavb- 19 t webv †eZ‡b AmvaviY QzwU t**

1. hLb †Kvb Kg©Pvixi †Kvb QzwU cvIbv \_v‡K bv A\_P mswk­ó Kg©Pvix wjwLZfv‡e webv †eZ‡b AmvaviY QzwUi Rb¨ Av‡e`b K‡ib ZLb Zv‡K webv ‡eZ‡b AmvaviY QzwU gÄzi Kiv ‡h‡Z cv‡i;
2. webv ‡eZ‡b AmvaviY QzwUi †gqv` GK‡hv‡M 3 gv‡mi AwaK n‡e bv Z‡e KwZcq †¶‡Î D³ QzwUi †gqv` ewa©Z Kiv ‡h‡Z cv‡i;
3. †h †¶‡Î mswk­ó Kg©Pvix GB k‡Z© we‡`‡k cÖwk¶Y MÖn‡Yi AbygwZ cÖvß nb †h, D³ cÖwk¶Y MÖn‡Yi ci wZwb AšÍZ 5 eQi e¨vs‡K PvKzix Ki‡eb;
4. †h †¶‡Î mswk­ó Kg©Pvix wPwKrmvaxb \_v‡Kb;
5. †h †¶‡Î Dchy³ KZ©…c¶ GB g‡g© mšÍó nb †h, Kg©Pvix Zvi wbqš¿Y ewnf©‚Z Kvi‡Y KZ©‡e¨ †hvM`vb Ki‡Z Amg\_¨©;
6. Dchy³ KZ©…c¶ †Kvb Kg©Pvixi webv QzwU‡Z Abycw¯’wZi mgq‡K fzZv‡c¶ Kvh©KvwiZvmn webv‡eZ‡b AmvaviY QzwU‡Z iƒcvšÍwiZ Ki‡Z cv‡ib|

**cÖweavb- 20 t we‡kl A¶gZvRwbZ QzwU t**

1. †Kvb Kg©Pvix Zvi h\_vh\_ KZ©e¨ cvjbKv‡j ev Dnv cvj‡bi cwiYwZ‡Z A\_ev Zvnvi c‡` AwawôZ \_vKvi Kvi‡Y AvNvZ cÖvß n‡q A¶g n‡j Dchy³ KZ©…c¶ Zv‡K we‡kl A¶gZvRwbZ QzwU gÄzi Ki‡Z cv‡ib;
2. †h Kvi‡Y A¶gZvRwbZ QzwU PvIqv nq †m A¶gZv 3 gv‡mi g‡a¨ cÖKvk bv ‡c‡j Ges ‡h e¨w³ A¶g nb †m e¨w³ Abyiƒc A¶gZvi Kvi‡Y Awej‡¤^ Dchy³ KZ©…c¶‡K AewnZ bv Ki‡j we‡kl A¶gZvRwbZ QzwU gÄzi Kiv n‡e bv;
3. †h †gqv‡`i Rb¨ we‡kl A¶gZvRwbZ QzwU cÖ‡qvRb g‡g© GZ`y‡Ï‡k¨ †evW© KZ©…K g‡bvbxZ wPwKrmK cÖZ¨qY Ki‡eb †m †gqv‡`i Rb¨ D³ QzwU gÄzi Kiv n‡e Ges D³ wPwKrm‡Ki cÖZ¨qb e¨wZ‡i‡K Zv ewa©Z Kiv n‡e bv Ges D³ QzwU †Kvbµ‡gB 24 gv‡mi AwaK n‡e bv;
4. we‡kl A¶gZvRwbZ QzwU Ab¨ †h †Kvb QzwUi m‡½ mshy³ Kiv ‡h‡Z cv‡i;
5. hw` GKB ai‡Yi Ae¯’vq cieZ©xKv‡j †Kvb mgq A¶gZv e„w× cvq ev Dnvi cybive„wË N‡U Zv n‡j GKvwaKevi we‡kl A¶gZvRwbZ QzwU gÄzi Kiv hv‡e| Z‡e Abyiƒc QzwUi cwigvY 24 gv‡mi AwaK n‡e bv Ges Zv †h †Kvb GKwU A¶gZvi Kvi‡Y gÄzi Kiv hv‡e;
6. ïaygvÎ Avby‡Zvwl‡Ki Ges †h †¶‡Î Aemi fvZv cÖvc¨ nq †m †¶‡Î Aemi fvZvi Rb¨ PvKwii wnmve Kivi mgq we‡kl A¶gZvRwbZ QzwU KZ©e¨ cvj‡bi mgq wnmv‡e MYbv Kiv n‡e Ges Bnv QzwUi wnmve n‡Z we‡qvRb Kiv n‡e bv;
7. we‡kl A¶gZvRwbZ QzwUKvjxb †eZb-
8. wewa †gvZv‡eK gÄziK…Z QzwUi †gqv`mn †h †Kvb †gqv‡`i cÖ\_g 4 gvm QzwUi Rb¨ c~Y© †eZb; Ges
9. Giƒc †Kvb QzwUi Aewkó †gqv‡`i Rb¨ Aa© †eZb|

**cÖweavb- 21 t msM‡iva QzwU t**

1. †Kvb Kg©Pvixi cwiev‡i ev M„‡n msµvgK e¨vwa \_vKvi Kvi‡Y hw` Av‡`k Øviv Zv‡K Awd‡m Dcw¯’Z bv nevi Rb¨ wb‡`©k †`qv nq Z‡e D³ wb‡`©k Kvh©Ki \_vKvi mgqKvj n‡e msM‡iva QzwU;
2. Awdm cÖavb †Kvb wPwKrm‡Ki ev Rb¯^v¯’¨ Kg©KZ©vi mvwU©wd‡K‡Ui wfwË‡Z Abya© 21 w`b A\_ev A¯^vfvweK Ae¯’vq 30 w`‡bi Rb¨ msM‡iva QzwU gÄzi Ki‡Z cv‡ib;
3. msM‡iv‡ai Rb¨ D‡jø­wLZ †gqv‡`i AwZwi³ QzwU cÖ‡qvRb n‡j Dnv Dchy³ KZ©…c‡¶i wm×všÍ Abymv‡i GB cÖweavbgvjvi Aaxb Ab¨ ‡Kvb cÖKvi QzwU wnmv‡e Mb¨ n‡e;
4. GB cÖweavbgvjv Abyhvqx cÖvc¨ QzwU mv‡c‡¶ cÖ‡qvRb n‡j Ab¨wea QzwUi mwnZ msM‡iva QzwUI gÄzi Kiv ‡h‡Z cv‡i;
5. msM‡iva QzwU‡Z \_vKvKv‡j †Kvb Kg©Pvix‡K Zvi `vwqZ¡ cvj‡b Abycw¯’Z e‡j MY¨ Kiv n‡e bv Ges hLb †Kvb Kg©Pvix wb‡RB msµvgK e¨wa‡Z AvµvšÍ nb ZLb Zv‡K Giƒc QzwU †`qv hv‡e bv|

**cÖweavb- 22 t gvZ…Z¡Kvjxb QzwU t**

1. †Kvb gwnjv Kg©Pvix‡K c~Y© †eZ‡b me©vwaK 6 gvm ch©šÍ gvZ…Z¡KvjxbQzwU gÄzi Kiv †h‡Z cv‡i Ges Dnv Zvi cvIbv QzwUi wnmve n‡Z ev` †`qv hv‡e bv;
2. cÖm~wZ QzwU gÄzixi Aby‡iva †Kvb wbewÜZ wPwKrmK KZ©…K mgw\_©Z n‡j Dchy³ KZ©…c‡¶i we‡ePbv g‡Z Kg©Pvixi cÖvc¨ Ab¨ †Kvb QzwUi mwnZ GK‡Î ev m¤cÖmvwiZ K‡i gÄzi Kiv ‡h‡Z cv‡i;
3. e¨vs‡K PvKwi Rxe‡b †Kvb Kg©Pvix‡K `yBev‡ii AwaK gvZ…Z¡KvjxbQzwU gÄzi Kiv hv‡e bv|
4. AwR©Z QzwU gÄyiKvix KZ©„cÿ gvZ…Z¡Kvjxb QzwU gÄyi Ki‡eb|

**cÖweavb- 23 t Aemi DËi QzwU t**

1. Aemi DËi QzwU wnmv‡e †Kvb Kg©Pvix QzwU cvIbv mv‡c‡¶ 12 gvm QzwU †fvM Kwi‡Z cvi‡eb;
2. Aemi DËi QzwU †fvM Kiv Kv‡j †Kvb Kg©Pvix Zvi me©‡kl †eZ‡bi wnmv‡e 12 gv‡mi c~Y© †eZb cv‡eb;
3. Aemi DËi QzwU gÄzixi ci †Kvb Kg©Pvixi AwR©Z QzwU cÖvc¨ \_vK‡j wZwb AwR©Z QzwUi AbwaK 12 gvm ch©šÍ bM`vqb MÖnY Ki‡Z cvi‡eb; Z‡e †Kvb Kg©Pvix PvKwiKv‡j QzwU bM`vqb ‡fvM K‡i \_vK‡j Zv Aemi DËi QzwU bM`vq‡bi cÖv°v‡j c~‡e© ‡fvMK…Z Abyiƒc QzwU bM`vqb †\_‡K ev` hv‡e|
4. †Kvb Kg©Pvix Zvi Aemi MÖn‡Yi Zvwi‡Li Kgc‡¶ 1 gvm c~‡e© Aemi DËi QzwUi Rb¨ Av‡e`b Ki‡eb;Ges Aemi MÖn‡Yi Zvwi‡L Aemi DËi QzwU‡Z hv‡eb|

**cÖweavb- 24 t Aa¨qb QzwU t**

1. e¨vs‡K PvKwii Rb¨ mnvqK n‡Z cv‡i Giƒc welqvw` Aa¨qb A\_ev we‡kl cÖwk¶Y †Kv‡m© AskMÖn‡Yi Rb¨ †Kvb Kg©Pvix‡K Dchy³ KZ©…c¶ Aa© †eZ‡b AbwaK 12 gvm Aa¨qb QzwU gÄzi Ki‡Z cv‡ib Ges Giƒc QzwU Zvi QzwUi wnmve n‡Z ev` †`qv n‡e bv;
2. ‡Kvb Kg©Pvixi gÄziK…Z Aa¨qb QzwUi †gqv` Aa¨qb ev cÖwk¶Y ev cix¶vi Rb¨ cÖ‡qvRbxq †gqv` A‡c¶v Kg n‡j †m‡¶‡Î mg‡qi ¯^íZv c~iY K‡í KZ©…c¶ Zv‡K AbwaK 12 gv‡mi Rb¨ D³ Aa¨qb QzwUi †gqv` ewa©Z Ki‡Z cv‡ib;
3. mvaviYfv‡e PvKwii †gqv` 5 (cvuP) ermi c~Y© nq bvB Ggb Kg©Pvix‡K A\_ev †h Zvwi‡L B”Qv Ki‡j †Kvb Kg©Pvix Aemi MÖn‡Yi my‡hvM MÖnY Ki‡Z cv‡ib H Kg©Pvix‡K H Zvwi‡Li 3 eQ‡ii g‡a¨ Aa¨qb QzwU †`qv hv‡e bv;
4. c~Y© †eZ‡b ev Aa© †eZ‡b QzwU ev webv †eZ‡b AmvaviY QzwUi mwnZ GK‡Î Aa¨qb QzwU gÄzi Kiv ‡h‡Z cv‡i Z‡e Giƒc gÄziK…Z QzwU †Kvbµ‡gB GK‡Î †gvU 2 eQ‡ii AwaK n‡e bv|

**cÖweavb- 25 t ˆbwgwËK QzwU t**

1. miKvi mg‡q mg‡q Kg©PvixM‡Yi Rb¨ cÖwZ cwÄKv eQ‡i †gvU hZw`b ˆbwgwËK QzwU wba©viY Ki‡e Kg©PvixMY †gvU ZZw`b ˆbwgwËK QzwU cv‡eb;
2. †Kvb Kg©Pvix‡K GKm‡½ 10 w`‡bi †ekx ˆbwgwËK QzwU †`qv hv‡e bv;
3. ˆbwgwËK QzwU gÄzi Kivi Rb¨ †Kvb AvbyôvwbK Av‡`k ev weÁwß Rvix Kivi A\_ev GB QzwU PvKzixi e„ËvšÍ ewn‡Z wjwce× Kivi cÖ‡qvRb n‡e bv;
4. ˆbwgwËK QzwU cÖwZ cwÄKv eQ‡ii g‡a¨B MÖnYxq n‡e Ges †Kvb cwÄKv eQ‡ii Ae¨wqZ ˆbwgwËK QzwU H eQ‡ii 31 †k wW‡m¤^i Zvwi‡L Zvgvw` n‡q hvq;
5. ˆbwgwËK QzwU mvßvwnK ev mvaviY QzwUi w`bmn avivevwnKZv i¶v K‡i MÖnY Kiv ‡h‡Z cv‡i Z‡e ˆbwgwËK QzwUi ga¨eZ©x mgq mvßvwnK QzwUi w`b ev mvaviY QzwUi w`b n‡j mgMÖ mgqwU (mvßvwnK ev mvaviY QzwUmn) ˆbwgwËK QzwU wnmv‡e MY¨ n‡e| hw` D³ QzwUi cwigvY me©vwaK cÖvc¨ ˆbwgwËK QzwUi cwigvY A‡c¶v †ekx nq Z‡e mgqKvj I cÖvc¨Zv mv‡c‡¶ c~Y© ev Aa© †eZ‡b AwR©Z QzwU‡Z cwiYZ n‡e| Hiƒc QzwU cvIbv bv \_vK‡j Dnv webv †eZ‡b AmvaviY QzwU‡Z cwiYZ n‡e;
6. ˆbwgwËK QzwU Ab¨ †Kvb QzwUi mwnZ hy³ Kiv hv‡e bv Ges ˆbwgwËK QzwUi †gqv` ewa©Z Kiv n‡j hw` mgMÖ mgqwU (cÖ\_‡g gÄzixK…Z ˆbwgwËK QzwUi mgqmn) cvIbv Ges GKev‡i MÖnYxq ˆbwgwËK QzwUi cwigvY A‡c¶v †ekx nq Zv n‡j Dnv AwR©Z QzwU‡Z cwiYZ n‡e Ges Ab¨ †Kvb cÖKvi QzwU cvIbv bv \_vK‡j webv ‡eZ‡b AmvaviY QzwU‡Z cwiYZ n‡e;
7. †hvM`v‡bi w`‡bi m‡½ hy³ K‡i ˆbwgwËK QzwU MÖnY Kiv hv‡e bv;
8. GK `dvq M„nxZ ˆbwgwËK QzwU GK cwÄKv eQi n‡Z cieZ©x cwÄKv eQ‡i m¤cÖmvwiZ n‡Z cv‡i| Z‡e kZ© \_v‡K †h, D³ QzwUi m‡e©v”P cwigvY GKev‡i MÖnYxq ˆbwgwËK QzwUi cwigvY A‡c¶v †ekx n‡e bv Ges H QzwUi †h Kqw`b wW‡m¤^i gv‡m co‡e †mB Kqw`‡bi ˆbwgwËK QzwU mswkø­ó eQ‡i cvIbv \_vK‡Z n‡e Ges D³ QzwUi evKx Ask cieZ©x eQ‡ii ˆbwgwËK QzwU wnmv‡e MY¨ n‡e|

**cÖweavb- 26 t kÖvwšÍ we‡bv`b QzwU t**

1. Bangladesh Services (Recreation Allowances) Rules,1979Gi weavb Abyhvqx miKvix Kg©PvixMY †h wbqg I c×wZ‡Z kÖvwšÍ we‡bv`b QzwU cÖvß nb, Kg©PvixMY‡K †mB wbqg I c×wZ‡Z kÖvwšÍ we‡bv`b QzwU cÖ`vb Kiv hv‡e|
2. D³ D‡Ïk¨ c~iYK‡í †evW©, miKv‡ii Aby‡gv`bµ‡g, kÖvwšÍ we‡bv`b QzwU bxwZgvjv cÖYqb Ki‡e|

**cÖweavb- 27 t QzwUi c×wZ, QzwU n‡Z cÖZ¨veZ©b Kiv‡bv, BZ¨vw` t**

1. cÖ‡Z¨K Kg©Pvixi QzwUi wnmve ‡evW© KZ©…K wba©vwiZ wbq‡g I c×wZ‡Z i¶Yv‡e¶Y Kiv n‡e;
2. QzwUi Rb¨ mKj Av‡e`b ‡evW© KZ©…K wba©vwiZ di‡g A\_ev mv`v KvM‡R Dchy³ KZ©…c‡¶i wbKU `vwLj Ki‡Z n‡e;
3. Av‡e`bKvix Kg©Pvix †h Kg©KZ©vi Aax‡b Kg©iZ Av‡Qb Zvi mycvwikµ‡g Dchy³ KZ©…c¶ QzwU gÄzi Ki‡Z cv‡ib;
4. we‡kl cwiw¯’wZ‡Z †Kvb Kg©KZ©v hw` GB g‡g© mš‘ó nb †h, Zvi Aax‡b Kg©iZ †Kvb Kg©Pvixi QzwU cvIbv i‡q‡Q Z‡e wZwb AvbyôvwbK gÄzix Av‡`k mv‡c¶ Zv‡K Abya© 15 w`‡bi Rb¨ QzwU‡Z hvevi AbygwZ w`‡Z cv‡ib;
5. ¯^v¯’¨MZ Kvi‡Y †Kvb Kg©Pvix‡K QzwU gÄzi Kivi A\_ev gÄzixK…Z QzwUi †gqv` evov‡bvi c~‡e© Dchy³ KZ©…c¶ B”Qv Ki‡j KZ©…c¶ wb‡`©wkZ †Kvb wPwKrm‡Ki cÖZ¨qb cÎ msMÖn Kivi wb‡`©k w`‡Z cv‡ib;
6. †Kvb Kg©Pvixi Amy¯’Zv RwbZ Kvi‡Y KZ©…c¶ KZ©…K wb‡`©wkZ wPwKrm‡Ki gZvgZ PvIqv n‡j †gwWK¨vj mvwU©wd‡K‡Ui wfwË‡Z QzwU gÄzi ev QzwUi †gqv` e„w×i Av‡e`b gÄzi Kiv ‡h‡Z cv‡i;
7. KZ©…c¶ KZ©…K wb‡`©wkZ wPwKrm‡Ki wbKU n‡Z M„nxZ †gwWK¨vj mvwU©wd‡KU †ck Kiv gvÎB QzwU cÖvwßi AwaKvi AwR©Z n‡e bv Ges QzwU gÄziKvix KZ©…c‡¶i wbKU †gwWK¨vj mvwU©wd‡KU †ck K‡i D³ KZ©…c‡¶i wb‡`©‡ki A‡c¶vq \_vK‡Z n‡e;
8. evsjv‡`‡ki evwn‡i QzwU‡Z Ae¯’vbKvix †Kvb Kg©Pvixi wPwKrmviZ \_vKvi Kvi‡Y QzwUi †gqv` e„w×i Av‡e`‡bi m‡½ mswkø­ó wPwKrm‡Ki cÖZ¨qbcÎ mshy³ Ki‡Z n‡e Ges D³ Kg©Pvix wPwKrm‡Ki ¯^v¶i mZ¨vwqZ Ki‡eb Ges cÖZ¨qbc‡Î Amy¯’Zvi cÖK…wZ Ges Amy¯’ Kg©Pvixi kvixwiK Ae¯’v m¤c‡K© we¯ÍvwiZ weeiY \_vK‡Z n‡e|
9. QzwU †fvMiZ †Kvb Kg©Pvix‡K QzwUi †gqv` †kl nevi c~‡e© `vwqZ¡ cvj‡bi Rb¨ Zje Kiv ‡h‡Z cv‡i Ges Zv‡K Abyiƒcfv‡e Zje Kiv n‡j wZwb †h Kg©¯’‡j wd‡i Avmvi Rb¨ wb‡`©wkZ n‡q‡Qb Dnvi D‡Ï‡k¨ iIbv nevi ZvwiL n‡Z Zv‡K Kg©iZ e‡j Mb¨ Kiv n‡e Ges GZ`y‡Ï‡k¨ åg‡Yi Rb¨ wZwb ågY fvZv cvevi AwaKvix n‡eb|

**cÖweavb- 28 t QzwUKvjxb †eZb t**

1. †Kvb Kg©Pvix c~Y© †eZ‡b QzwU‡Z \_vKvKv‡j D³ QzwU Avi‡¤¢i c~‡e© wZwb me©‡kl †h †eZb ‡c‡q‡Qb †mB †eZ‡bi mgvb nv‡i QzwUKvjxb †eZb cvevi AwaKvix n‡eb;
2. †Kvb Kg©Pvix Aa© †eZ‡b QzwU‡Z \_vKvKv‡j D³ QzwU Avi‡¤¢i c~‡e© wZwb me©‡kl †h †eZb ‡c‡q‡Qb †mB †eZ‡bi Aa© nv‡i QzwUKvjxb †eZb cvevi AwaKvix n‡eb;
3. QzwU †h †`‡kB KvUv‡bv †nvK, QzwUi †eZb evsjv‡`kx UvKvq evsjv‡`‡k cÖvc¨ n‡e;

Z‡e, e¨wZµgx ‡Kvb †¶‡Î evsjv‡`‡ki evB‡i QywU KvUv‡bvKv‡j †Kvb Kg©Pvix‡K KZ©…c‡¶i mycvwikµ‡g miKvi KZ©…K Av‡ivwcZ kZ© Abyhvqx (hw` \_v‡K) QzwUi †eZb ev Dnvi Askwe‡kl ˆe‡`wkK gy`ªvq cÖ`vb Kivi wm×všÍ KZ©…c¶ MÖnY Ki‡Z cv‡ib|

**cÖweavb-29 t QzwU bM`vqb t**

1. ‡Kvb ¯’vqx Kg©Pvix Zvi m¤c~Y© PvKzixKv‡j me©vwaK 12 gvm ch©šÍ QzwU bM`vqb Ki‡Z cvi‡eb|
2. me©‡kl g~j †eZ‡bi wfwË‡Z D‡jø­wLZ QzwU bM` UvKvq iƒcvšÍi Kiv hv‡e|

**cÖweavb-30 t ågY fvZvt**

‡Kvb Kg©Pvix evsjv‡`‡ki Af¨šÍ‡i Zvi `vwqZ¡ cvjbv‡\_© ågYKv‡j ev e`jx Dcj‡ÿ ågYKv‡j, miKv‡ii wb‡`©kvejxi Av‡jv‡K KZ©„cÿ KZ©„K mg‡q mg‡q wba©vwiZ nvi I kZ©vejx Abyhvqx ågYfvZv I ‰`wbK fvZv cvevi AwaKvix n‡eb|

**cÖweavb-31 t m¤§vbx t**

1. e¨vsK Dnvi †Kvb Kg©Pvix‡K, mvgwqK cÖK…wZi Ges kÖgmva¨ †Kvb Kvh©m¤úv`b Ges e¨vswKs wW‡cøvgv cixÿv cv‡ki Rb¨ m¤§vbx wn‡m‡e bM` A\_© ev Ab¨ †Kvb cyi¯‹vi cÖ`vb Ki‡Z cvi‡e;
2. Dc-cÖweavb (1) Gi Aax‡b †Kvb m¤§vbx ev bM` A\_© cyi¯‹vi gÄyi Kiv n‡e bv, hw` GZ`y‡Ï‡k¨ MwVZ KwgwU KZ©„K Zv mycvwik Kiv bv nq|

**cÖweavb-32 t `vwqZ¡ fvZv t**

‡Kvb Kg©Pvix Dchy³ KZ©„c‡ÿi Av‡`kµ‡g Kgc‡ÿ 21 (GKzk) w`‡bi Rb¨ Zvi wbR `vwq‡Z¡i AwZwi³ `vwqZ¡ wn‡m‡e mggv‡bi A\_ev D”PZi †Kvb c‡`i `vwqZ¡ cvjb Ki‡j, Zv‡K miKvi KZ„©©K Dnvi Kg©Pvix‡`i Rb¨ mg‡q mg‡q wba©vwiZ nvi I kZ©vejx Abyhvqx `vwqZ¡fvZv cÖ`vb Kiv hv‡e|

**cÖweavb-33 t Drme fvZv I †evbvm t**

miKvi KZ©„K GZ`y‡Ï‡k¨ mg‡q mg‡q RvixK…Z miKvix Av‡`k †gvZv‡eK e¨vs‡Ki Kg©PvixMY‡K Drme fvZv I †evbvm cÖ`vb Kiv hv‡e|

**cÖweavb-34 t FY myweavw` t**

e¨vsK Dnvi Kg©KZ©v I Kg©Pvix‡`i M„n wbg©vY, Kvi I †gvUi mvB‡Kj, evB-mvB‡Kj, †mjvB †gwkb I Kw¤úDUvi BZ¨vw` µq Kivi Rb¨ miKvi KZ©„K wba©vwiZ my‡` F‡Yi myweavw` cÖ`vb Ki‡Z cvi‡e|

**cÖweavb- 35 t PvKwii e„ËvšÍ t**

1. c„\_K c„\_Kfv‡e cÖ‡Z¨K Kg©Pvixi Rb¨ PvKwii e„ËvšÍ iÿYv‡eÿY Kiv n‡e Ges e¨vs‡Ki mswkøó wefvM KZ©„„K wbw`©ó PvKwi ewn msiwÿZ n‡e;
2. ‡Kvb Kg©Pvix KZ©„Z¡cÖvß Kg©KZ©vi Dcw¯’wZ‡Z cÖwZ eQ‡i GKevi Zvi PvKwi ewn †`L‡Z cvi‡eb Ges Giƒc †`Lvi ci wZwb Dnv‡Z wjwce× welqvw` mwVK I m¤ú~Y© e‡j D‡jøLc~e©K ZvwiLmn ¯^vÿi Ki‡eb;
3. hw` †Kvb Kg©Pvix Zvi PvKwi ewn cwi`k©bKv‡j Dnv‡Z †Kvb fzj ev wejywß †`L‡Z cvb, Zvn‡j wZwb Dnv ms‡kva‡bi Rb¨ 15 (c‡bi) w`‡bi g‡a¨ welqwU wjwLZfv‡e KZ©„Z¡cÖvß Kg©KZ©vi `„wó‡MvPi Ki‡eb Ges D³ Kg©KZ©v PvKwi ewn‡Z cÖ‡qvRbxq ms‡kvab Ki‡eb|

**cÖweavb- 36 t evwl©K †Mvcbxq cÖwZ‡e`b t**

1. Kg©PvixM‡Yi m¤úvw`Z Kvh© Ges Zv‡`i AvPiY m¤úwK©Z evwl©K †Mvcbxq cÖwZ‡e`b cÖYqb c×wZ Dchy³ KZ©„cÿ cÖ¯‘Z Ki‡eb Ges D³ cÖwZ‡e`b evwl©K †Mvcbxq cÖwZ‡e`b bv‡g AwfwnZ n‡e; we‡kl †ÿ‡Î, cÖ‡qvRb‡ev‡a, Dchy³ KZ©„cÿ †Kvb wbw`©ó Kg©Pvixi we‡kl †Mvcbxq cÖwZ‡e`b cÖwZ‡e`bKvix Kg©KZ©vi wbKU n‡Z PvB‡Z cvi‡eb;
2. ‡Kvb Kg©Pvix Zvi ‡Mvcbxq cÖwZ‡e`b †`L‡Z cvi‡eb bv, wKš‘ Zv‡Z †Kvb weiƒc gšÍe¨ \_vK‡j, Zvi ˆKwdqZ cÖ`v‡bi wKsev Zvi wb‡R‡K ms‡kva‡bi my‡hvM †`qv n‡e|

**cÖweavb-37 t mvaviY AvPiY I k„•Ljv t**

1. cÖ‡Z¨K Kg©Pvix-

(K) GB cÖweavbgvjv †g‡b Pj‡eb;

(L) †h e¨w³ ev e¨w³e‡M©i GLwZqvi, ZË¡veavb I wbqš¿‡Y AvcvZZt wb‡qvwRZ i‡q‡Qb Zuvi ev Zvu‡`i Øviv mg‡q mg‡q cÖ`Ë mKj Av‡`k I wb‡`©k cvjb Ges ‡g‡b Pj‡eb; Ges

(M) mZZv, wbôv I Aa¨vemv‡qi mwnZ e¨vs‡Ki PvKwi Ki‡eb|

1. ‡Kvb Kg©Pvix-

(K) †Kvb ivR‰bwZK Av‡›`vj‡b AskMÖnY Ki‡eb bv, Dnvi mvnvh¨v‡\_© Puv`v `vb ev Ab¨ †Kvb Dcv‡q mnvqZv Ki‡eb bv Ges e¨vs‡Ki ¯^v‡\_©i cwicš’x †Kvb Kvh©Kjv‡c wb‡R‡K RwoZ Ki‡eb bv;

(L) Zvi Ae¨ewnZ Da©Zb Kg©KZ©vi c~e© AbygwZ e¨wZ‡i‡K `vwq‡Z¡ Abycw¯’Z \_vK‡eb bv wKsev PvKwi¯’j Z¨vM Ki‡eb bv;

(M) e¨vs‡Ki mwnZ †jb‡`b i‡q‡Q wKsev ‡jb‡`b \_vKvi m¤v¢ebv i‡q‡Q Ggb e¨w³‡`i wbKU †\_‡K †Kvb `vb MÖnY Ki‡eb bv;

(N) †Kvb exgv †Kv¤úvbxi G‡R›U wnmv‡e KvR Ki‡eb bv;

(O) †Kvb e¨emvi Kv‡R wb‡qvwRZ n‡eb bv wKsev wb‡R ev Ab¨ †Kvb e¨w³i cÖwZwbwa wnmv‡e Abyiƒc †Kvb e¨emv cwiPvjbv Ki‡eb bv;

(P) Dchy³ KZ©„c‡ÿi c~e© Aby‡gv`b e¨wZ‡i‡K, evwn‡ii †Kvb A‰eZwbK ev ˆeZwbK PvKwi MÖnY Ki‡eb bv;

(Q) miKvi ev Dchy³ KZ©„c‡ÿi Aby‡gv`b e¨wZ‡i‡K Ab¨ †Kvb LÛKvjxb Kv‡Ri `vwqZ¡ MÖnY Ki‡eb bv;

1. ‡Kvb Kg©Pvix e¨vs‡Ki †ev‡W©i wbKU ev Dnvi †Kvb m`‡m¨i wbKU mivmwi †Kvb e¨w³MZ wb‡e`b †ck Ki‡Z cvi‡eb bv Ges †Kvb wb‡e`b \_vK‡j Zv Kg©Pvixi Ae¨ewnZ Da©Zb Kg©KZ©vi gva¨‡g †ck Ki‡Z n‡e;
2. †Kvb Kg©Pvix Zvi PvKwi m¤úwK©Z †Kvb `vexi mg\_©‡b Dchy³ KZ©„cÿ ev Dnvi †Kvb Kg©KZ©vi Dci ivR‰bwZK ev evB‡ii †Kvb cÖfve we¯Ívi Ki‡eb bv A\_ev we¯Ív‡ii †Póv Ki‡eb bv;
3. ‡Kvb Kg©Pvix Zvi †Kvb wel‡q n¯Í‡ÿc Kivi Rb¨ mivmwi †Kvb gš¿xi kiYvcbœ n‡eb bv;
4. ‡Kvb Kg©Pvix e¨vs‡Ki †Kvb welqvw` wb‡q msev`cÎ ev Ab¨ ‡Kvb MYgva¨‡gi mwnZ mivmwi †Kvb †hvMv‡hvM ¯’vcb Ki‡eb bv;
5. cÖ‡Z¨K Kg©Pvix Af¨vmMZ fv‡e FYMÖ¯’Zv cwinvi Ki‡eb|

**cÖweavb-38 t `‡Ûi wfwË t**

KZ©„c‡ÿi g‡Z hw` †Kvb Kg©Pvix-

(K) `vwqZ¡ cvj‡b Ae‡njvi `v‡q †`vlx nb; A\_ev

(L) Am`vPi‡Yi `v‡q †`vlx nb; A\_ev

(M) cjvq‡bi `v‡q †`vlx nb; A\_ev

(N) A`ÿ nb A\_ev `ÿZv nvwi‡q †d‡jb; A\_ev

(O) wb¤œewY©Z Kvi‡Y `yb©xwZcivqY nb ev hyw³m½Zfv‡e `~b©xwZcivqY e‡j we‡ewPZ nb, h\_vt

(A) wZwb ev Zvi †Kvb †cvl¨ ev Zvi gva¨‡g ev Zvi c‡ÿ Ab¨ †Kvb e¨w³ Zvi cÖKvk¨ Av‡qi Dr‡mi mwnZ Am½wZc~Y© nq GBiƒc A\_© m¤ú` ev m¤úwË `L‡j iv‡Lb Ges Zv AR©‡bi †hŠw³KZv †`Lv‡Z wZwb e¨\_© nb;

(Av) Zvi cÖKvk¨ Av‡qi mwnZ msMwZ iÿv bv K‡i Rxebhvcb K‡ib; A\_ev

(P) Pzwi, AvZ¥mvZ, Znwej Zmiæd ev cÖZviYvi `v‡q †`vlx nb; A\_ev

(Q) e¨vsK ev iv‡óªi weiæ‡× bvkKZvg~jK ev ÿwZKi Kv‡R wjß nb, ev Abyiƒc Kv‡R wjß n‡q‡Qb e‡j m‡›`n Kivi hyw³ msMZ KviY \_v‡K, Ges †m Kvi‡Y Zv‡K PvKzix‡Z ivLv e¨vsK ev RvZxq wbivcËvi Rb¨ ÿwZKi e‡j we‡ewPZ nq; Zvn‡j KZ©„cÿ D³ Kg©Pvixi Dci GK ev GKvwaK `Û Av‡ivc Ki‡Z cv‡ib|

**cÖweavb-39 t `Ûmgyn t**

1. GB cÖweav‡bi Aax‡b wb‡¤œv³ `Û mgyn Av‡ivc‡hvM¨ n‡e-

**(K) jNy`Û t**

(A) wZi¯‹vi;

(Av) wbw`©ó †gqv‡`i Rb¨ c‡`vbœwZ ev †eZb ea©b ¯’wMZ ivLv;

(B) 7 (mvZ) w`‡bi g~j †eZ‡bi mg cwigvb UvKv KZ©b|

**(L) ¸iæ`Û t**

(A) wb¤œc‡` ev wb¤œZi †eZbµ‡g ev †eZbµ‡gi wb¤œ¯Í‡i AebZKiY;

(Av) Kg©Pvix KZ©„K msNwUZ I cÖgvwbZ Aciv‡ai Avw\_©K ÿwZi Askwe‡kl ev m¤ú~Y© Zvi †eZb ev Ab¨ †Kvb Lv‡Zi cvIbv n‡Z Av`vqKiY;

(B) eva¨Zvg~jK Aemi cÖ`vb;

(C) PvKwi †\_‡K AcmviY; Ges

(D) PvKix †\_‡K eiLv¯Í|

(2) PvKwi †\_‡K Acmvi‡Yi †ÿ‡Î bq eis PvKwi n‡Z eiLv‡¯Íi †ÿ‡Î †Kvb Kg©Pvix fwel¨‡Z e¨vs‡Ki PvKwi cÖvwßi A‡hvM¨ e‡j cÖwZcbœ n‡eb|

**=0=**

**ivKv‡ei mvsMVwbK KvVv‡gv**

**‡gvt Avwidz¾vgvb**

**Da©Zb Abyl` m`m¨**

* **msMVb t** msMVb n‡jv gvby‡li msNe× Kg© cÖ‡Póv| A\_©vr GwU Ggb GKwU wbqgZvwš¿K cÖwµqv hvi gva¨‡g cÖwZôv‡bi D‡Ïk¨‡K ev¯Í‡e iƒc`vb Kiv m¤¢e nq| `yB ev Z‡ZvwaK e¨w³ GK‡Î wgwjZ n‡q mvaviY D‡Ïk¨ AR©‡bi Rb¨ mymsNe× n‡q msMVb M‡o ‡Zv‡j|
* **mvsMVwbK KvVv‡gv t** mvsMVwbK KvVv‡gv n‡”Q GKwU cÖwZôv‡bi wewfbœ wefvM, DcwefvM, kvLv Ges G¸‡jvi `vwqZ¡cÖvß wbev©nx I Kgx©‡`i Ae¯’vbMZ wPÎ| GwU‡K cÖwZôv‡bi Kvh©µ‡gi AvbyôvwbK iƒc‡iLvI e‡j|
* **ivKve †cÖÿvcU t** evsjv‡`‡ki K…wlLv‡Z DËi-cwkPgvÂ‡ji me©e„nr Dbœqb Askx`vi wn‡m‡e K…wl I K…l‡Ki Dbœq‡bi jÿ¨ wb‡q ivRkvnx I iscyi wefv‡Mi cÖkvmwbK GjvKvq KvR Ki‡Q ivRkvnx K…wl Dbœqb e¨vsK| K…l‡Ki †`vo‡Mvovq †cŠuQv‡Z †`‡ki cÖwZwU BDwbq‡b K…wl e¨vsK cÖwZôvi miKvix wm×v‡šÍi †cÖwÿ‡Z BDwbqb chv©‡q ivRkvnx K…wl Dbœqb e¨vs‡Ki kvLv ch©vqµ‡g m¤úªmvwiZ n‡”Q| ivKve †`‡ki DËi-cwðgvÂ‡j K…wl, K…wlwfwËK wkí-cÖKí I e¨emv-evwYR¨, KzwUi wkí I `vwi`ª we‡gvPb Kg©Kv‡Û A\_v©qb I e¨vswKs †mev cÖ`vb K‡i \_v‡K | e¨vswKs Kvh©µg cwiPvjbvi Rb¨ ivRkvnx K…wl Dbœqb e¨vs‡Ki miKvi Aby‡gvw`Z me©‡kl mvsMVwbK KvVv‡gv cwiwkó-K ‡Z n‡q‡Q |
* **ivKv‡ei Rbej KvVv‡gvi cUf~wg t**

gnvgvb¨ ivóªcwZi 1986 m‡bi 58 bs Aa¨v‡`k e‡j ivRkvnx K…wl Dbœqb e¨vsK (ivKve) cÖwZôv jvf K‡i| Z`vbxšÍb ivRkvnx cÖkvmwbK wefv‡M Aew¯’Z evsjv‡`k K…wl e¨vsK (we‡Kwe) Gi 253 wU kvLv, 16 wU AvÂwjK Kvhv©jq, 2wU †Rvbvj Kvhv©jq, 16 wU AvÂwjK wbixÿv Kvhv©jq, 1 wU wefvMxq wbixÿv Kvhv©jq, 1 wU cÖwkÿY Bbw÷wUDU I 1 wU wefvMxq Kvhv©j‡qi `vq, m¤ú` Ges †jvKej wb‡q 1987 m‡bi 15B gvP© ivKve Gi Kvh©µg ïiæ nq| cÖwZôv j‡Mœ e¨vs‡Ki Rbej wQj 3706 Rb| Gi g‡a¨ Kg©KZv© 1114 Rb I Kg©Pvix 2592 Rb| Abv`vqx F‡Yi w¯’wZi cwigvb 563.83 †KvwU UvKv Ges Avgvb‡Zi cwigvb 51.83 †KvwU UvKv|

**cÖ\_g Aby‡gvw`Z mvsMVwbK KvVv‡gv t** ivKve cÖwZwôZ nevi ci 1988 m‡b miKvi KZ…©K 4023 (Kg©KZv©-1375 Rb I Kg©Pvix-2648 Rb) Rbej m¤^wjZ GKwU mvsMVwbK KvVv‡gv Aby‡gv`b †`qv nq|

**wØZxq Aby‡gvw`Z mvsMVwbK KvVv‡gv t**cieZx©‡Z e¨vs‡Ki kvLv I Ab¨vb¨ Kvhv©jq mn mvwe©K e¨emvwqK Kvh©µg e„w× cvIqvq 1995 m‡b miKvi AÎ e¨vs‡Ki Rb¨ 4152 Rbej m¤^wjZ (Kg©KZv©-1746 I Kg©Pvix-2406) GKwU mvsMVwbK KvVv‡gv Aby‡gv`b K‡i| †m mgq e¨vs‡Ki kvLv wQj 298 wU| Abv`vqx F‡Yi cwigvb 1160.99 †KvwU UvKv Ges Avgvb‡Zi cwigvb 236.17 †KvwU UvKv|

**Z…Zxq Aby‡gvw`Z mvsMVwbK KvVv‡gv t**e¨vs‡Ki kvLv I Ab¨vb¨ Kvhv©jq mn mvwe©K e¨emvwqK Kg©KvÛ e„w× cvIqvq 2004 m‡b miKvi AÎ e¨vs‡Ki Rb¨ 4171 (Kg©KZv©-2008 I Kg©Pvix-2163) Rbej m¤^wjZ GKwU mvsMVwbK KvVv‡gv Aby‡gv`b K‡ib| †m mgq e¨vs‡Ki kvLvi msL¨v wQj 349 wU, Abv`vqx F‡Yi cwigvb 1568 †KvwU UvKv Ges Avgvb‡Zi cwigvb 1066 †KvwU UvKv|

**PZz\_© Aby‡gvw`Z mvsMVwbK KvVv‡gv t**kvLvi msL¨v e„w× †c‡q 358 †Z DbœxZ nIqv Ges mvwe©K Kg©KvÛ m¤úªmvwiZ nevi †cÖwÿ‡Z 2007 m‡b miKvi 4236 Rbej (Kg©KZv©-2110 I Kg©Pvix-2126) m¤^wjZ mvsMVwbK KvVv‡gv Aby‡gv`b K‡ib|

**cÂg Aby‡gvw`Z mvsMVwbK KvVv‡gv t**e¨vs‡Ki kvLv I Ab¨vb¨ Kvhv©jqmn wewb‡qv‡Mi †ÿ‡Î e¨emvwqK Kg©KvÛ m¤úªmvwiZ I miKvix †NvlYvq wewfbœ mvgvwRK Kg©KvÛ ev¯Íevq‡bi Kvh©µg e„w× cvIqvq e¨vs‡Ki mvwe©K Kvh©µg myôzfv‡e cwiPvjbvi ¯^v‡\_© 2011 m‡b miKvi 5982 Rbej (Kg©KZv©-3364 I Kg©Pvix-2618) m¤^wjZ GKwU mvsMVwbK KvVv‡gv Aby‡gv`b K‡ib|

**Aby‡gvw`Z mvsMVwbK KvVv‡gv Abyhvqx Rbe‡ji c`msL¨vi weeiY (A‡±vei - 2016) ch©šÍ t**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **µt bst** | **c‡`i bvg** | **‡eZb †¯‹j** | | **Aby‡gvw`Z** | | **Kg©iZ** | | **k~Y¨ c`** | | **gšÍe¨** |
| **1** | **2** | **3** | | **4** | | **5** | | **6** | | **7** |
| **1** | e¨e¯’vcbv cwiPvjK | Uv t 78000/- wbav©wiZ | | 1 | | 1 | | - | |  |
| 2 | Dc-e¨e¯’vcbv cwiPvjK | Uvt 66000-76490/- | | 1 | | 1 | | - | |  |
| 3 | gnve¨e¯’vcK | Uvt 66000-76490/- | | 5 | | 4 | | 1 | |  |
| 4 | Dc-gnve¨e¯’vcK/cÖavb cÖ‡KŠkjx | Uvt 56500-74400/- | | 45 | | 30 | | 15 | |  |
| 5 | mnKvix gnve¨e¯’vcK/AwZt cÖavb cÖ‡KŠkjx/wmt wmt Gbvt/wmt †gt Bt | Uvt 50000-71200/- | | 79 | | 61 | | 18 | |  |
| 6 | Da© t g~L¨ Kg©KZv©/ZZv¡t cÖt/wmt Gbvt/wmt †cÖvt/Acvt g¨vt | Uvt 43000-69850/- | | 222 | | 188 | | 34 | |  |
| 7 | g~L¨ Kg©KZv©/wbt cÖt/Gt wmt Gbvt/‡cÖvt/Kw¤út Acvt myt/‡gt Bt | Uvt 35500-67010/- | | 462 | | 417 | | 45 | |  |
| 8 | Da©Zb Kg©KZv©/mt cÖt/Gt †cÖvt/wmt Kt Acvt/Gt‡gt Bt/ wdt Gbvt | Uvt 22000-53060/- | | 949 | | 615 | | 334 | |  |
| **cÖ\_g †kÖYxi mgwó t** | | | | **1764** | | **1317** | | **447** | |  |
| 9 | Kg©KZv©/Dct mt cÖt/WvtGt/Kt myt | Uvt 16000-38640/- | | 1600 | | 931 | | 669 | |  |
| **1g I 2q †kÖYxi mgwó t** | | | | **3364** | | **2248** | | **1116** | |  |
| 10 | Kw¤úDUvi Acv‡iUi | Uvt 12500-30230/- | | 221 | | 131 | | 90 | |  |
| 11 | ‡÷‡bvMÖvdvi | Uvt 11000-26590/- | | 2 | | 1 | | 1 | |  |
| 12 | mycvifvBRvi | Uvt 11000-26590/- | | 450 | | 168 | | 282 | |  |
| 13 | ‡Kvlva¨ÿ | Uvt 11000- 26590/- | | 505 | | 251 | | 254 | |  |
| 14 | WvUv Gw›Uª Acv‡iUi | Uvt 9300-22490/- | | 402 | | 115 | | 287 | |  |
| 15 | wb¤œgvb mnKvix/mggvb | Uvt 9300-22490/- | | - | | 4 | | (4) | |  |
| 16 | gy`ªvÿwiK | Uvt 9300-22490/- | | - | | - | | - | |  |
| 17 | ‡Uwj‡dvb Acv‡iUi | Uvt 9300-22490/- | | 2 | | - | | 2 | |  |
| 18 | ‡Kqvi‡UKvi | Uvt 9300-22490/- | | 2 | | 2 | | 0 | |  |
| 19 | WªvBfvi | Uvt 9300-22490/- | | 43 | | 33 | | 10 | |  |
| **3q †kÖYxi mgwó t** | | | | **1627** | | **705** | | **922** | |  |
| 20 | d‡UvKwc Acv‡iUi | Uvt 8800-21310/- | | 2 | | 9 | | (7) | |  |
| 21 | B‡jKwUªwkqvb | Uvt 8800 - 21310/- | | 2 | | 1 | | 1 | |  |
| 22 | eveywP© | Uvt 8800 - 21310/- | | 2 | | 1 | | 1 | | Out Sourcing Gi gva¨‡g wb‡qvMK…Z |
| 23 | mnt eveywP© | Uvt 8250 - 20010/- | | 1 | | 1 | | 0 | |  |
| 24 | †gmeq | Uvt 8250 - 20010/- | | 1 | | 1 | | 0 | |  |
| 25 | Awdm mnvqK | Uvt 8250 - 20010/- | | 461 | | 347 | | 114 | 129 Rb Out Sourcing Gi gva¨‡g wb‡qvMK…Z | |
| 26 | gvwj |  | 2 | | - | | 2 | | Out Sourcing Gi gva¨‡g c~iY‡hvM¨ | |
| 27 | wbivcËv cÖnix |  | 514 | | 344 | | 170 | | 269 Rb Out Sourcing Gi gva¨‡g wb‡qvMK…Z | |
| **µt bst** | **c‡`i bvg** | **‡eZb †¯‹j** | **Aby‡gvw`Z** | | **Kg©iZ** | | **k~Y¨ c`** | | **gšÍe¨** | |
| 28 | wjdUg¨vb |  | 2 | | - | | 2 | | Out Sourcing Gi gva¨‡g c~iY‡hvM¨ | |
| 29 | cøvv¤^vi |  | 1 | | 1 | | 0 | |  | |
| 30 | cwi”QbœZv Kgx© |  | 3 | | 3 | | 0 | |  | |
| **4\_© †kÖYxi mgwó t** | | | **991** | | **708** | | **283** | |  | |
| **3q I 4\_© †kÖYxi mgwó t** | | | **2618** | | **1413** | | **1205** | |  | |
| **me©‡gvU t** | | | **5982** | | **3661** | | **2321** | |  | |

* **Kvhv©jqwfwËK Rbej (Aby‡gvw`Z mvsMVwbK KvVv‡gv 2011 Abyhvqx) t**

|  |  |  |
| --- | --- | --- |
| **Kvhv©jq** | **`ßi msL¨v** | **Rbej** |
| cÖavb Kvhv©jq (cÖwkÿY Bbw÷wUDUmn) | 28 | 472 |
| wefvMxq Kvhv©jq | 2 | 39 |
| wefvMxq wbixÿv Kvhv©jq | 2 | 28 |
| ‡Rvbvj Kvhv©jq | 22 | 327 |
| ‡Rvbvj wbixÿv Kvhv©jq | 22 | 150 |
| kvLv Kvhv©jq | 366 | 4966 |
| ‡gvU t | 442 | 5982 |

* **ivKv‡ei c`vqb cÖwµqv t**

PvKzwii weavb Abyhvqx `yBwU c×wZ‡Z k~Y¨ c` c~iY Kiv nq t

1. c‡`vbœwZi gva¨‡g wb‡qvM
2. mivmwi wb‡qvM

* **mivmwi wb‡qvM t**

1. wb‡qv‡Mi Rb¨ k~Y¨ c‡`i wfwË‡Z gš¿Yvj‡qi Aby‡gv`b MÖnY
2. weÁwß cÖ`vb (weÁwß‡Z †hvM¨Zvi cÖ‡hvRbxq Z\_¨vw` PvIqv nq)
3. weÁwß Abyhvqx cÖvß Av‡e`b MÖnY I msiÿY
4. wbev©Pbx cixÿv MÖnY
5. wbev©Pbx cixÿvi ci c`mg~n c~i‡Yi Rb¨ †KvUv wfwËK miKvix wm×všÍ cwicvjb Ki‡Z nq

* **c‡`vbœwZi gva¨‡g wb‡qvM t**

c‡`vbœwZi Rb¨ e¨vs‡Ki RvixK…Z c‡`vbœwZ bxwZgvjv AbymiY Ki‡Z nq|

c‡`vbœwZ bxwZgvjv t

* c‡`vbœwZ bxwZgvjvq Kg©KZv© n‡Z Dc-gnve¨e¯’vcKZ ch©šÍ c‡` c‡`vbœwZi Rb¨ mvÿvZKv‡ii e¨e¯’v ivLv Av‡Q|
* mvÿvZKvi cÖ`v‡bi Rb¨ †em gvK© †c‡Z n‡e| †em gvK© ej‡Z c‡`vbœwZi Rb¨ wbav©wiZ cvk b¤^i n‡Z mvÿvZKv‡ii Rb¨ wbav©wiZ cy‡iv b¤^i ev` w`‡j †h b¤^i cvIqv hv‡e Zv‡K eySv‡e|
* Kg©KZv©i wb‡Pi c`¸wj‡Z c‡`vbœwZi †ÿ‡Î mvÿvZKvi cÖ‡qvRb nqbv| G‡ÿ‡Î wWwcwm KwgwUi mycvwi‡ki †cÖwÿ‡Z e¨vsK e¨e¯’vcbv c‡`vbœwZ cÖ`vb K‡ib|
* **c‡`vbœwZi †ÿ‡Î wb¤œiƒc †hvM¨Zvi wfwË‡Z cvm gvK© wbav©iY Kiv nq t**

1. PvKzixii †gqv`Kvj
2. wkÿvMZ †hvM¨Zv
3. e¨vswKs wW‡cøvgv
4. gvV chv©‡qi Kvh©Kvj
5. evwl©K †Mvcbxq cÖwZ‡e`b (weMZ 5 eQi)
6. mvÿvrKv‡ii wbav©wiZ b¤^‡ii b~¨bc‡ÿ 40% †c‡Z n‡e

* **ivRkvnx K…wl Dbœqb e¨vs‡Ki kvLvmg~‡ni wefvRb t**
* **kni kvLv t**

|  |  |  |
| --- | --- | --- |
| **µt bst** | **kvLvi aiY** | **msL¨v** |
| 1. | K‡cv©‡iU kvLv (Dge¨ cÖavb) | 04 |
| 2. | ‡Rjv chv©‡qi kvLv (mge¨ cÖavb) | 14 |
| 3. | wmwU K‡cv©‡ikb/ †Rjv kn‡i Aew¯’Z †Rjv kvLv e¨wZZ Ab¨ kvLv (Dg~K cÖavb)\*\*\* | 08 |
| 4. | K †kÖYxf~³ ‡cŠi kvLv (Dg~K cÖavb) | 24 |
| **†gvU t** | | **50** |

\*\*\* †Rv‡bi cÖavb kvLv wn‡m‡e `vwqZ¡ cvjbKvix gvwScvov (w`bvRcyi/`t) I ivRvevRvi (e¸ov/`t) kvLvi cÖavb mnKvix gnve¨e¯’vcK|

* **cjøx kvLv t**

|  |  |  |
| --- | --- | --- |
| **µt bst** | **kvLvi aiY** | **msL¨v** |
| 1. | L I M †kÖYxf~³ †cŠikvLv (Dg~K cÖavb) | 45 |
| 2. | ‡cŠimfv e¨wZZ \_vbv/Dc‡Rjv chv©‡qi kvLv (Dg~K cÖavb) | 44 |
| 3. | BDwbqb chv©‡qi kvLv (gyK/DK cÖavb) | 240 |
| **‡gvU t** | | **329** |

* **ivKv‡ei K‡cv©‡iU kvLv t** ivKv‡e wb¤œwjwLZ 4 wU K‡cv©‡iU kvLv i‡q‡Q

1. ¯’vbxq g~L¨ Kvhv©jq (ivRkvnx)
2. XvKv kvLv (XvKv)
3. e¸ov kvLv (e¸ov)
4. iscyi kvLv (iscyi)

* **K‡cv©‡iU kvLvi MVb t**

K‡cv©‡iU kvLvi cÖavb n‡eb GKRb Dc-gnve¨e¯’vcK| Gi Kvhv©ejx‡K 4 wU cÖavb Dc-kvLvq fvM Kiv n‡q‡Q| Dc-kvLv¸wj n‡jv t

**K)** mvaviY e¨vswKs Dc-kvLv

L) FY I AwMÖg Dc-kvLv

M) ˆe‡`wkK gy`ªv wewbgq Dc-kvLv

N) cÖkvmb Dc-kvLv

**K) mvaviY e¨vswKs Dc-kvLv t** mvaviY e¨vswKs Dc-kvLvi `vwq‡Z¡ \_vK‡eb GKRb mnKvix gnve¨e¯’vcK hvi Aax‡b wewfbœ Dc-kvLv †hgb t Znwej e¨e¯’vcbv, †iwg‡UÝ, AvgvbZ, mÂqcÎ, wbKvk, eyKwKwcs I K‡›Uªvj ewn, cÖavb Kvhv©jq wnmve I wbixÿv Dc-kvLv BZ¨vw`|

**L) FY I AwMÖg Dc-kvLv t** GKRb mnKvix gnve¨e¯’vc‡Ki Aax‡b cÖ‡qvRbxq msL¨K Kg©KZv©/Kg©Pvix wb‡qvwRZ †\_‡K FY weZiY I Av`vq msµvšÍ Kvh©µg myôzfv‡e cwiPvjbv Ki‡eb|

**M) ˆe‡`wkK gy`ªv wewbgq Dc-kvLv t** eZ©gvb mg‡q gy³ evRvi A\_©bxwZi bxwZgvjvi Av‡jv‡K cÖwZ‡hvwMZvi wfwË‡Z ˆe‡`wkK e¨emv evwYR¨ cwiPvjbv Ki‡Z n‡j Rbej e„w×mn AeKvVv‡gvMZ cwieZ©b, cwiea©b I ms‡hvRb AZ¨šÍ Riæix| GB kvLvi Aax‡b GKwU Gjwm Dc-kvLv \_vK‡e| Dc-kvLv `ywUi Kvh©µg myôzfv‡e cwiPvjbvi Rb¨ mnKvix gnve¨e¯’vc‡Ki †bZ…‡Z¡ cÖ‡qvRbxq msL¨K Kg©KZv©/Kg©Pvix \_vK‡eb| Z‡e Avg`vbx-ißvbx, †iwg‡UÝ Z\_v ˆe‡`wkK gy`ªvq †jb‡`b cwiPvjbv msµvšÍ wel‡q evsjv‡`k e¨vs‡Ki Aby‡gv`b MÖnY Ki‡Z n‡e|

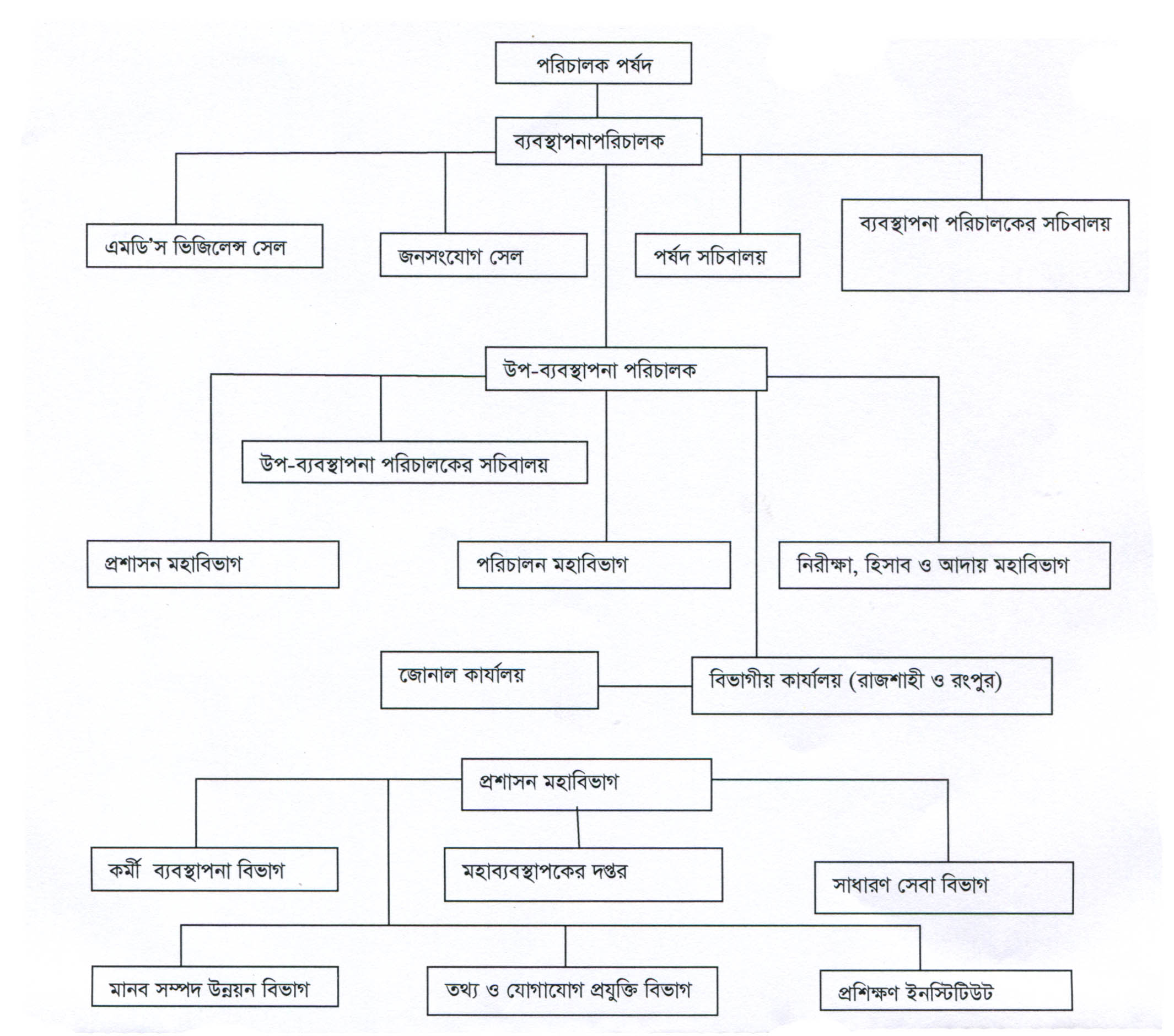
**N) cÖkvmb Dc-kvLv t** K‡cv©‡iU kvLvi cÖkvmb Dc-kvLv mivmwi kvLv e¨e¯’vcK/Dc-gnve¨e¯’vc‡Ki wbqš¿‡Y \_vK‡e| cÖkvmb Dc-kvLvi Dci b¨¯Í \_vK‡e mswkøó kvLvi Kg©KZv©/Kg©Pvix‡`i †eZb-fvZvw` cÖ`vb Ges cÖkvmwbK Kvhv©ejx| Dc-gnve¨e¯’vcK‡K mn‡hvwMZv Kivi Rb¨ Zuvi Aax‡b \_vK‡e cÖ‡qvRbxq msL¨K Kg©KZv©/Kg©Pvix|

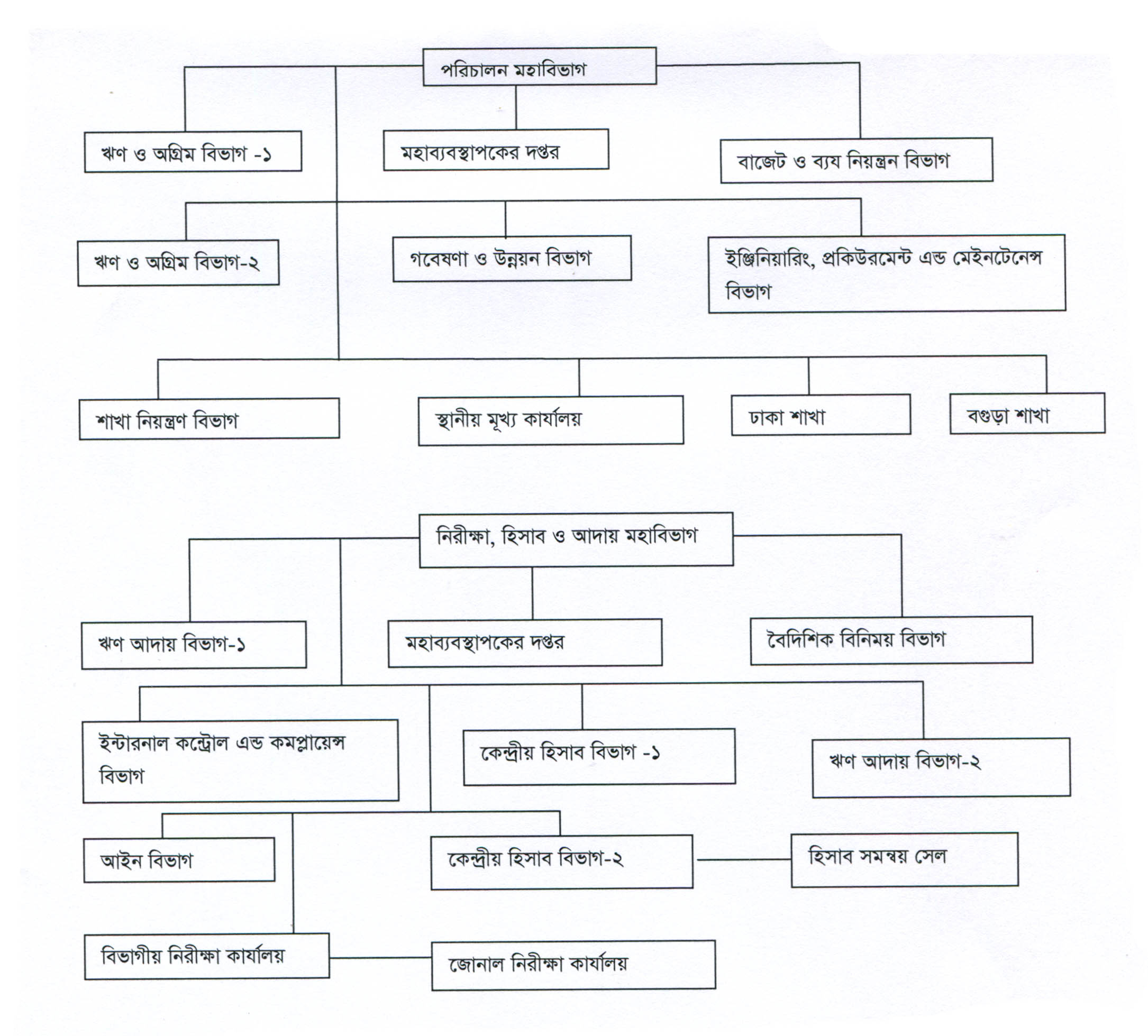
* **K‡cv©‡iU kvLvi ˆewkó¨ I Kvh©cwiwa t**

1. K‡cv©‡iU kvLv GKwU ¯^Zš¿ kvLv Kvhv©jq| cÖavb Kvhv©jq, mivmwi K‡cv©‡iU kvLv‡K wbqš¿Y Ki‡e| Z‡e †Rvbvj e¨e¯’vcK‡`i m‡¤§j‡b K‡cv©‡iU kvLvi Dc-gnve¨e¯’vcK/kvLv cÖavb AskMÖnY Ki‡eb|
2. K‡c©v‡iU kvLv MÖvnK‡`i mKj cÖKvi e¨vswKs myweav cÖ`vb Ki‡e| hvi g‡a¨ †Rbv‡ij e¨vswKs Kvh©µg m‡ev©”P AMÖvwaKvi cv‡e| cÖwZw`b wecyj cwigvb A‡\_©i †jb‡`b K‡cv©‡iU kvLvi Abb¨ ˆewkó¨ n‡e| †Rbv‡ij e¨vswKs/‰e‡`wkK e¨emvi †ÿ‡Î G mKj kvLv wecyj cwigvb Avq Ki‡e|
3. K‡cv©‡iU kvLv ivKv‡ei AvIZvaxb †h †Kvb GjvKvq m¤¢vebvgq cÖKí, e¨emvwqK FY cÖ`vb Ki‡Z cvi‡e|
4. K‡cv©‡iU kvLv mKj e¨emvwqK jÿ¨gvÎv I AR©b cÖwZ‡e`b mivmwi cÖavb Kvhv©j‡qi mswkøó wefvMmg~‡n †cÖiY Ki‡e|
5. K‡cv©‡iU kvLvi Rb¨ c„\_K ev‡RU eivÏ \_vK‡e|
6. K‡cv©‡iU kvLvi Rb¨ FY weZiY, FY Av`vq I AvgvbZ msMÖ‡ni jÿ¨gvÎv c„\_Kfv‡e wbav©iY Kiv \_vK‡e|
7. K‡cv©‡iU kvLv evsjv‡`k e¨vs‡Ki mv‡\_ wnmve cwiPvjbvmn h\_vixwZ wbKvk N‡ii mKj wnmve Kvh©µg cwiPvjbv Ki‡e|
8. kvLvi cÖavb †Rvbvj e¨e¯’vcK‡`i b¨vq cÖkvmwbK I e¨emvwqK Kg©KvÛ cwiPvjbv Ki‡Z cvi‡eb|

**=0=**

**ivKv‡ei me©‡kl Aby‡gvw`Z mvsMVwbK KvVv‡gv**





**ivRkvnx K…wl Dbœqb e¨vsK AvBb-2014**

**ivRkvnx K…wl Dbœqb e¨vsK AvBb-2014**

**Gm.Gg. AvnmvbDjøvn&  
 Abyl` m`m¨**

Rajshahi Krishi Unnayan Bank Ordinance,1986(Ordinance No. LVIII of 1986) kxl©K Aa¨v‡`‡ki welqe¯‘ we‡ePbvµ‡g Dnv cwigvR©bc~e©K ivRkvnx K…wl Dbœqb e¨vsK AvBb-2014 cÖYqb Kiv nq (2014 m‡bi 19 b¤^i AvBb)

**aviv-1 t wk‡ivbvg, cÖeZ©b I cÖ‡qvM**

(1) GB AvBb ivRkvnx K…wl Dbœqb e¨vsK AvBb, 2014 bv‡g AwfwnZ n‡e;

(2) Bnv Awej‡¤^ Kvh©Kix n‡e;

(3) Bnv ivRkvnx I iscyi cÖkvmwbK wefv‡Mi mgMÖ GjvKvq cÖ‡hvR¨ n‡e;

**aviv-2 t msÁv**

(1) ÒKwgwUÓ A\_© wbe©vnx KwgwU, AwWU KwgwU, SuywK e¨e¯’vcbv KwgwU, KvwiMix Dc‡`óv KwgwU Ges Ab¨vb¨ KwgwU ev Dc-KwgwU

(2) ÒKzwUi wkíÓ A\_© mve©ÿwbK ev LÛKvjxb †ckv wn‡m‡e cvwievwiK m`m¨ ev Abyiƒc †ckvq wb‡qvwRZ †Kvb e¨w³ Øviv cwiPvwjZ †Kvb wkí;

(3) ÒK…wlÓ A\_©-

(K) †h †Kvb ai‡Yi km¨ Drcv`b; (L) D`¨vbKl©Y;

(M) ebvqb; (N) grm¨ Pvl, Drcv`b I cÖwµqvKiY;

(O) cÖvYxRvZ cY¨ cÖwµqvKiY; (P) †cvwëª I cÖvYx Lv`¨ Drcv`b; (Q) cÖvYxcvjb; (R) nuvm-gyiMxi Lvgvi cwiPvjb;

(S) `y» Lvgvi cwiPvjb; (T) †gŠgvwQ cvjb; (U) †ikg Pvl Ges (V) Abyiƒc †Kvb K…wl wfwËK wkí|

(4) ÒK…wlRxweÓ A\_©-K…wl c‡Y¨i Drcv`b, Dbœqb, gRy`KiY, ¸`vgRvZKiY, wecYb ev cÖwµqvKi‡Y wb‡qvwRZ e¨w³ Ges Giƒc Kv‡Ri mwnZ m¤ú„³ †Kvb AvB‡bi Aaxb wbewÜZ cÖwZôvb, †Kvb cvewjK wjwg‡UW †Kv¤úvwb ev mgevq mwgwZ;

(5)Òÿz`ª K…wlRxweÓ A\_© GKRb K…wlRxwe hvi `L‡j GKLÛ Rwg ev Rjvkq i‡q‡Q, hv Zvi ev Zvi cwiev‡ii m`‡m¨i Øviv Pvlvev` ev wfbœfv‡e e¨eüZ nq;

(6) I (8) Ò†Pqvig¨vbÓ Ges ÒcwiPvjKÓ A\_© †ev‡W©i †Pqvig¨vb Ges cwiPvjK

(7) Òwba©vwiZÓ A\_© GB AvB‡bi Aaxb cÖYxZ wewa ev cÖweavb Øviv wba©vwiZ

(9) Òevsjv‡`k e¨vsKÓ A\_© evsjv‡`k e¨vsK AW©vi, 1972

(‡cÖwm‡W›U AW©vi bs 127) Gi Aaxb cÖwZwôZ evsjv‡`k e¨vsK

(10)Òe¨e¯’vcbv cwiPvjKÓ(11)Òe¨vsKÓ (12)Ò†evW©Ó (13) Òmgevq mwgwZÓ

**aviv-3 t AvB‡bi cÖavb¨**

AvcvZZt ejer Ab¨ †Kvb AvB‡b wfbœZi hv wKQzB \_vKzK bv †Kb, GB AvB‡bi weavbvejx cÖavb¨ cv‡e;

**aviv-4 t e¨vsK cÖwZôv**

(1) GB AvB‡bi D‡Ïk¨ c~iYK‡í, RajshahiKrishi Unnayan Bank Ordinance, 1986 (Ordinance No. LVIII of 1986) Gi Aaxb cÖwZwôZ ÒivRkvnx K…wl Dbœqb e¨vsKÓ Ggbfv‡e envj \_vK‡e †hb Dnv GB AvB‡bi Aaxb cÖwZwôZ n‡q‡Q;

(2) e¨vsK GKwU mswewae× ms¯’v n‡e, Bnvi ¯’vqx avivevwnKZv I mvaviY mxj‡gvni \_vK‡e, Bnv ¯’vei I A¯’vei Dfq cÖKvi m¤úwË AR©b Kivi, AwaKv‡i ivLvi I n¯ÍvšÍi Kivi ÿgZv \_vK‡e, Bnv ¯^xq bv‡g gvgjv Ki‡Z cvi‡e ev Bnvi weiæ‡× gvgjv `v‡qi Kiv hv‡e|

(3) e¨vsK †Kv¤úvbx AvBb, 1991 Ges evsjv‡`k e¨vsK AW©vi, 1972 Ges e¨vswKs †Kv¤úvbx m¤úwK©Z Ab¨ †Kvb AvB‡bi D‡Ïk¨ c~iYK‡í Bnv GKwU e¨vsK †Kv¤úvbx wn‡m‡e MY¨ n‡e|

(4) evsjv‡`k e¨vsK KZ©„K RvixK…Z †h †Kvb wb‡`©kbv cybwe©‡ePbv Kivi Rb¨ Dnv evsjv‡`k e¨vs‡K †cÖiY Kiv hv‡e, evsjv‡`k e¨vsK I e¨vs‡Ki g‡a¨ †Kvb gZ cv\_©K¨ †`Lv w`‡j welqwU miKv‡ii wbKU †cÖiY Ki‡Z n‡e Ges †m‡ÿ‡Î miKv‡ii wm×všÍ P‚ovšÍ we‡ewPZ n‡e|

**aviv-5 t cÖavb Kvh©vjq**

(1) ivRkvnx‡Z e¨vs‡Ki cÖavb Kvh©vjq \_vK‡e; miKv‡ii wb‡`©‡k ivRkvnx ev iscyi wefv‡Mi †h †Kvb ¯’v‡b cÖavb Kvh©vjq ¯’vbvšÍi Kiv hv‡e;

(2) evsjv‡`k e¨vs‡Ki Aby‡gv`bµ‡g e¨vsK Kvh©vjq ev kvLv ¯’vcb Ki‡Z cvi‡e;

**aviv-6 t Aby‡gvw`Z g~jab I cwi‡kvwaZ g~jab**

(1) evs‡Ki Aby‡gvw`Z g~jab n‡e 1 (GK) nvRvi †KvwU UvKv, hv e¨vs‡Ki cÖ‡qvRb Abyhvqx mg‡q mg‡q miKvi KZ©„K wba©vwiZ AvKv‡i I c×wZ‡Z cwi‡kva Kiv n‡e; Z‡e kZ© \_v‡K †h, miKvi mg‡q mg‡q e¨vs‡Ki Aby‡gvw`Z g~jab e„w× Ki‡Z cvi‡e;

(2) evsjv‡`k e¨vsK KZ©„K, mgq mgq, RvixK…Z SuywK wfwËK b~¨bZg I ch©vß g~jab miKvi KZ©„K cwi‡kvwaZ n‡e;

**aviv-7 t mvaviY wb‡`©kbv I ZË¡veavb**

(1) GB AvB‡bi Aaxb cÖYxZ wewagvjv mv‡c‡ÿ e¨vs‡Ki mvaviY wb‡`©kbv, cÖkvmwbK welq I Kvh©µg GKwU †evW© Ae WvB‡i±im ev cwiPvjbv cl©‡`i Dci b¨v¯Í \_vK‡e; †evW© KZ©„K m¤úvw`Z n‡Z cv‡i Giæc me ÿgZv cÖ‡qvM Ki‡Z cvi‡e;

(2) cwiPvjbv cl©` e¨vs‡Ki evwYwR¨K welq we‡ePbv Ki‡e, Z‡e K…wlRxwe, K…wl I KzwUi wk‡íi Dbœqbmn Rb¯^v‡\_©i cÖwZ ¸iæZ¡ Av‡ivc Ki‡e;

(3) †Kvb bxwZ wba©viYx wel‡q miKv‡ii wm×všÍ P‚ovšÍ wn‡m‡e M„nxZ n‡e;

**aviv-8t cwiPvjbv cl©` MVb**

**wb¤œewY©Z 11 (GMvi) Rb cwiPvjKe„‡›`i mgš^‡q cwiPvjbv cl©` MwVZ n‡et**

(K) ‡Pqvig¨vb

(L) e¨e¯’vcbv cwiPvjK

(M) ivRkvnx wefv‡Mi wefvMxq Kwgkbvi, c`vwaKvie‡j

(N) iscyi wefv‡Mi wefvMxq Kwgkbvi, c`vwaKvie‡j

(O) e¨vsK I Avw\_©K cÖwZôvb wefv‡Mi GKRb cÖwZwbwa, Ab~¨b hyM¥ mwPe c`gh©v`vi

(P) AwZwi³ cwiPvjK, K…wl m¤úªmviY Awa`ßi, ivRkvnx wefvM, c`vwaKvie‡j

(Q) AwZwi³ cwiPvjK, K…wl m¤úªmviY Awa`ßi, iscyi wefvM, c`vwaKvie‡j

(R) Dc-cwiPvjK, grm¨ Awa`ßi, ivRkvnx wefvM, c`vwaKvie‡j

(S) Dc-cwiPvjK, cÖvYx m¤ú` Awa`ßi, iscyi wefvM, c`vwaKvie‡j; Ges

(T) miKvi KZ©„K g‡bvbxZ K…wl, e¨emv cÖkvmb ev Avw\_©K e¨e¯’vcbv wel‡q AwfÁ 2 (`yB) Rb wewkó e¨w³

**aviv-9 t †Pqvig¨vb**

(1), (2) I (3) cÖRvZ‡š¿i PvKzix‡Z wb‡qvwRZ bb, Ggb GKRb e¨w³ miKvi KZ©„K e¨vs‡Ki †Pqvig¨vb wbhy³ n‡eb, ‡Kvb Kvi‡Y †Pqvig¨vb `vwqZ¡ cvj‡b Amg\_© n‡j ev c` k~b¨ n‡j be wbhy³ †Pqvig¨vb †hvM`vb bv Kiv ch©šÍ miKvi KZ©„K g‡bvbxZ †Kvb cwiPvjK mvgwqKfv‡e †Pqvig¨v‡bi `vwqZ¡ cvjb Ki‡eb;

**aviv-10 t e¨e¯’vcbv cwiPvjK**

(1), (2) I (3) miKvi KZ©„K e¨vs‡Ki e¨e¯’vcbv cwiPvjK wbhy³ n‡eb, miKvi e¨e¯’vcbv cwiPvj‡Ki PvKzixi kZ©vejx w¯’i Ki‡eb| ‡Kvb Kvi‡Y e¨e¯’vcbv cwiPvjK `vwqZ¡ cvj‡b Amg\_© n‡j be wbhy³ e¨e¯’vcbv cwiPvjK †hvM`vb bv Kiv ch©šÍ cwiPvjbv cl©` KZ©„K g‡bvbxZ †Kvb Kg©KZ©v mvgwqKfv‡e e¨e¯’vcbv cwiPvj‡Ki `vwqZ¡ cvjb Ki‡eb|

**aviv-11 t ‡gqv`, c`Z¨vM, BZ¨vw`**

(1) I (2) †Pqvig¨vb, e¨e¯’vcbv cwiPvjK Ges Ab¨vb¨ cwiPvjKMY miKvi KZ©„K wba©vwiZ †gqv` I k‡Z© ¯^c‡` envj \_vK‡eb, miKvi †h †Kvb mgq GB wb‡qvM evwZj Ki‡Z cvi‡eb,

(3) †Pqvig¨vb, e¨e¯’vcbv cwiPvjK Ges Ab¨vb¨ cwiPvjKMY ‡h †Kvb mgq wbR ¯^vÿihy³ cÎ‡hv‡M ¯^xq c` Z¨vM Ki‡Z cvi‡eb, Z‡e miKvi KZ©„K M„nxZ bv nIqv ch©šÍ †Kvb c`Z¨vMcÎ Kvh©Ki n‡e bv;

**aviv-12 t ‡Pqvig¨vb I cwiPvjKM‡Yi ÿgZv Ges Kvh©vejx**

(1) e¨e¯’vcbv cwiPvjK e¨vs‡Ki cÖavb wbe©vnx n‡eb;

(2) †Pqvig¨vb, e¨e¯’vcbv cwiPvjK I Ab¨vb¨ cwiPvjKMY cl©` KZ©„K wba©vwiZ ev Awc©Z ÿgZv cÖ‡qvM, Kvh©vejx m¤úv`b Ges `vwqZ¡ cvjb Ki‡eb;

**aviv-13 t KwgwUmg~n**

(1) I (2) **wbe©vnx KwgwUt**

(K) †Pqvig¨vb, (L) e¨e¯’vcbv cwiPvjK, (M) †evW© KZ©„K g‡bvbxZ GKRb cwiPvjK| wbe©vnx KwgwU, GZ`y‡Ï‡k¨ cÖYxZ wewagvjv mv‡c‡ÿ, †ev‡W©i GLwZqvivaxb †h †Kvb welq wb¯úwË Ki‡Z cvi‡eb;

**(3) AwWU KwgwUt**

(K) †evW© KZ©„K cwiPvjKM‡Yi ga¨ †\_‡K g‡bvbxZ 1 (GK) Rb †Pqvig¨vb (L) †evW© KZ©„K g‡bvbxZ Ab¨ 2 (`yB) Rb cwiPvjK;

(4) **SzuwK e¨e¯’vcbv KwgwU t**

(K) †evW© KZ©„K cwiPvjKM‡Yi ga¨ †\_‡K g‡bvbxZ 1 (GK) Rb †Pqvig¨vb (L) †evW© KZ©„K g‡bvbxZ Ab¨ 2 (`yB) Rb cwiPvjK;

(5) **KvwiMix Dc‡`óv KwgwUt**

Avw\_©K mnvqZv cÖ`v‡bi Rb¨, †Kvb Kg©-cwiKíbv ev Ab¨ ‡Kvb wel‡q civg‡k©i Rb¨ †evW© GKwU KvwiMix Dc‡`óv KwgwU MVb Ki‡Z cvi‡e|

(6) I (7) e¨vs‡Ki Kv‡Ri myweav‡\_© †evW© cÖ‡qvR‡b Ab¨vb¨ KwgwU MVb Ki‡Z cvi‡e; KvwiMix Dc‡`óv KwgwUmn Ab¨vb¨ KwgwUi `vwqZ¡, Kvh©vejx I Dnv‡`i mfvi Kvh©c×wZ, GB AvB‡bi weavb mv‡c‡ÿ, †evW© KZ©„K wba©vwiZ n‡e;

**aviv-14t mfv**

(1) cl©` mfvq Ab~¨b 4 (Pvi) Rb Ges KwgwUi mfvq 2 (`yB) Rb cwiPvj‡Ki Dcw¯’wZ e¨ZxZ †Kvivg c~Y© n‡e bv;

(2) I (3) cÖweavb Øviv wbav©wiZ mgq I ¯’v‡b †evW© mfv AbywôZ n‡e; mfvq †Pqvig¨vb mfvcwZZ¡ Ki‡eb;

(4) mfvq Dcw¯’Z †Pqvig¨vb I cwiPvjKe„‡›`i GKwU K‡i †fvU cÖ`v‡bi ÿgZv \_vK‡e Ges †fv‡Ui mgZvi †ÿ‡Î †Pqvig¨vb ev mfvcwZZ¡Kvix cwiPvjK wØZxq ev wbY©vqK ‡fvU cÖ`vb Ki‡Z cvi‡eb;

(5) ‡Kej †Kvb c‡`i k~b¨Zv ev †evW© ev KwgwU MV‡b ÎæwU \_vKevi Kvi‡Y †evW© ev KwgwUi †Kvb Kvh© ev Kvh©aviv A‰ea¨ n‡e bv ev †m m¤ú‡K© †Kvb cÖkœ DÌvcb Kiv hv‡e bv;

**aviv-15 t cwiPvjKM‡Yi m¤§vbx**

(1) e¨e¯’vcbv cwiPvjK e¨wZ‡i‡K Ab¨vb¨ cwiPvjKMY †evW©, KwgwU ev KvwiMix Dc‡`óv KwgwUi mfvq †hvM`v‡bi Rb¨ miKvi KZ©„K, mg‡q mg‡q, wba©vwiZ m¤§vbx cÖvß n‡eb;

(2) ‡evW©, KwgwU ev KvwiMix Dc‡`óv KwgwUi mfvq †hvM`v‡bi Rb¨ cwiPvjKMY KZ©„K e¨wqZ ågY e¨qmn Ab¨vb¨ Avbylw½K e¨q, wewa Øviv wba©vwiZ c×wZ‡Z cwi‡kvwaZ n‡e;

(3) GB avivq DwjøwLZ m¤§vbx, ågY e¨q Ges Ab¨vb¨ Avbylw½K e¨q e¨vsK KZ©„K cÖ‡`q n‡e;

**aviv-16 t e¨vs‡Ki Kvh©vejx**

(1) K…wlRxex, grm¨Rxex, Mevw`cï I nvum-gyiMx cvjbKvix Ges KzwUiwkí, grm¨ I cÖvYx m¤ú` wkímn mswkøó Ab¨vb¨ wk‡í RwoZ e¨w³eM©‡K e¨vsK wewa Øviv wba©vwiZ †gqv`, kZ© I c×wZ‡Z †Kvb e¯‘ fvovq MÖnY, fvovq cÖ`vb ev ¸`vgRvZKi‡Yi myweav cÖ`v‡bi wbwgË, FY wnmv‡e AwMÖg cÖ`vbmn bM‡` ev `ª‡e¨ FY cÖ`vb Ki‡Z cvi‡e;

(2) Dc-aviv (1) Gi D‡Ïk¨ c~iYK‡í e¨vsK wb¤œewY©Z Kvhv©ejx m¤úv`b Ki‡Z cvi‡e t h\_v-

(K) AvgvbZ wnmv‡e A\_© MÖnY;

(L) e¨emvi D‡Ï‡k¨ e¨vs‡Ki m¤úwË Rvgvb‡Zi wecix‡Z ev Ab¨ †Kvbfv‡e FY MÖnY;

(M) eÛ I wW‡eÂvi Bm¨y Ges weµq;

(N) evsjv‡`k e¨vs‡Ki wewaweavb ‡gvZv‡eK SME Lv‡Z FY cÖ`vb, evsjv‡`k e¨vs‡Ki jvB‡mÝ cÖvwß mv‡c‡ÿ ˆe‡`wkK wewbgq e¨emv cwiPvjb I A\_©vqb;

(O) e¨vsK cÖ`Ë FY I AwMÖ‡gi wbivcËv weav‡bi wbwgË RvgvbZ (pledge), eÜK (mortgage), `vqeÜb (hypothecation) A\_ev †h †Kvb ¯’vei ev A¯’vei m¤úwËi ¯^ËvšÍi `wjj ev †Kvb Zdwmjx e¨vs‡Ki kZ©nxb e¨vsK M¨viv›Ux A\_ev `yB ev Z‡ZvwaK ˆea ¯^vÿihy³, hvi g‡a¨ GKwU Zdwmjx e¨vs‡Ki, wewbgq wej ev A½xKvicÎ A\_ev Ab¨vb¨ n¯ÍvšÍi‡hvM¨ `wjjvw` AvniY, MÖnY, evÆvKiY, µq, weµq ev cybtevÆvKiY; Z‡e kZ© \_v‡K †h, †Kvb K…wlRxex‡K me© mvKz‡j¨ AbwaK cvuP nvRvi UvKv FY cÖ`vbKv‡j e¨vsK cÖ‡qvR‡b GK ev GKvwaK Rvwgb`v‡ii A½xKvibvgv Øviv wbivcËv wbwðZ Ki‡Z cvi‡e; hw` Giƒc K…wlRxex Zvi D³ AsMxKvibvgvi kZ©vw` cÖwZcvj‡b Zvi wbw`©ó m¤úwËi Dci PvR© m„wó Kivi Rb¨ e¨vs‡Ki mwnZ Pzw³‡Z Ave× nq;

(P) exR ev K…wl, grm¨ I cÖvYxm¤ú` mswkøó hš¿, miÄvg, DcKiY, mvi ev ivmvqwbK A\_ev K…wl‡Z e¨eüZ Ab¨ †Kvb mvgMÖx µq, gRy` I F‡Y mieivnKiY,

(Q) K…wli mwnZ m¤ú„³ ev K…wlwfwËK KzwUi wkí ev Zrmswkøó wkímg~‡n A\_©vq‡b wb‡qvwRZ wbMge× cÖwZôv‡bi Rb¨, AbwaK 10 (`k) eQ‡ii g‡a¨ cwi‡kva‡hvM¨, FYcÎ (Debenture) PvjyKiY;

(R) ¯^Y©, AjsKvi, gwbgy³v, wbivcËv RvgvbZ ev mÂqcÎ Ges gvwjKvbv `wjjmn Ab¨vb¨ g~j¨evb `ªe¨vw`i †ndvRZ Ges Giæc wbivcËv RvgvbZ ev mÂqmg~‡ni weµqjä A\_© msMÖnKiY, Avmj, my`, jf¨vsk hvnvB †nvK bv †Kb;

(S) wbe©vnK, AwQ ev Ab¨fv‡e †h †Kvb D‡Ï‡k¨ welq m¤úwËi cwiPvjb;

(T) A\_© Ges wbivcËv Avgvb‡Zi g~j¨ cÖ`vb, MÖnY, msMÖn Ges †cÖiY;

(U) e¨emv cwiPvjbvi D‡Ï‡k¨ mKj cÖKvi ¯’vei I A¯’vei m¤úwË AR©b, iÿYv‡eÿY I n¯ÍvšÍi;

(V) miKv‡ii c~e©vby‡gv`bµ‡g, †h †Kvb e¨vsK ev Avw\_©K cÖwZôv‡bi g~jab, cwim¤ú` I `vq‡`bvmn e¨emvi `vwqZ¡ MÖnY;

(W) Zdwmjx e¨vsK KZ©„K gÄyixK…Z F‡Yi K…wlR m¤úwËi wbivcËvi wecix‡Z wbðqZv cÖ`vb;

(X) †Kvb e¨vsK ev Avw\_©K cÖwZôv‡b wnmve †Lvjv A\_ev Dnvi mwnZ †h †Kvb cÖwZwbwaZ¡ e‡›`ve¯ÍKiY Ges Dnvi cÖwZwbwa ev cÖwZmsMx (Correspondent) wnmv‡e KvR ;

(Y) †Kej mvgwqK e¨e¯’v wnmv‡e miKvix RvgvbZ mg~‡n Dnvi Znwej wewb‡qvM;

(Z) e¨vs‡Ki †h †Kvb cvIbv AvswkK ev m¤ú~Y© cwi‡kva¯^iƒc e¨vs‡Ki `Ljf‚³ ¯’vei ev A¯’vei m¤úwË weµq A\_ev bM`xKiY Ges e¨vs‡Ki RvgvbZ wnmv‡e M„nxZ †h †Kvb ¯’vei ev A¯’vei m¤úwË AR©b ev AwaKv‡i ivLv;

(\_) e¨vs‡Ki kvLv m¤úªmviYmn G‡R›U e¨vswKs cÖeZ©bKiY;

(`) e¨vs‡Ki Kvh©µg hy‡Mvc‡hvMx Kiv j‡ÿ¨ †gvevBj e¨vswKs ev AbjvBb e¨vwKs PvjyKiY;

(a) e¨vs‡Ki KvswLZ jÿ¨ AR©‡b mnvqK Giƒc AvbylswMK ev cÖ‡qvRbxq Kvh©vw` m¤úv`b Kiv;

(3) miKvi KZ©„K cÖwZkÖæZ (Guaranteed) †h †Kvb FY mywbw`©ó RvgvbZ e¨wZ‡i‡K cÖ`vb Kiv hv‡e;

(4) KzwUi wkí, K…wlwfwËK wkí ev Zrmswkøó †h †Kvb wk‡í wb‡qvwRZ e¨w³i FY cwi‡kva wbwðZ Kivi j‡ÿ¨ †h †Kvb cÖKvi m¤úwË eÜK, `vqe× ev ¯^Z¡všÍi A\_ev wfbœfv‡e PvR© m„wó Kiv hv‡e, Ges Giæc m¤úwË n‡Z FY Av`v‡qi e¨e¯’v MÖnY Kiv hv‡e; Z‡e kZ© \_v‡K †h, Giæc m¤úwË cÖKvk¨ wbjvg e¨ZxZ Ges Giæc m¤úwË e¨vs‡Ki cvIbv Av`v‡qi Rb¨ ch©vß bv ch©šÍ Dnv weµq Kiv hv‡e bv;

(5) e¨vs‡Ki wbKU eÜKK…Z m¤úwË Ab¨ †Kvb e¨w³i wbKU †Kvb wewbgq g~j¨ Øviv n¯ÍvšÍwiZ n‡jI †m‡ÿ‡Î GKBfv‡e GB weavb Kvh©Ki n‡e;

(6) e¨vsK Dnvi FY I Av`vq mswkøó e¨q ch©‡eÿ‡bi Rb¨ wewa Øviv †Kvb ms¯’v‡K wbhy³ Ki‡Z cvi‡e;

(7) miKvi KZ©„K wb‡`©kbv mv‡c‡ÿ, e¨vsK evsjv‡`‡ki evwn‡i †h †Kvb e¨emv cwiPvjbv Ki‡Z cvi‡e;

(8) K…wl QvovI Ab¨ †h †Kvb D‡Ï‡k¨ AvgvbZKvix‡K Zvi wbR¯^ Avgvb‡Zi wecix‡Z cÖ‡qvR‡b FY cÖ`vb Kiv hv‡e;

**aviv-17 t eÛ I FYcÎ**

(1) I (2) e¨vsK miKv‡ii c~e©vby‡gv`bµ‡g eÛ I FYcÎ Bm¨y I weµq Ki‡Z cvi‡e, Bm¨yK…Z I wewµZ eÛ Ges FYc‡Î miKvwi wbðqZv \_vK‡e, my`nvi miKvi KZ©„K wba©vwiZ n‡e;

**aviv-18 t M‡elYv I cÖwkÿY**

e¨vsK, cÖ‡qvR‡b, miKvwi ev †emiKvwi cÖwZôv‡bi mn‡hvMxZv I civgk©µ‡g, K…wl I Zrm¤úwK©Z †h †Kvb wel‡q M‡elYv Ki‡Z cvi‡e, e¨vsK I Abyiƒc cÖwZôv‡bi Kg©KZ©v Kg©Pvix‡`i Kj¨vbv‡\_© cÖwkÿY myweavw` cÖ`v‡bi Rb¨ cÖwkÿY Bbw÷wUDU ¯’vcb Ki‡Z cvi‡e;

**aviv-19 t ÿz`ª K…wlRxex‡`i FY Pvwn`vi cÖwZ ¸iæZ¡ cÖ`vb**

e¨vs‡Ki Kvh©µg cwiPvjbvi ‡ÿ‡Î ‡evW©, hZ`yi m¤¢e, cÖvwšÍK Ges f‚wgnxb K…lKmn ÿz`ªK…wlRxex‡`i FY Pvwn`vi cÖwZ me©vwaK ¸iæZ¡ cÖ`vb Ki‡e;

**aviv-20 t cwiPvjK‡`i RvgvbZwenxb FY cÖ`vb wbwl×**

e¨vsK, †Kvb cwiPvjK‡K A\_ev †Kvb cwiPvj‡Ki ¯^v\_© RwoZ i‡q‡Q Giæc †Kvb e¨emv cÖwZôvb‡K, RvgvbZwenxb AwMÖg ev FY cÖ`vb Ki‡e bv;

**aviv-21 t cÖ`Ë F‡Yi D‡Ïk¨ Abyhvqx e¨envi**

FY †h D‡Ï‡k¨ cÖ`vb Kiv n‡e †m D‡Ï‡k¨B e¨envi wbwðZ Ki‡Z n‡e, F‡Yi UvKv wfbœ Lv‡Z e¨wqZ n‡j Zv Awej‡¤^ Av`vq Ki‡Z n‡e;

**aviv-22 t KwZcq †ÿ‡Î e¨vsK KZ©„K F‡Yi UvKv m¤ú~Y©iƒ‡c cwi‡kv‡ai `vex**

(K) FY MÖnxZv F‡Yi †Kvb Pzw³ jsNb Ki‡j;

(L) FY MÖnxZv F‡Yi UvKv cwi‡kv‡a Amg\_© we‡ewPZ n‡j;

(M) F‡Yi mwnZ m¤ú„³ ‡Kvb wg\_¨v Z\_¨ cÖ`Ë n‡j;

(N) e¨vs‡Ki wbKU eÜKxK…Z m¤úwË myôzfv‡e msiwÿZ bv n‡j, 20% Gi †ekx AePq n‡j, Ges Giæc †ÿ‡Î FY MÖnxZv AwZwi³ RvgvbZ bv w`‡j;

(O) e¨vs‡Ki webv AbygwZ‡Z RvgvbZx m¤úwË ¯’vbvšÍi, n¯ÍvšÍi, fvov, BRviv ev e‡›`ve¯Í cÖ`vb Ki‡j;

(P) e¨vs‡Ki we‡ePbvq Ab¨ †h †Kvb Kvi‡Y Dnvi ¯^v\_© msiÿ‡Yi cÖ‡qvRbxqZv †`Lv w`‡j;

**aviv-23 t cvIbv Av`vq**

(1) ‡Kvb K…wlRxex F‡Yi Pzw³i kZ©vejx cvj‡b ev FY cwi‡kv‡a e¨\_© n‡j (cÖvK…wZK `y‡h©vMRwbZ KviY e¨ZxZ) e¨vsK D³ FY MÖnxZvi cÖwZôv‡bi AwaMÖnY, RvgvbZ ev eÜKx m¤úwË wKsev Ab¨ †h †Kvb m¤úwË `Lj, weµq ev bM`xKiY Ki‡Z cvi‡e;

(2) FYMÖnxZvi wbKU e¨vs‡Ki mgy`q cvIbv e‡Kqv f‚wg ivR¯^ wn‡m‡e Av`vq‡hvM¨ n‡e; e¨vs‡Ki cvIbv Av`v‡qi D‡Ï‡k¨ miKvix `vex Av`vq AvBb, 1913 cÖ‡qv‡Mi ‡ÿ‡Î D³ AvB‡bi aviv-7, 9, 10 I 13 Gi cÖ‡qvM n‡Z e¨vsK‡K Ae¨vnwZ †`qv n‡q‡Q Ges aviv-6 †gvZv‡eK Bmy¨K…Z mvwU©wd‡K‡Ui `vex P‚ovšÍ e‡j MY¨ n‡e;

(4) mgevq mwgwZi wbKU †\_‡K cvIbvI GB AvB‡bi weavb Abyhvqx Av`vq‡hvM¨ n‡e;

(5) ‡Kej e¨vs‡Ki cvIbv Av`v‡qi D‡Ï‡k¨ e¨vs‡Ki e¨e¯’vcK ev Z`ya© c`gh©`vi GKRb Kg©KZ©v Zvi Awa‡ÿ‡Î mvwU©wd‡KU Awdmvi KZ©„K cÖ‡qvM‡hvM¨ mKj ÿgZv cÖ‡qvM Ki‡Z cvi‡eb;

**aviv- 24t msiwÿZ Znwej**

e¨vsK mvaviY msiwÿZ Znwej (General Reserve Fund)bv‡g GKwU Znwej cÖwZôv Ki‡e| miKv‡ii wb‡`©k Abyhvqx e¨vsK mg‡q mg‡q Giæc Ab¨vb¨ we‡kl msiwÿZ Znwej cÖwZôv Ki‡e;

**aviv-25t gybvdv e›Ub**

Abv`vqx I m‡›`nRbK FY, m¤ú‡`i AePq, ch©vß mwÂwZ †i‡L miKvix wm×všÍ Abyhvqx e¨vs‡Ki evrmwiK bxU gybvdvi e›Ub Kiv hv‡e;

**aviv-26t wnmve I wbixÿv**

(1) e¨vsK h\_vh\_fv‡e Dnvi wnmve msiÿY Ki‡e Ges jvf-ÿwZi wnmve I w¯’wZcÎmn evwl©K wnmve weeiYx cÖ¯‘Z Ki‡e;

(2) I (3) miKvi KZ…©K wbhy³ Ab~¨b `yBRb wbixÿK, hviv evsjv‡`k PvU©vW© GKvD›Um& AWv©i, 1973 Abyhvqx PvU©vW© GKvD‡›U›U wnmv‡e AwfwnZ, Zv‡`i Øviv e¨vs‡Ki wnmve wbixwÿZ n‡e, Zviv e¨vs‡Ki mKj wnmve, †iKW©, `wjj `¯Ív‡eR, iwk` I Ab¨vb¨ m¤úwË cixÿv Ki‡eb, e¨vs‡Ki †h ‡Kvb cwiPvjK Ges Kg©KZ©v Kg©Pvix‡K wRÁvmvev` Ki‡Z cvi‡eb;

(4) wbixÿKMY miKv‡ii wbKU wbixÿv cÖwZ‡e`b †ck Ki‡eb;

(5) miKvi wbixÿKMY‡K cÖ‡qvRbxq ‡h †Kvb wb‡`©k cÖ`vb Ki‡Z cvi‡eb;

(6) e¨vsK, miKvix evwYwR¨K wbixÿv Awa`ß‡ii gva¨‡g evrmwiK wfwË‡Z e¨vs‡Ki wba©vwiZ kvLv ev Kvh©vj‡qi evwYwR¨K wbixÿv Kvh©µg m¤úbœ Ki‡e;

(7) e¨vs‡Ki Af¨šÍixY wbqš¿Y I cwicvjb e¨e¯’v †Rvi`vi Kivi j‡ÿ¨ cÖwZwU kvLvi wbixÿv Kvh©µg Af¨šÍixY wbixÿv`j KZ©„K m¤úbœ Ki‡Z n‡e, AvcwË \_vK‡j Zv `ªæZ wb®úwË Ki‡Z n‡e;

**aviv-27t Avw\_©K weeiYx I cÖwZ‡e`b**

(1) e¨vsK miKvi KZ©„K Pvwn`vK…Z weeiYx, wiUvb© I cÖwZ‡e`b miKv‡ii wbKU `vwLj Ki‡e;

(2) I (3) e¨vsK cÖ‡Z¨K A\_© eQi †kl nevi AbwaK 4 (Pvi) gv‡mi g‡a¨ wbixwÿZ evwl©K cÖwZ‡e`b, Avw\_©K weeiYx miKv‡ii wbKU `vwLj Ki‡e, wbixwÿZ wnmve I evwl©K cÖwZ‡e`b miKvix †M‡RU AvKv‡i Ges e¨vs‡Ki I‡qe mvB‡U cÖKvk Ki‡Z n‡e;

**aviv-28t Kg©KZv© I Kg©Pvix wb‡qvM**

(1) miKvi wbav©wiZ †gqv` I k‡Z© e¨vs‡Ki GK ev GKvwaK Dc-e¨e¯’vcbv cwiPvjK I gnve¨e¯’vcK wb‡qvM Ki‡e;

(2) e¨vsK Dnvi `ÿ cwiPvjbvi wbwg‡Ë cÖ‡qvRb‡eva Ki‡j miKvix wewa ‡gvZv‡eK wba©vwiZ ‡gqv` I k‡Z©, Dc‡`óvmn Ab¨vb¨ Kg©KZ©v I Kg©Pvix wb‡qvM Ki‡Z cvi‡e;

**aviv-29t ÿgZv Ac©Y**

e¨vs‡Ki `ÿ cwiPvjbv wbwðZK‡í Ges ˆ`bw›`b e¨emv Kvh©µg mnRZi Kivi j‡ÿ¨ †evW© Dnvi †h ‡Kvb ÿgZv ev `vwqZ¡ mywbw`©ó k‡Z© †Pqvig¨vb, cwiPvjK, e¨e¯’vcbv cwiPvjK A\_ev e¨vs‡Ki †Kvb Kg©KZ©v‡K Ac©Y Ki‡Z cvi‡e;

**aviv-30t fzj wee„wZ BZ¨vw`i `Û**

e¨vs‡Ki †Kvb FY Av‡e`bKvix FY cvevi D‡Ï‡k¨ `vwLjK…Z Av‡e`b, w¯’wZcÎ, jvf-ÿwZi weeiYx, †NvlYvcÎ, `vwLjK…Z `wjj `¯Ív‡e‡R B”QvK…Zfv‡e wg\_¨v Z\_¨ cÖ`vb Ki‡j wZwb 6 (Qq) gvm ‡gqv‡` Kviv`‡Û, A\_ev 1,000/- UvKv A\_©`‡Û ev Dfq`‡Û `wÛZ n‡eb;

**aviv-31t Z\_¨ cÖKvk Kievi `Û**

(1) I (2) e¨vs‡Ki wbKU Avw\_©K mnvqZvi Rb¨ Av‡e`bKvix KZ©„K cÖ`Ë ev `vwLjK…Z †Kvb Z\_¨ †Kvb cwiPvjK, KvwiMix Dc‡`óv, KwgwUi m`m¨, e¨vs‡Ki †Kvb Dc‡`óv, Kg©KZ©v I Kg©Pvix Zvi `vwqZ¡ m¤úv`‡bi mwnZ m¤úwK©Z bq Giƒc Kv‡R e¨envi Ki‡Z cvi‡eb bv, †Kvb e¨w³ GB weavb jsNb Ki‡j wZwb 6 (Qq) gvm ‡gqv‡` Kviv`‡Û, A\_ev 1,000/- UvKv A\_©`‡Û ev Dfq`‡Û `wÛZ n‡eb;

**aviv-32t Abby‡gvw`Zfv‡e e¨vs‡Ki bvg e¨env‡ii `Û**

(1) I (2) e¨vs‡Ki wjwLZ m¤§wZ e¨ZxZ †Kvb cÖm‡cKUvm, weÁvcY ev Ab¨ †Kv\_vI e¨vs‡Ki bvg e¨envi Kiv hv‡e bv, GB weavb jsNb Ki‡j wZwb 6 (Qq) gvm ‡gqv‡` Kviv`‡Û A\_ev 1,000/- UvKv A\_©`‡Û ev Dfq`‡Û `wÛZ n‡eb;

**aviv-33t Aciva wePviv\_© MÖnY**

‡evW© KZ©„K ÿgZvcÖvß †Kvb Kg©KZ©vi wjwLZ Awf‡hvM `v‡qi e¨ZxZ †Kvb Av`vjZ GB AvB‡bi Aaxb †Kvb Aciva wePviv‡\_© MÖnY Ki‡eb bv;

**aviv-34t wek¦¯ÍZv Ges †MvcbxZvi †NvlYv**

(1) I (2) cÖ‡Z¨K cwiPvjK, KvwiMix Dc‡`óv KwgwUi m`m¨, wbixÿK, e¨vs‡Ki †Kvb Dc‡`óv, Kg©KZ©v I Kg©Pvix Zvi `vwqZ¡ MÖn‡Yi c~‡e© GB AvB‡bi Zdwm‡j cÖ`Ë di‡g wek¦¯ÍZv Ges †MvcbxZvi †NvlYv cÖ`vb Ki‡eb, †Kvb e¨w³ Bnv jsNb Ki‡j wZwb 6 (Qq) gvm ‡gqv‡` Kviv`‡Û, A\_ev 1,000/- UvKv A\_©`‡Û ev Dfq`‡Û `wÛZ n‡eb;

**aviv-35t Aemvqb**

e¨vsK †Kv¤úvbxmn †h ‡Kvb †Kv¤úvbxi †ÿ‡Î cÖ‡hvR¨ Aemvqb m¤úwK©Z AvB‡bi weavb e¨vs‡Ki †ÿ‡Î cÖ‡hvR¨ n‡e bv, miKvix wjwLZ Av‡`k I miKvi †hiƒc wb‡`©kbv cÖ`vb Ki‡eb ‡m c×wZ e¨wZ‡i‡K e¨vsK wejyß n‡e bv;

**aviv- 36t `vq gyw³**

1. cwiPvjKMY `vwqZ¡ cvjbKv‡j, ‡¯^”QvK…Z Kvh© ev wePz¨wZ e¨ZxZ, ZrKZ©„K msNwUZ mKj ÿqÿwZ Ges e¨‡qi Rb¨ e¨vsK KZ©„K `vq gyw³ jvf Ki‡eb;

(2) e¨vs‡Ki c‡ÿ AwR©Z ev M„nxZ †Kvb m¤úwË ev RvgvbZ g~‡j¨i AKvh©KvwiZv ev NvUwZRwbZ Kvi‡Y D™¢zZ e¨vs‡Ki †Kvb ÿwZ ev e¨‡qi Rb¨ ev †Kvb e¨w³i Ab¨vq Kv‡h©i Øviv e¨vs‡Ki c‡ÿ AwR©Z ev M„nxZ `v‡qi Rb¨ A\_ev miKvix Kvh© m¤úv`bKv‡j Zvi Øviv mij wek¦v‡m K…Z †Kvb Kv‡h©i Rb¨ †Kvb cwiPvjK A\_ev e¨vs‡Ki †Kvb Kg©KZ©v ev Kg©Pvixi Kvh©vejxi Rb¨ e¨w³MZfv‡e `vqx n‡eb bv;

**aviv- 37t Rb‡meK**

e¨vs‡Ki Kg©KZ©v I Kg©PvixMY `vwqZ¡ cvjbKv‡j Penal code, 1860 (Act No. XLV of 1860) Gi †mKkb 21 G cvewjK mv‡f©›U (Rb‡meK) Awfe¨w³wU †h A‡\_© e¨eüZ n‡q‡Q †m A‡\_© Rb‡meK e‡j MY¨ n‡eb;

**aviv-38t wewa cÖYq‡bi ÿgZv**

(1)I (2) miKvix †M‡RU cÖÁvcY Øviv wb¤œwjwLZ mKj ev †h ‡Kvb wel‡q wewagvjv cÖYqb Kiv hv‡e t

(K) e¨e¯’vcbv cwiPvj‡Ki `vwqZ¡ Ges ÿgZv;

(L) eÛ Ges wW‡eÂvi Bmy¨ I cybtµ‡qi c×wZ, kZ© Ges mgqmxgv;

(M) wb¤œewY©Z e¨w³eM©‡K AwMÖg, FY ev avi gÄyixi kZv©ejx, †hgbt

(A) e¨e¯’vcbv cwiPvjK;

(Av) KvwiMix Dc‡`óv KwgwUi †Kvb m`m¨;

(B) e¨vs‡Ki †Kvb Kg©KZ©v I Kg©Pvix;

(C) Dch©y³ e¨w³e‡M©i AvZ¥xq; Ges

(D) †Kvb e¨w³ ev †Kvb mgevq mwgwZ A\_ev †h ‡Kvb wbMge× †Kvb ms¯’v, hv‡Z DwjøwLZ e¨w³e‡M©i †h ‡Kn Askx`vi, cwiPvjK, e¨e¯’vcK, Kg©Pvix ev Ab¨ †Kvb fv‡e RwoZ;

**aviv-39t cÖweavb cÖYq‡bi ÿgZv**

(1) I (2) miKvix ‡M‡RU cÖÁvcY Øviv wb¤œewY©Z mKj ev †h ‡Kvb wel‡q cÖweavbgvjv cÖYqb Kiv hv‡et

  (K) †evW© ev KwgwUi mfv I Kvh©µg cwiPvjbv;

(L) e¨vs‡Ki FY I e‡Kqv Av`v‡qi c×wZ;

(M) F‡Yi †Kvb Av‡e`‡b †Kvb cwiPvj‡Ki cÖZ¨ÿ I c‡ivÿ ¯^v‡\_©i cÖKvk;

(N) e¨vs‡Ki Kg©KZ©v I Kg©Pvix wb‡qvM I PvKzixi kZ©vejx wba©viY Ges fwel¨ Znwej MVb I Dnvi

e¨e¯’vcbvmn mswkøó Ab¨vb¨ welqvw`;

(O) Kg©KZv© I Kg©Pvix Ges cÖwZwbwaM‡Yi KZ©e¨ Ges AvPiY;

(P) wiUvb© I weeiYx dig Ges

(Q) e¨vs‡Ki Avq I e¨‡qi evwl©K cÖv°jb cÖ¯‘Z Ges Dnv †evW© I miKv‡ii wbKU `vwLjKiY;

**aviv-40t Amyweav `~ixKiY**

GB AvB‡bi †Kvb weavb Kvh©Ki Kivi †ÿ‡Î †Kvb Amyweav D™¢zZ n‡j D³iƒc Amyweav `~ixKi‡Yi D‡Ï‡k¨ miKvi GB AvB‡bi weavbvejxi mwnZ msMwZc~Y© cÖ‡qvRbxq Av‡`k Rvix Ki‡Z cvi‡eb;

**aviv- 41t P.O. No.27 of 1973 Gi ms‡kvab**

Bangladesh Krishi Bank order, 1973 (P.O.No of 1973) Gi Article 1 Gi Clause (2) ‡Z DwjøwLZ “Rajshahi” kãwUi cwie‡Z© ÒRajshahi & Rangpur” kã¸wj cÖwZ¯’vwcZ n‡e;

**aviv-42t iwnZKiY I †ndvRZ**

(1) GB AvBb Kvh©Ki nevi mv‡\_ mv‡\_B Rajshahi Krishi Unnayan Bank Ordinance, 1986 (Ordinance.No LVlll of 1986) iwnZ n‡e;

(2) Rajshahi Krishi Unnayan Bank Ordinance, 1986 iwnZ nIqv m‡Ë¡I D³ Ordinance Gi Aaxb cÖwZwôZ ivRkvnx K…wl Dbœqb e¨vsK Gi-

(K) mKj m¤ú`, ÿgZv, KZ©„Z¡, myweav Ges ¯’vei I A¯’vei m¤úwË, bM` I e¨vs‡K Mw”QZ A\_©, cÖKí Ges Ab¨ mKj cÖKvi `vex I AwaKvi e¨vs‡Ki m¤ú`, ÿgZv, KZ©„Z¡, myweav, m¤úwË, A\_©, cÖKí Ges `vex AwaKvi wn‡m‡e MY¨ n‡e;

(L) mKj FY I `vq-`vwqZ¡ Ges m¤úvw`Z Pzw³ e¨vs‡Ki e‡j MY¨ n‡e;

(M) e¨vs‡Ki weiæ‡× ev e¨vsK KZ©„K `v‡qiK…Z gvgjv e¨vs‡Ki e‡j MY¨ n‡e;

(N) mKj Pzw³, `wjj, eÛ, m¤§wZ, Avg‡gv³vibvgv BZ¨vw` ejer \_vK‡e Ges e¨vs‡Ki e‡j MY¨ n‡e;

(O) mKj wewagvjv, cÖweavbgvjv, Av‡`k, wb‡`©k, bxwZgvjv ev Bb÷ªy‡g›U, GB AvB‡bi mwnZ mvgÄm¨c~Y© nIqv mv‡c‡ÿ ejer \_vK‡e;

(P) †e©vW, KwgwU, KvwiMix KwgwU, Ab¨vb¨ KwgwU, Dc-KwgwU BZ¨vw` we`¨gvb †gqv` Aemv‡bi c~‡e© wejyß Kiv bv n‡j Zv ejer \_vK‡e;

(Q) †Pqvig¨vb I e¨e¯’vcbv cwiPvjKe„›` we`¨gvb †gqv‡`i c~‡e© Ae¨vnwZ cÖ`vb Kiv bv n‡j, ¯^ ¯^ c‡` Ggbfv‡e envj \_vK‡eb †hb Zviv GB AvB‡bi Aaxb wbhy³ n‡q‡Qb;

(R) mKj Kvh©vjq, kvLvmg~n, XvKv kvLv †h bv‡g I ¯’v‡b cÖwZwôZ ev ¯’vwcZ ‡nvK bv †Kb Zv GB AvB‡bi Aaxb cÖwZwôZ ev ¯’vwcZ n‡q‡Q e‡j MY¨ n‡e;

(S) Kg©KZ©v I Kg©PvixMY GB AvBb cÖeZ©‡bi Ae¨ewnZ c~‡e© †h kZv©ax‡b PvKzix‡Z wb‡qvwRZ wQ‡jb, GB AvB‡bi weav‡b cwiewZ©Z bv nIqv ch©šÍ, GKB k‡Z© e¨vs‡Ki PvKzix‡Z wb‡qvwRZ \_vK‡eb Ges c~‡e©i wbq‡g †eZb, fvZv I Ab¨vb¨ myweavw` cÖvß n‡eb|

**=0=**

**AvgvbZ wnmve cwiPvjbv twewfbœ cÖKvi AvgvbZwnmve †Lvjvi c×wZ,**

**AgvbZ wnmv‡e ‡PK Bmy¨ I bM`vqb**

**‡gvt gwebyi iwk` miKvi** Abyl` m`m¨

* **ivKv‡e cÖPwjZ AvgvbZ wnmv‡ei aiY**
* PjwZ AvgvbZ
* mÂqx AvgvbZ
* ‡gqv`x AvgvbZ
* ‡¯úkvj †bvwUk wW‡cvwRU
* gvwmK mÂq ¯‹xg
* ‡gqv`x mÂq ¯‹xg
* **AvgvbZ wnmve †Lvjv I cwiPvj‡bi weavbvejx t**
* AvgvbZ wnmve †Lvjvi Awfbœ dig (e¨w³K/A-e¨w³K) e¨envi c×wZ cÖPwjZ i‡q‡Q;
* **wnmve †Lvjvi di‡gi 4 wU Ask i‡q‡Q;** 
  + MÖvn‡Ki we¯ÍvwiZ Z\_¨
  + bwgbxi Z\_¨
  + MÖvnK cwiwPwZ (KYC Profile Form)
* MÖvn‡Ki m¤¢ve¨ †jb‡`‡bi AbygwZ gvÎv (Transaction Profile)
* **wnmve †Lvjvi cÖPwjZ wbqg Kvbyb t**
* **cÖ‡qvRbxq ewn t**
* wnmve †Lvjvi †iwRóvi (Opening Register)
* AvgvbZ wnmve †jRvi (Deposit Ledger)
* **cÖ‡qvRbxq dig t**
* AvgvbZ wnmve †Lvjvi dig (e¨w³K/ A-e¨w³K)
* bgybv ¯^v¶i KvW©, UvKv Rgvi iwm`
* **Kvh©µ‡gi avc t**
* e¨e¯’vc‡Ki c~e©vbygwZ MÖnY;
* h\_vh\_ I c~Y©v½iæ‡c Av‡e`b dig c~iY;
* Av‡e`b di‡g MÖvn‡Ki ¯^v¶i MÖnY;
* cwiPq`vbKvixi (Introducer) Z\_¨ wjLb I ¯^v¶i MÖnY;
* AvgvbZKvixi cwiPq Aek¨B mywew`Z n‡Z n‡e;
* AvgvbZKvix wb‡RB dig c~iY Ki‡eb, Z‡e e¨vs‡Ki mswkøó Kg©Pvix/Kg©KZ©v AvgvbZKvix‡K mvnvh¨ Ki‡eb|
* **cwiPq`vbKvix t**

e¨vs‡Ki fvj MÖvnK cwiPq`vbKvix n‡eb, Z‡e kvLvi AvgvbZKvix bb wKš‘-

* MY¨gvb¨ e¨w³;
  + - b¨vqcivqY e¨w³;
    - mvgvwRK gh©v`v m¤úbœ e¨w³;
    - we‡kl‡¶‡Î e¨e¯’vc‡Ki wbKU mycwiwPZ e¨w³;
    - e¨vs‡Ki ‡h †Kvb ch©v‡qi Kg©KZ©v Zvi mš‘wó mv‡c‡ÿ;
    - e¨vs‡Ki †Kvb Kg©Pvix cwiPq`vbKvix n‡Z cv‡ib bv|
* **cÖ‡qvRbxq WKz‡g›U t**
* RvZxq cwiPq c‡Îi Kwc;
* AvgvbZ Kvixi 2 Kwc mZ¨vwqZ Qwe;
* bwgbxi 1 Kwc mZ¨vwqZ Qwe;
* AvgvbZKvixi 1 Kwc Qwe Av‡e`b di‡g Ges Aci Kwc bgybv ¯^v¶i Kv‡W©i mwnZ msi¶Y Ki‡Z nq;
* ***e¨w³K AvgvbZ wnmv‡ei †ÿ‡Î bwgbx Avewk¨K;***
* Aby‡gvw`Z Kg©KZ©vi mvg‡b bgybv ¯^v¶i Kv‡W© AvgvbZKvixi ¯^v¶i MÖnY|
* cwiPq`vbKvix KZ©„K ¯^v¶i cÖZ¨qb;
* hveZxq `wjj cÎvw` I bgybv ¯^v¶i KvW© e¨e¯’vcK/wØZxq Kg©KZ©v/Aby‡gvw`Z Kg©KZ©vi ‡ndvR‡Z \_vK‡e;
* AvgvbZ wnmve mywP †iwRóv‡i AšÍf©y³ K‡i AvgvbZ wnmv‡ei b¤^i cÖ`vb;
* kvLv e¨e¯’vc‡Ki Aby‡gv`b MÖnY t
* AvgvbZ †Lvjvi dig
* bgybv ¯^v¶i KvW© I
* †iwRóv‡i kvLv e¨e¯’vc‡Ki ¯^v¶i MÖnY;
* **bM` Rgv MÖnY I †PK Bmy¨ t**
* mswkøó AvgvbZ wnmv‡ei Rgvi iwm‡` cÖviw¤¢K Rgv MÖnY;
* ‡PK ewn Bmy¨KiY;
* ‡PK Bmy¨ †iwRóv‡i ‡P‡Ki b¤^i Gw›UªKiY
* †P‡Ki cÖ‡Z¨K cvZvq jvj Kvwj‡Z AvgvbZ wnmve b¤^i cÖ`vb
* AvgvbZ wnmve b¤^i wj‡L w`‡q Aby¯^v¶i cÖ`vb;
* †P‡Ki cÖ‡Z¨K cvZvq kvLvi mxj cÖ`vb;
* AvgvbZKvixi c~Y© bvg I WvK ‡hvMv‡hv‡Mi wVKvbv, †dvb b¤^i, wnmve b¤^i, †PK b¤^i I we‡kl wb‡`©kbv (hw` \_v‡K) †jRv‡i wjwce× KiY;
* **AvgvbZ wnmve ¯’vbvšÍi t**
* wnmve ¯’vbvšÍ‡ii ‡ÿ‡Î c~‡e©i dig I bgybv ¯^v¶i KvW© AcwiewZ©Z \_vK‡e;
* ‡jRv‡i †cvwós w`‡q AvgvbZKvixi bvg I wVKvbv Ges we‡kl wb‡`©kbv (hw` \_v‡K) wjwce× Ki‡Z nq;
* ïaygvÎ wnmve †Lvjvi †iwRóv‡i AšÍfz©³ K‡i bZzb b¤^i eivÏ Ki‡Z n‡e;
* bZzb †PK ewn Bmy¨ K‡i †P‡Ki b¤^i (cÖ\_g cvZv I ‡k‡li cvZvi b¤^i) †jRv‡ii cvZvq wj‡L ivL‡Z n‡e|
* **PjwZ AvgvbZ wnmve t**
* `yB ev Z‡ZvwaK e¨w³ KZ©„K cwiPvwjZ AvgvbZ wnmve cwiPvjbv msµvšÍ my¯úó wb‡`©kbv wba©vwiZ di‡g (GwmGd-125 I GwmGd-126) wb‡Z n‡e|
* c`©vbkxb I Awkw¶Z gwnjvi bv‡g PjwZ AvgvbZ wnmve †Lvjv hv‡e bv|
* Av`vjZ KZ„©K wbhy³ †Kvb AwffveK e¨ZxZ bvevj‡Ki bv‡g AvgvbZ wnmve †Lvjv hv‡e bv|

‡`Dwjqv, cvMj I gvbwmKfv‡e fvimvg¨nxb e¨w³i bv‡g AvgvbZ wnmve †Lvjv hv‡e bv|

* Askx`vwi e¨emv cÖwZôv‡bi †¶‡Î cvU©bvikxc `wjj I wnmve cwiPvjbvi Rb¨ ¶gZv Ac©Y cÎ I GwmGd-128 cyiY K‡i wb‡Z n‡e|
* wjwg‡UW †Kv¤úvbxi bv‡g AvgvbZ wnmve †Lvjvi mgq GwmGd-123 c~iY KiZt D³ di‡g ewY©Z ‡Kv¤úvbxi cÖ‡hvR¨ WKz‡g›Umn †g‡gv‡iÛvg GÛ AwU©‡Kj&m Ae G¨v‡mvwm‡qkb Gi Abywjwc wb‡Z n‡e|
* miKvix Awd‡mi bv‡g wnmve †Lvjvi ‡¶‡Î mswkøóKg©KZ©vi †jb‡`b¶gZv AewnZ n‡q cÖwZôv‡bi bv‡g wnmve Lyj‡Z n‡e|
* evsjv‡`‡k emevmKvix we‡`kx bvMwiK ev we‡`kx cÖwZôv‡bi AvgvbZ wnmve †Lvjvi mgq cÖ‡qvRbxq Z\_¨vejx `yB cÖ¯ÍvKv‡i MÖnY K‡i GK cÖ¯Í kvLvq Ges Aci cÖ¯Í evsjv‡`k e¨vs‡K †cÖiY Ki‡Z n‡e| Giæc wnmve †Lvjvi Rb¨ †Rvbvj e¨e¯’vc‡Ki AbygwZ MÖnY Kiv Avek¨K|
* we‡`k Mgb Kv‡j hw` †Kvb e¨w³ we‡`k †\_‡K UvKv †cÖi‡Yi wbwg‡Ë evsjv‡`kx †Kvb bvMwi‡Ki bv‡g AvgvbZ wnmve Ly‡j‡Z Pvb Z‡e ‡m‡¶‡Î evsjv‡`k e¨vsK I †Rvbvj e¨e¯’vc‡Ki AbygwZ MÖnY Ki‡Z n‡e|
* **Schedule of Charges t** 
  + GKvD›U †gBb‡U‡bÝ wd Aa©-evwl©K I evwl©K wfwË‡Z 500/- UvKv|
  + wnmve eÜKiY PvR© 300/- UvKv|
  + wnmve weeiYx/cvk ewn (lvb¥vwmK wfwË‡Z wd«) t Wzwcø‡KU/AwZwi³ cÖwZ †¶‡Î 20/- UvKv|
  + mj‡fÝx mb` cÖ`vb t cÖwZ‡¶‡Î 300/- UvKv|
  + e¨vjvÝ Kbdvi‡gkb mvwU©wd‡KU t lvb¥vwmK I evwl©K wfwË‡Z wd«, AwZwi³ cÖwZevi 200/-UvKv
  + ÷c †c‡g›U t cÖwZ‡¶‡Î 25/- UvKv|
  + ‡PK wWR Abvi t cÖwZ‡¶‡Î 25/- UvKv|
  + ¯’vqx wb‡`©kbvgv t cÖwZwU wb‡`©k ev¯Íevq‡bi Rb¨ 25/- UvKv (GQvov Bb÷ªy‡g›U Bmy¨Ki‡Yi Rb¨ cÖ‡hvR¨ Kwgkb I Ab¨vb¨ LiPvw`)|
  + wnmve ¯’vbvšÍi t 50/- UvKv Ges GQvov GgwU Kwgkb I WvK LiP|

(**Z\_¨ myÎ t** wnmve I †Rbv‡ij e¨vswKs g¨vby‡qj cÖ\_g L‡Ûi cwi‡”Q` b¤^i-17 I 18)

* **mÂqx AvgvbZ wnmve t**
  + `yB ev Z‡ZvwaK e¨w³ KZ©„K cwiPvwjZ AvgvbZ wnmve cwiPvjbv msµvšÍ wjwLZ my¯úó wb‡`©kbv wb‡Z n‡e |
  + wbi¶i e¨w³i bv‡g mÂqx AvgvbZ wnmve Lyj‡Z n‡j MÖvnK‡K e¨e¯’vc‡Ki mvg‡b Dcw¯’Z n‡q cÖ‡hvR¨ mKj ¯’v‡b evg e„×v½ywji wUcmwn w`‡Z n‡e Ges Dnv `vwqZ¡kxj e¨w³/e¨vs‡Ki MÖvnK Øviv mbv³ K‡i wb‡Z n‡e| Giæc AvgvbZ wnmv‡ei UvKv evnK †P‡Ki gva¨‡g cÖ`vb Kiv hv‡e bv|
  + ‰ea AwffveK bvevj‡Ki bv‡g AvgvbZ wnmve Lyj‡Z cvi‡eb|
  + ‡`Dwjqv, cvMj I gvbwmKfv‡e fvimvg¨nxb e¨w³i bv‡g AvgvbZ wnmve †Lvjv hv‡e bv|
  + ‡Kv¤úvbx, Ki‡cv‡ikb Ges Kvievix cÖwZôv‡bi bv‡g mÂqx AvgvbZ wnmve †Lvjv wbwl×|
  + MVbZš¿ I AvwU©‡Kj&m Ae G¨v‡mvwm‡qkb e¨vs‡Ki wbKU MÖnY‡hvM¨ n‡j K¬ve, mwgwZ ev †Kvb ms‡Ni bv‡g mÂqx AvgvbZ wnmve †Lvjv †h‡Z cv‡i|
* **Schedule of Charges t**
  + 5000/- UvKv ch©šÍ Mo w¯’wZi †¶‡Î ‡Kvb GKvD›U †gBb‡U‡bÝ wd †bqv nq bv| 25000/- UvKv ch©šÍ Mo w¯’wZi †¶‡Î 100/- UvKv Ges 25000/- UvKvi D‡a© 300/- UvKv †gBb‡U‡bÝ wd Av`vq Ki‡Z n‡e| ivKv‡ei Kg©KZ©v-Kg©Pvix‡`i †¶‡Î †gBb‡U‡bÝ wd ‡bqv nq bv|
  + wnmve eÜKiY PvR ©t 200/- UvKv|
  + wnmve weeiYx/cvk ewn (lvb¥vwmK wfwË‡Z wd«) t Wzwcø‡KU/AwZwi³ cÖwZ †¶‡Î 20/-UvKv|
  + mj‡fÝx mb` cÖ`vb t cÖwZ‡¶‡Î 300/- UvKv|
  + e¨vjvÝ Kbdvi‡gkb mvwU©wd‡KU t lvb¥vwmK I evwl©K wfwË‡Z wd«, AwZwi³ cÖwZevi 200/-UvKv
  + ÷c †c‡g›U t cÖwZ‡¶‡Î 25/- UvKv|
  + ‡PK wWR Abvi t cÖwZ‡¶‡Î 25/- UvKv|
  + ¯’vqx wb‡`©kbvgv t cÖwZwU wb‡`©k ev¯Íevq‡bi Rb¨ 25/-UvKv (GQvov Bb÷ªy‡g›U Bmy¨ Ki‡Yi Rb¨ cÖ‡hvR¨ Kwgkb I Ab¨vb¨ LiPvw`)|
  + wnmve ¯’vbvšÍi t 50/- UvKv Ges GgwU Kwgkb I WvK LiP|
* **my` cÖ`vb t** 
  + cÖwZ eQi 30 Ryb Ges 31 wW‡m¤^i AvgvbZ wnmv‡ei cÖ‡Z¨K gv‡mi me©wb¤œ w¯’wZi Dci cÖavb Kvh©vjq KZ©„K mg‡q mg‡q wba©vwiZ nv‡i my` cÖ`vb Kiv nq|
  + AvgvbZKvix g„Zz¨eiY Ki‡jI UvKv D‡Ëvjb wKsev wnmve eÜKivi w`b ch©šÍ my` cÖ`vb Ki‡Z n‡e|
  + AvgvbZ wnmve Ab¨ kvLvq ¯’vbvšÍi Ki‡Z n‡j nvjbvMv` my` cÖ`vb Ki‡Z n‡e|
  + mßv‡n `yBev‡ii AwaK Ges 10,000/- UvKvi †ekx ev ‡gvU RgvK…Z UvKvi 25% Gi †ekx UvKv D‡Ëvjb Ki‡j H gv‡m †Kvb my` cÖ`vb Kiv hv‡e bv|

**(Z\_¨ myÎ t** wnmve I †Rbv‡ij e¨vswKs g¨vby‡qj cÖ\_g L‡Ûi cwi‡”Q` b¤^i-17 I 19)

* **‡gqv`x AvgvbZ wnmve t**
* `yB ev Z‡ZvwaK e¨w³ KZ©„K ‡gqv`x AvgvbZ wnmve ‡Lvjvi †¶‡Î wba©vwiZ di‡g my¯úó wb‡`©kbv wb‡Z n‡e (GwmGd-125 I GwmGd-126)|
* e¨w³ we‡k‡l ˆea Pzw³ m¤úv`‡bi †hvM¨Zv wel‡q wewa wb‡la i‡q‡Q| weevwnZv gwnjv, Uªvwó, ZË¡veavqK, cÖkvmK BZ¨vw` e¨w³eM©wKQz Pzw³ ev kZ© ¯^v‡c‡¶wnmve †Lvjvi AbygwZ †c‡q \_v‡Kb| GBiæc MÖvn‡Ki AvgvbZ wnmve Lyj‡Z n‡j AvBbMZ w`K ch©v‡jvPbv Ki‡Z n‡e|
* Askx`vwi e¨emv cÖwZôv‡bi †¶‡Î cvU©bvikxc `wjj I wnmve cwiPvjbvi Rb¨ ¶gZv Ac©Y cÎ I GwmGd-128 c~iY K‡i wb‡Z n‡e|
* wjwg‡UW †Kv¤úvbxi bv‡g AvgvbZ wnmve †Lvjvi mgq GwmGd-123 c~iY KiZt D³ di‡g ewY©Z ‡Kv¤úvbxi cÖ‡hvR¨ WKz‡g›Umn †g‡gv‡iÛvg GÛ AwU©‡Kj&m Ae G¨v‡mvwm‡qkb Gi Abywjwc wb‡Z n‡e|
* MVbZš¿ I AvwU©‡Kj&m Ae G¨v‡mvwm‡qkb e¨vs‡Ki wbKU MÖnY‡hvM¨ n‡j K¬ve, mwgwZ ev †Kvb ms‡Ni bv‡g ‡gqv`x AvgvbZ wnmve †Lvjv †h‡Z cv‡i|
* **my` cÖ`vb t**
* me©wb¤œ GK gvm ‡\_‡K ïiæK‡i wewfbœ mgqKv‡ji Rb¨ †gqv`x AvgvbZ wnmve †Lvjv n‡q \_v‡K| cÖavb Kvh©vjq KZ©„K mg‡q mg‡q †gqv` Abymv‡i †gqv`x AvgvbZ wnmv‡e cÖ‡`q my` nvi wba©viY Kiv n‡q \_v‡K|
* AvgvbZ wnmve †Lvjvi w`b †\_‡K †gqv`c~Y© nevi c~e© w`b ch©šÍ my` cÖ`vb Ki‡Z n‡e| miKvix †Kvb QzwUi w`b ev mvßvwnK QzwUi w`‡b ‡gqv` c~Y© n‡j cieZ©x Kvh©w`e‡m Avgvb‡Zi UvKv cÖ`vb Ki‡Z n‡e| Z‡e AwZwi³ w`‡bi Rb¨ my` cÖ`vb Kiv hv‡e bv|
* ‰`wbK cÖWv‡±i wfwË‡Z my` wnmve K‡i cÖK…Z cÖvß my` cÖ`vb Ki‡Z n‡e A\_©vr AwR©Z my` wbKUeZ©x UvKvq iæcvšÍi Kiv hv‡e bv|
* 12 gv‡mi AwaK mgqKv‡ji †gqv`x AvgvbZ wnmv‡e Pzw³e× my` nv‡i Pµe„w× my` cÖ`vb Ki‡Z n‡e|
* ‡gqv` c~e© bM`vq‡bi †ÿ‡Î c~e©eZ©x wbKUZg †gqv‡`i wfwË‡Z cÖ‡hvR¨ nv‡i my` cÖ‡`q n‡e|
* g„Zz AvgvbZKvixi wnmve †gqv` c~‡e© bM`vqb Kiv n‡j D‡Ëvj‡bi ZvwiL ch©šÍ cÖ‡hvR¨ nv‡i my` cÖ`vb Ki‡Z n‡e| †gqv`c~Y© n‡j ‡gqv` c~wZ©i ZvwiL ch©šÍ cÖ‡hvR¨ nv‡i my` cÖ‡`q Ges †gqv` c~wZ©i ci AwZwi³ mgq Rgv \_vK‡j AwZwi³ mg‡qi Rb¨ mÂqx Avgvb‡Z cÖ‡`q my‡`i nv‡i my` cÖ`vb Ki‡Z n‡e| AvgvbZKvixi g„Zz¨i †ÿ‡Î bwgbx‡K Ges bwgbx wbhy³ bv \_vK‡j Av`vjZ KZ©„K wba©vwiZ AvgvbZKvixi ˆea DËivwaKvix wbwðZ nevi ci UvKv cÖ`vb Kiv hv‡e|

**(Z\_¨ myÎ t** wnmve I †Rbv‡ij e¨vswKs g¨vby‡qj cÖ\_g L‡Ûi cwi‡”Q` b¤^i-17 I 20)

* **‡¯úkvj †bvwUk AvgvbZ wnmve t**
* GmGbwW wnmve n‡Z UvKv D‡Ëvj‡bi Rb¨ MÖvnK KZ…©K b~¨bZg 7 w`b c~‡e© †bvwUk cÖ`vb Ki‡Z n‡e| cÖ‡Z¨K D‡Ëvj‡bi Rb¨ c„\_K c„\_K †bvwUk cÖ`vb Ki‡Z n‡e| e¨vK †W‡UW †bvwUk MÖnY‡hvM¨ bq| †bvwUk cÖ`vb Kiv bv n‡j H gv‡mi Rb¨ my` cÖ`vb Kiv hv‡e bv|
* UvKv D‡Ëvj‡bi Rb¨ MÖvnK‡K Avewk¨Kfv‡e †PK ewn Bmy¨ Ki‡Z n‡e|
* cÖavb Kvh©vjq KZ©„K mg‡q mg‡q wba©vwiZ my` nv‡i MÖvn‡Ki wnmv‡e my` cÖ`vb Ki‡Z n‡e| †NvwlZ my` nv‡ii evB‡i †Kvb my` cÖ`vb Kiv hv‡e bv|
* ‰`wbK mgvcbx w¯’wZi wfwË‡Z my` wnmvevqb Ki‡Z n‡e Ges AwR©Z my` lvb¥vwmK wfwË‡Z /wnmve e‡Üi mgq cÖ`vb Ki‡Z n‡e|
* GmGbwW wnmve n‡Z wgwbgvg e¨vjvÝ wd/BwÝ‡W›Uvj PvR©/‡jRvi wd/mvwf©m PvR© Av`vq Kiv hv‡e bv| Z‡e GKvD›U †gBb‡U‡bÝ wd eve` lvb¥vwmK wfwË‡Z 500/- UvKv Ges wnmve eÜKiY PvR© eve` 300/- UvKv Av`vq Ki‡Z n‡e|
* **‡PK ewn Bmy¨KiY, ¯’vqx wb‡`©kbvgv, †P‡Ki UvKv cÖ`vb ¯’wMZ KiY t**
* **‡PK ewn Bmy¨KiY, ¯’vqx wb‡`©kbvgv, †P‡Ki UvKv cÖ`vb ¯’wMZ KiY t**

cÖ‡qvRbxq ewn t

* ‡PK Bmy¨ †iwRóvi
* AvgvbZ †jRvi
* ¯’vqx wb‡`©k bvgvi †iwRóvi
* ‡PK ¯’wMZKiY †iwRóvi
* `wjj `¯Ív‡eR nviv‡bv †iwRóvi
* **cÖ‡qvRbxq dig t**
* ‡PK ewn mieiv‡ni wiKzBwRkb
* ‡PK ewn cÖvwß ¯^xKvi cÎ
* ¯’vqx wb‡`©kbvi Rb¨ Av‡e`b cÎ (cÖ‡hvR¨ †ÿ‡Î)
* ¯’vqx wb‡`©kbvi weeiYx (cÖ‡hvR¨ †ÿ‡Î)
* ‡PK ¯’wMZ KiY cÎ (cÖ‡hvR¨ †ÿ‡Î)
* ‡PK ¯’wMZ KiY cÎ cÖvwßi ¯^xKvi cÎ (cÖ‡hvR¨ †ÿ‡Î)
* **Kvh©µ‡gi avc t**

**‡PK ewn mieivn t**

* ‡PK wiKzBwRkb w¯øc cÖvwßi ci mswkøó AvgvbZ wnmve †jRv‡i Dnvi Z\_¨ hvPvB KiY;
* †PK Bmy¨ Kivi ci w¯øcwU wbw`©ó bw\_‡Z msiÿY;
* ‡PK wiKzBwRkb w¯ø‡c MÖvn‡Ki ¯^vÿi bgybv ¯^vÿi Kv‡W©i mwnZ wgwj‡q †`L‡Z n‡e, bgybv ¯^vÿi Mowgj n‡j †PK ewn Bmy¨Kiv hv‡e bv;
* ‡PK wiKzBwRkb w¯øc nvwi‡q †M‡j MÖvn‡Ki wbKU †\_‡K mv`v KvM‡R Av‡e`bcÎ Ges BbwWwgwU eÛ MÖnY K‡i e¨e¯’vc‡Ki Aby‡gv`bµ‡g †PK ewn Bmy¨ KiY;
* ‡PK Bmy¨ †iwRóv‡i cÖ‡qvRbxq Z\_¨ wjwce× Kivi ci †PK ewn mieivn KiY;
* †PK ewni wiKzBwRkb w¯ø‡c †PK mieiv‡ni ZvwiL, MÖvn‡Ki bvg I wnmve b¤^i D‡jøL KiY;
* ‡PK Bmy¨ †iwRóv‡i cÖvwß ¯^xKvi gyjK ¯^vÿi MÖnY Ges MÖvnK A\_ev evnK‡K †PK mieivn KiY;
* bZzb †PK ewni cvZv b¤^i AvgvbZ wnmve †jRv‡ii cvZvq wjwce× KiY;
* †PK ewni cÖwZ cvZvq kvLvi bvg m¤^wjZ mxj cÖ`vb Ges AvgvbZ wnmve b¤^i jvj Kvwj‡Z wjwce×KiY;
* MÖvn‡Ki Av‡e`bµ‡g †PK ewn WvK‡hv‡M †cÖiY Ki‡Z n‡j Aek¨B Dnv cÖ‡hvR¨ dig c~iY K‡i †iwRwóªK…Z Wv‡K †cÖiY,
* evn‡Ki gva¨‡g †PK mieivn Ki‡Z n‡j m‡e©v”P mZK©Zv Aej¤^b;
* evnK mbv³Ki‡Y †Kvbiæc m‡›`n †`Lv w`‡j e¨vs‡Ki evn‡Ki gva¨‡g †PK AvgvbZKvixi wbKU †cÖiY;
* **¯’vqx wb‡`©kbvgv t**
* ¯’vqx wb‡`©kbvgv cÖvwßi ci cÖ‡hvR¨ weeiYx ˆZix K‡i †c‡g‡›Ui aiY †iKW© Ki‡Z n‡e;
* ¯’vqx wb‡`©kbvgvq MÖvn‡Ki ¯^vÿi bgybv ¯^vÿi Kv‡W©i mwnZ msMwZc~Y© wK bv;
* wba©vwiZ nv‡i Kwgkb/wdm I WvK LiP (cÖ‡hvR¨ †ÿ‡Î) Av`vq wbwðZ KiY;
* ¯’vqx wb‡`©kbvgvi wb‡`©kbv †gvZv‡eK ‡h †h Zvwi‡L cÖ‡qvRbxq e¨e¯’v MÖnY Ki‡Z n‡e Zv wb‡`©kbvgv ewn‡Z wjwce× KiY;
* ZvwiL wfwËK ¯’vbvšÍ‡ii weeiYx ¯’vqx wb‡`©kbvgvq D‡jøL KiY;
* †jRv‡ii jvj Kvwj‡Z ¯’vqx wb‡`©kbvi Z\_¨ wjwce× KiY;
* ¯’vqx wb‡`©kbv Abyhvqx wba©vwiZ Zvwi‡L Kvh©Kix e¨e¯’v MÖnY;
* **‡P‡Ki A\_© cÖ`vb ¯’wMZKiY t**
* ¯’wMZKi‡Yi Av‡e`b cvIqv †M‡j kvLvi wØZxq Kg©KZ©v/e¨e¯’vcK †PK ¯’wMZKiY †iwRóv‡i ZvwiL I mgq D‡jøLc~e©K cÖ‡qvRbxq Z\_¨ wjwce× K‡i ivL‡eb;
* ¯’wMZKiY c‡Îi ¯^vÿi hvPvB KiY;
* ¯’wMZKiY cÎ cÖvwßi c~‡e©B hw` †P‡Ki A\_© cÖvcK‡K cÖ`vb Kiv n‡q \_v‡K Z‡e Zv MÖvnK‡K AewnZKiY;
* ‡PK ¯’wMZKi‡Yi wb‡`©kbv jvj Kvwj‡Z †jRv‡ii mswkøó cvZvq wjwce× KiY;
* ¯’wMZK…Z †PK kvLvq Dc¯’vwcZ n‡j eo Aÿ‡i jvj Kvwj‡Z **Ò¯’wMZÓ** K\_vwU †P‡Ki Dc‡i wj‡L w`‡Z n‡e;
* welqwU †PK †cvwós cÖ`vbKvix, †PK cvmKvix Kg©KZ©v/wØZxq Kg©KZ©v/ Aby‡gvw`Z Kg©KZ©v‡K AewnZKiY;
* ZvwiL hy³ ‡P‡Ki †ÿ‡Î Qq gvm DËxY© nevi ci ¯’wMZ KiY wb‡`©kbvgv ¯^qswµqfv‡e wbw®Œq n‡e Ges †PKwU AvDU †W‡UW †PK wnmv‡e cÖ`vb A‡hvM¨ we‡ewPZ n‡e;
* AvgvbZ wnmv‡ei †kl †jb‡`‡bi cv‡k ¯’wMZKiY †P‡Ki b¤^i †cwÝj Øviv wjwce× K‡i ivL‡Z n‡e;
* ¯’wMZK…Z †P‡Ki cieZ©x wmwi‡Ri †PK cÖ`v‡bi ci GKB Z\_¨ me©‡kl †jb‡`‡bi cv‡k cybivq ‡cwÝj Øviv wjwce× KiY;
* ¯’wMZK…Z †PK †gqv` DËxY© bv nIqv ev MÖvnK KZ©„K ¯’wMZ Av‡`k cÖZ¨vnvi bv Kiv ev AvgvbZ wnmve eÜ bv nIqv ch©šÍ Gwel‡q mZK©Zv Aej¤^b Ki‡Z n‡e;
* ¯’wMZKi‡Yi Z\_¨ m¤^wjZ weeiYx †PK cvwms Awdmvi, †jRvi wKcvi Ges mnKvix K¨vwkqvi/K¨vwkqv‡ii wbKU msiÿY Ki‡Z n‡e;
* RvwjqvZx cÖwZ‡iva K‡í †h †Kvb †P‡Ki A\_© cÖ`v‡bi c~‡e© mswkøó mKj‡K †PK ¯’wMZKiY weeiYx hvPvB K‡i †`L‡Z n‡e;
* MÖvn‡Ki Ae¨eüZ †PK nviv‡bvi Z\_¨ AvgvbZ wnmve †jRv‡ii mswkøó cvZvq wjwce× K‡i Aby‡gvw`Z Kg©KZ©v ¯^vÿi K‡i ivL‡eb Ges nviv‡bv `wjj †iwRóvi Dnvi Z\_¨ wjwce× Ki‡Z n‡e;
* nvwi‡q hvIqv †P‡Ki UvKv hv‡Z †Kvbfv‡eB cÖ`vb Kiv bv nq †m w`‡K m‡e©v”P mZK©Zv Aej¤^b Ki‡Z n‡e;
* †Kvb ‡PK Acwi‡kvwaZ Ae¯’vq †dir cÖ`vb Ki‡Z n‡j wbw`©ó †iwRóv‡i AšÍf©y³ K‡i †PK †dir cÎ mn‡hv‡M MÖvnK‡K w`‡Z n‡e|
* **we‡kl wbqgvejx t**
* †Uwj‡dvb/‡UwjMÖvg ev Z…Zxq †Kvb c‡ÿi gva¨‡g †PK ¯’wMZ Ki‡Yi wb‡`©kbv cvIqv †M‡j wjwLZfv‡e Zv AvgvbZ wnmveavix‡K AewnZ K‡i welqwU wbwðZ n‡Z n‡e| Z‡e ZvrÿwbKfv‡e D³ ¯’wMZKiYK…Z †P‡Ki Z\_¨vejx †jRv‡i wjwce× K‡i kvLvi wØZxq Kg©KZ©v Ges e¨e¯’vcK‡K AewnZ Ki‡Z n‡e|
* we‡kl †Kvb †ÿ‡Î AvgvbZ wnmv‡ei Attachment order/Prohibitory order ev AvgvbZ wnmveavixi g„Zz¨ msev` Rvbv †M‡j Zv ZvrÿwbKfv‡e kvLvi wØZxq Kg©KZ©v/kvLv e¨e¯’vcK‡K AewnZ K‡i cÖ‡qvRbxq e¨e¯’v MÖnY Ki‡Z n‡e|
* **PjwZ AvgvbZ, mÂqx AvgvbZ, GmGbwW Ges K¨vk †µwWU wnmv‡ei †P‡Ki wecix‡Z UvKv cÖ`vb t**
* **cÖ‡qvRbxq ewn t**
* AvgvbZ wnmve †jRvi
* K¨vk †µwWU †jvb †jRvi
* ‡PK ¯’wMZKiY †iwRóvi
* `wjj `¯Ív‡eR nviv‡bv †iwRóvi
* **cÖ‡qvRbxq dig t**
* ‡PK ¯’wMZKiY weeiYx
* AvcwË w¯øc
* **Kvh©µ‡gi avc**
* †PK kvLvq Dc¯’vwcZ n‡j jÿ¨ Ki‡Z n‡e †h ‡P‡K Bmy¨Kvix kvLvi mxj Av‡Q wK bv;
* bM‡` K¨vk cÖ‡`q ‡PK wK bv;
* wnmv‡ei gva¨‡g cÖ‡`q wK bv;
* †h ‡Kvb cÖKvi m‡›`nRbK †PK n‡j Dnv kvLv e¨e¯’vc‡Ki wbKU Dc¯’vcb Ki‡Z n‡e|
* **Dc¯’vwcZ †PK hvPvB KiYt**
* ‡P‡Ki wecix‡Z Stop Payment wb‡`©kbv Av‡Q wK bv;
* ‡PKwU mwVK ZvwiL hy³ wK bv;
* Post dated/Out dated ‡PK wK bv;
* Qq gvm AwZµvšÍ n‡j Dnv Stale‡PK wnmv‡e MY¨ n‡e;
* ‡h wnmv‡e †PK Dc¯’vwcZ n‡q‡Q Zv‡Z ch©vß w¯’wZ i‡q‡Q wK bv;
* Ach©vß w¯’wZi Rb¨ †PK †dir cÖ`vb Ki‡Z n‡j wba©vwiZ AvcwË w¯øcmn †dir w`‡Z n‡e;
* K\_vq Ges As‡K UvKvi cwigvY GKB wK bv;
* ‡PKwU mswkøó kvLv n‡Z AvgvbZKvix‡K Bmy¨K…Z wK bv;
* ‡P‡Ki Dc‡i cÖ‡hvR¨ wjLv mgy‡n ‡Kvb cwieZ©b Avbv n‡j Zv hv\_vh\_fv‡e ¯^vÿihy³ wK bv;
* wnmv‡ei gva¨‡g cÖ‡`q †PK n‡j Dnv h\_vh\_fv‡e Endorsement/Discharge Kiv n‡q‡Q wK bv;
* ‡P‡K cÖ`Ë MÖvn‡Ki ¯^vÿi bgybv ¯^vÿ‡ii mwnZ mv`„k¨c~Y© wK bv;

¯^vÿi Mowgjhy³ †PK †dir w`‡Z n‡e;

* AvgvbZ wnmve cwiPvjbvi †ÿ‡Î we‡kl †Kvb wb‡`©kbv †`qv \_vK‡j Zvi mwnZ msMwZ †i‡L ‡PK Dc¯’vcb Kiv n‡q‡Q wK bv;
* K¨vk †µwWU GKvD‡›Ui †PK n‡j Drawing Limit/Due date Av‡Q wK bv;
* Order ‡P‡Ki A\_© cÖ`v‡bi †ÿ‡Î h\_vh\_ cÖvcK‡K UvKv cÖ`vb wbwðZ Ki‡Z n‡e;
* DcwiewY©Z wel‡qi cwicš’x †Kvb wKQy cwijwÿZ n‡j Zv Aby‡gvw`Z Kg©KZ©v/kvLv e¨e¯’vcK‡K AewnZ Ki‡Z n‡e;
* AmsMwZc~Y© ‡Kvb †PK MÖvnK‡K †dir w`‡Z n‡j Zv mswkøó †iwRóv‡i wjwce× K‡i Chaque Returned Memorandum mshy³ K‡i cÖ‡hvR¨ AvcwË D‡jøLc~e©K †dir w`‡Z n‡e;
* MÖvn‡Ki ¯^vÿi Mowgjhy³ †P‡Ki †ÿ‡Î welqwU wjwLZfv‡e AvgvbZKvix‡K Rvwb‡q w`‡Z n‡e;
* †dir cÖ`vb‡hvM¨ †P‡K †Kvb mxj e¨envi Kiv n‡j “All our stamps cancelled” hy³ mxj e¨envi K‡i c~‡e© cÖ`Ë mxj evwZj Ki‡Z n‡e;
* Dc¯’vwcZ †P‡Ki A\_© cÖ`vb‡hvM¨ we‡ewPZ n‡j †jRv‡i †PK †cvwós w`‡Z n‡e;
* †m‡ÿ‡Î mswkøó Kjvg mgy‡n ZvwiL, †PK b¤^i Ges UvKvi AsK wj‡L †P‡Ki Dcwifv‡M †jRvi dwjI wjwce× K‡i Aby¯^vÿi cÖ`vb Ki‡Z nq;
* ‡PK †cvwós †`evi mgq jÿ¨ Ki‡Z n‡e †h, c~e© w¯’wZ h\_vh\_fv‡e Aby‡gvw`Z Kg©KZ©v KZ©„K Aby¯^vÿwiZ wK bv;
* Dormant Account Gi ‡P‡Ki A\_© cÖ`vb Ki‡Z e¨e¯’vc‡Ki AbygwZ MÖnY K‡i cÖ‡qvRbxq e¨e¯’v MÖnY Ki‡Z n‡e;
* ‡P‡Ki Dci “Pay Cash” A\_ev “Transfer” mxj cÖ`vb K‡i Aby‡gvw`Z Kg©KZ©v/wØZxq Kg©KZ©vi wbKU Dc¯’vcb Ki‡Z n‡e;
* **‡PK cv‡mi ÿgZv t**
* wØZxq Kg©KZ©v GKKfv‡e 10,000/- UvKv Ges Aby‡gvw`Z †Kvb Kg©KZ©vi mwnZ †hŠ\_fv‡e 20,000/-
* kvLv e¨e¯’vcK wØZxq Kg©KZ©v/Aby‡gvw`Z Ab¨ †Kvb Kg©KZ©vi mwnZ †hŠ\_ fv‡e mxgvnxb

*‡PK cvwms Kg©KZ©v Zvi wb‡Ri AvgvbZ wnmv‡e Rgv AšÍf©zw³KiY I cÖZ¨qb g~jK Aby¯^vÿi cÖ`vb, †PK ‡cvwós I cvm Ki‡Z cv‡ib bv*

* **Kw¤úDUvivB‡Rkb ‡cÖvMÖv‡gi AvIZvq One Stop (Banking) Service t**

Kw¤úDUvivBR&W kvLvi Tellerwnmv‡e KvD›Uv‡i `vwqZ¡cÖvß Kg©KZ©v‡`i ˆea †PK I Ab¨vb¨ Bb÷ªy‡g›U cv‡mi Avw\_©K ÿgZv (Passing Power)wb¤œiƒc t

* **Da©Zb gyL¨ Kg©KZ©v ch©v‡qi ‡m‡KÛ cvwms Awdmv‡ii Avw\_©K ÿgZv t**

|  |  |  |
| --- | --- | --- |
| **c`ex** | **Aby‡gvw`Z Avw\_©K ÿgZv** | **gšÍe¨** |
| Da©Zb gyL¨ Kg©KZ©v  (‡m‡KÛ cvwms Awdmvi) | ‡h †Kvb cwigvY | Ab¨ †h †Kvb c` gh©v`vi Teller-Gi mv‡\_ †hŠ\_fv‡e| |
| gyL¨ Kg©KZ©v | 1,00,000/- UvKv | GKKfv‡e |
| Da©Zb Kg©KZ©v | 50,000/- UvKv | GKKfv‡e |
| Kg©KZ©v | 25,000/- UvKv | GKKfv‡e |

**gyL¨ Kg©KZ©v ch©v‡qi ‡m‡KÛ cvwms Awdmv‡ii Avw\_©K ÿgZv t**

|  |  |  |
| --- | --- | --- |
| **c`ex** | **Aby‡gvw`Z Avw\_©K ÿgZv** | **gšÍe**¨ |
| gyL¨ Kg©KZ©v  (‡m‡KÛ cvwms Awdmvi) | ‡h †Kvb cwigvY | Ab¨ †h †Kvb c` gh©v`vi Teller-Gi mv‡\_ †hŠ\_fv‡e| |
| Da©Zb Kg©KZ©v | 50,000/- UvKv | GKKfv‡e |
| Kg©KZ©v | 25,000/- UvKv | GKKfv‡e |

* **Da©Zb Kg©KZ©v ch©v‡qi ‡m‡KÛ cvwms Awdmv‡ii Avw\_©K ÿgZv t**

|  |  |  |
| --- | --- | --- |
| **c`ex** | **Aby‡gvw`Z Avw\_©K ÿgZv** | **gšÍe¨** |
| Da©Zb Kg©KZ©v  (‡m‡KÛ cvwms Awdmvi) | ‡h †Kvb cwigvY | Ab¨ †h †Kvb c` gh©v`vi Teller-Gi mv‡\_ †hŠ\_fv‡e| |
| Kg©KZ©v | 25,000/- UvKv | GKKfv‡e |

* **bM` cÖ`vb c×wZ t**
* MÖvnK/evnK †P‡Ki Dëv wc‡V ¯^vÿi w`‡q mivmwi ‡Ujv‡ii wbKU †PK Dc¯’vcb Ki‡eb|
* ‡Ujvi †PK cixÿv K‡i Dnv Kw¤úDUv‡i Gw›Uª w`‡q AbjvB‡b ¯^vÿi I Qwe cixÿv K‡i †PK cvm Ki‡eb| AbjvB‡b ¯^vÿi I Qwe mbv³Ki‡Y †Kvb mgm¨v/m‡›`n †`Lv w`‡j bgybv ¯^vÿi Kv‡W©i mwnZ Qwe I ¯^vÿi hvPvB Ki‡Z n‡e|
* ‡PK hvPvB A‡šÍ ‡P‡Ki Dëv c„ôvq wba©vwiZ mxj cÖ`vb K‡i †Ujvi b¤^i, Uªvb‡RKkb I ZvwiL D‡jøL Ki‡Z n‡e|
* ‡Ujv‡ii cvwms ÿgZvi D‡a© †P‡Ki †ÿ‡Î †m‡KÛ cvwms Awdmvi Zvi cvmIqvW© e¨envi K‡i h\_v wbq‡g †PK hvPvB c~e©K cvm Ki‡eb Ges ‡P‡Ki Dëv c„ôvq ¯^vÿi cÖ`vb A‡šÍ †Ujvi‡K w`‡eb|
* **bM` MÖnY c×wZ t**
* ‡Ujvi MÖvn‡Ki wbKU †\_‡K bM` A\_©mn †c-Bb-w¯øc MÖnY K‡i wW‡cvwRU gwWD‡j †cvwós w`‡eb|
* ‡cvwós †`qvi ci †c-Bb-w¯ø‡c ÒbM` M„nxZ nBjÓ mxj Ges Dëv wc‡V †Ujvi b¤^i, Uªvb‡RKkb I ZvwiL D‡jøL c~e©K †m‡KÛ cvwms Awdmv‡ii wbKU n¯ÍvšÍi Ki‡eb|
* ‡m‡KÛ cvwms Awdmvi wW‡cvwRU gwWD‡j Uªvb‡RKkb b¤^i I †c-Bb-w¯ø‡ci c~Y© weeiY hvPvB c~e©K ¯^vÿi K‡i †Ujvi‡K †dir w`‡eb|
* ‡Ujvi †c-Bb-w¯ø‡ci g~j Ask Rgv †i‡L KvD›Uvi d‡qj MÖvnK‡K †dir w`‡eb|
* **‡Ujv‡ii K¨vk aviY ÿgZv t**

|  |  |  |
| --- | --- | --- |
| **c`ex** | **XvKv kvLv/GjwcI, ivRkvnx** | **Ab¨vb¨ mKj kvLv** |
| Kg©KZ©v/Da©Zb Kg©KZ©v | 3,00,000/- UvKv | 1,00,000/- UvKv |
| gyL¨ Kg©KZ©v | 7,00,000/- UvKv | 3,00,000/- UvKv |

* ‡Ujvi/‡UjviM‡Yi K¨vk aviY ÿgZv mgwóMZfv‡e †Kvb µ‡gB †fvë wjwgU AwZµg Ki‡e bv|
* **One Stop (Banking) ServicePvjy \_vK‡j Kw¤úDUv‡i ˆ`bw›`b wb¤œwjwLZ weeiYx cÖ¯‘Z Ki‡Z n‡e t**
  + mKj AvgvbZ wnmv‡ei mvwcø‡g›Uvix weeiYx|
  + K¨vk Uªvb‡RKkvb weeiYx|
  + ‡Rbv‡ij †jRvi, wK¬b K¨vk, †Rbv‡ij †jRvi G¨ve÷ªv±|
  + ‡jb‡`b †k‡l mKj WvUv md&U I nvW© Kwci gva¨‡g msiÿY Ki‡Z n‡e|

**(Z\_¨myÎ t** †K›`ªxq wnmve wefvM-1, mvK©yjvi bs- 01/2010, ZvwiL t 04-03-2010)

**=0=**

**AvgvbZ msMÖn Kvh©µg tcÖPwjZ ‡cÖvWv± mgyn I AvgvbZ wnmv‡ei wecix‡Z FY cÖ`vb bxwZgvjv**

**‡gvt gwebyi iwk` miKvi**

Abyl` m`m¨

* **ivKv‡ei Znwe‡ji Drm mgyn**
* cwi‡kvwaZ gyjab;
* evsjv‡`k e¨vs‡Ki cybt A\_©ms¯’vb;
* gvwb gv‡K©U;
* dvÛ wiwg‡UÝ;
* FY Av`vq;
* AvgvbZ msMÖn;
* **AvgvbZ msMÖn Kvh©µg**
* **Zvij¨ e¨e¯’vcbvt**

e¨vs‡Ki Znwej Drm mgy‡ni g‡a¨ AvgvbZ Ab¨Zg| e¨vs‡Ki ˆ`bw›`b †jb‡`‡bi Zvij¨ eRvq ivLvi Rb¨ AvgvbZ ¸iæZ¡c~Y© f~wgKv iv‡L|

* **Avw\_©K wfwË gReyZKiYt**

¯^í my`evnx ÿz`ª ÿz`ª AvgvbZ I cÖvwZôvwbK AvgvbZ msMÖn K‡i e¨vs‡Ki Avw\_©K wfwË gReyZ Kivi gva¨‡g AÎ GjvKvi Av\_©-mvgvwRK Ae¯’vi Dbœqb wbwðZ Kiv ivKv‡ei g~j jÿ¨|

* **evwl©K jÿ¨gvÎvt**

e¨vsK cÖwZ A\_©eQ‡i AvgvbZ msMÖ‡ni evwl©K jÿ¨gvÎv wba©viY K‡i| 2016-2017 A\_©eQ‡i AvgvbZ msMÖ‡ni jÿ¨gvÎv 850 †KvwU UvKv|

* **‡Rvb wfwËK jÿ¨gvÎvt**

cÖ‡Z¨K eQi RyjvB gv‡m cÖavb Kvh©vj‡qi kvLv wbqš¿Y wefvM †\_‡K †Rvb wfwËK Ges †Rvbvj Kvh©vjq ‡\_‡K kvLv wfwËK AvgvbZ msMÖ‡ni evwl©K jÿ¨gvÎv e›Ub K‡i ‡`qv nq|

* **kvLvq jÿ¨gvÎv c~Yte›Ubt**

kvLv e¨e¯’vcK kvLvi gvVKg©x Ges Ab¨vb¨ Kg©KZ©v-Kg©PvixM‡Yi g‡a¨ D³ jÿ¨gvÎv c~Yte›Ub K‡i w`‡q Zv AR©‡bi Rb¨ cÖ‡Póv Ae¨vnZ iv‡L|

* **cyi¯‹vi cÖ`vbt**

AvgvbZ msMÖn Kvh©µg‡K DrmvwnZ Kivi Rb¨ evwl©K jÿ¨gvÎv AR©bKvix‡K cyi¯‹vi cÖ`v‡bi e¨e¯’v cÖPwjZ i‡q‡Q|

* **e¨vswKs e¨emv I AvgvbZ msMÖn**

**AvgvbZ msMÖ‡ni D‡Ïk¨ t**

* wewb‡qvM‡hvM¨ Znwej m„wó;
* RbM‡Yi wbKU iwÿZ Ajm A\_© (Scattered)Drcv`b/ DbœqbgyjK Kv‡R wewb‡qvM;
* msM„nxZ Avgvb‡Z wecix‡Z (SOD)FY myweav;
* e¨emvqx‡`i‡K Avgvb‡Zi wecix‡Z AwZwi³ A\_© cÖvwßi my‡hvM (Ifvi Wªvd&U) m„wó K‡i †`qv;
* e¨vswKs Gi gva¨‡g mvgvwRK `vwqZ¡ cvjb I AvgvbZ msMÖn ‡hgbt Discounting of bills, payment of insurance premium, payment of electricity bills etc.
* **AvgvbZKvix AvK…óKi‡Yi †KŠkj**
* e¨vsK/kvLvi cwi”Qbœ I AvKl©bxq cwi‡ek Ges DËg MÖvnK †mev cÖ`vb;
* AvaywbK I B‡j±ªwbK cÖhyw³ wbf©i e¨vswKs mvwf©m;
* `ÿ I †KŠkjx e¨e¯’vcK/Kg©KZ©v-Kg©Pvix KZ©„K AvgvbZ msMÖn Awfhvb cwiPvjbv;
* AvKl©bxq my` nv‡i bZzb bZzb AvgvbZ ¯‹xg cÖeZ©b;
* AvKl©bxq FY I wewb‡qvM Kg©mywPi gva¨‡g MÖvnK AvK…óKiY;
* mvgvwRK gh©v`vm¤úbœ I †bZ…¯’vbxq e¨w³eM©‡K e¨vs‡Ki mwnZ m¤ú„³KiY;
* me©¯Í‡i mvgvwRK †hvMv‡hvM e„w×KiY;
* RbmgvMgc~Y©/nvU-evRvi GjvKvq (‡hvMv‡hvM e¨e¯’v fv‡jv) e¨vs‡Ki kvLv ¯’vcb;
* evwbwR¨K GjvKvq bZzb kvLv ¯’vcb (†hLv‡b †Kvb e¨vsK kvLv †bB);
* **Deposit Mix**

wewfbœ ai‡Yi Avgvb‡Zi wgkÖY e¨vs‡Ki w¯’wZkxj Znwej e¨e¯’vcbvi my‡hvM m„wó K‡i, ‡hgb t

**Types Deposit Mix t**

* Ownership Mix of Deposit
* Types of Deposit Mix
* Size Mix of Deposit
* **Ownership Mix of Deposit t**
* e¨w³K AvgvbZ;
* e¨emv cÖwZôv‡bi AvgvbZ;
* wkí KviLvbvi AvgvbZ;
* miKvix-‡emiKvix ms¯’vi AvgvbZ;
* cÖevmx‡`i AvgvbZ;
* we‡`kx bvMwiK/ms¯’vi AvgvbZ;
* **Types of Deposit Mix t**
* mÂqx AvgvbZ;
* PjwZ AvgvbZ;
* ‡gqv`x AvgvbZ;
* **Size Mix of Deposit t**
* 10 jÿ UvKv ch©šÍ AvgvbZ;
* 10 jÿ †\_‡K 50 jÿ UvKv ch©šÍ AvgvbZ;
* 50 jÿ UvKvi D‡a© AvgvbZ;
* **Advantages of Deposit Mix t**
* **Ownership Mix of Deposit t**
* GKB ai‡bi AvgvbZKvixi wbKU †\_‡K AvgvbZ msMÖn Kiv n‡j Zv GKB mg‡q ev GK‡hv‡M D‡ËvwjZ n‡q †h‡Z cv‡i|
* wKš‘ gvwjKvbvi aiY Abyhvqx wewfbœ cÖKvi AvgvbZ msM„nxZ n‡j wewfbœ mg‡q wewfbœ cwigv‡b D‡ËwjZ n‡q \_v‡K hv `xN©¯’vqx Znwej e¨e¯’vcbvq AZ¨šÍ mnvqK|
* **Types of Deposit Mix t**
* PjwZ, mÂqx I †gqv`x AvgvbZ wnmv‡e UvKv Rgv nIqv Ges UvKv D‡Ëvj‡bi avivevwnKZv wfbœZi nIqvq msM„nxZ Avgvb‡Zi aiY Abyhvqx wewfbœ †gqv`x wewb‡qvM Kg©mywP ev¯Íevqb Kiv m¤¢e nq;
* **Size Mix of Deposit t**
* Avgvb‡Zi AvKvi †f‡` †jb‡`b gvÎv wewfbœ iKg n‡q \_v‡K| d‡j Zvij¨ cwiw¯’wZi Dci wfwË K‡i e¨vsK ÿz`ª, gvSvix Ges e„nr AvKv‡ii AvgvbZ msMÖ‡ni cwiKíbv MÖnY K‡i \_v‡K|
* e¨vsK eo AvgvbZKvix‡`i‡K Kg UvKv D‡Ëvj‡bi Rb¨ Aby‡iva K‡i Ges ÿz`ª AvgvbZKvixMY‡K †ekx UvKv Rgv`v‡b DrmvwnZ K‡i|
* **Level of Deposit**

‡Kvb e¨vsK ev kvLvi Level of Deposit-Gi Dci wfwË K‡i AvgvbZ msMÖ‡ni mdjZv wbf©i K‡i| D`vniY ¯^iƒc ejv hvq t

A-Level Bank/Branch t AvgvbZ 20 †KvwU UvKv

B-Level Bank/Branch tAvgvbZ 10 †\_‡K 20 †KvwU UvKv

C-LevelBank/BranchtAvgvbZ10 †KvwU UvKvi bx‡P|

* DËg †mev cÖvwßi cÖZ¨vkvq MÖvnK A- Level Bank/Banch-Gi cÖwZ AvK…ó n‡e|
* A- Level Bank/Banch-Gi Kg©x evwnbxi g‡bvej e„w× cv‡e Ges Bb‡mbwUf cÖvwßi Avkvq Zviv AwaKZi D‡`¨vgx n‡e|
* **Factors Relating Level of Deposit t**
* **Internal Factor t**
* Quality of Bank Personnel
* Diversified Service
* Public Confidence
* Interest Rate
* **External Factor t**
* State of the national Economy
* Characteristics of Local Economy
* Role of Government in Community Development
* Relatives Change in Population
* **ivKv‡e cÖPwjZ AvgvbZ wnmve t**

|  |  |
| --- | --- |
| (1) PjwZ AvgvbZ wnmve(Current Deposit) | (7) ivKve ˆ`wbK jvf wnmve (RDP) |
| (2) mÂqx AvgvbZ wnmve**(**Savings Deposit**)** | (8) ivKve gvwmK gybvdv ¯‹xg (RMPS) |
| (3)mÂqx wnmve-¯‹zj e¨vswKs **(**Savings Account School Banking**)** | (9) ivKve wg‡jwbqvi wW‡cvwRU ¯‹xg (RMDS) |
| (4) ‡gqv`x AvgvbZ wnmve**(**Fixed Deposit**)** |  |
| (5) GmGbwW**(**Special Notice Deposit**)** |  |
| (6) we‡kl AvgvbZ ¯‹xg**(**Special Deposit Scheme**)** |  |

* **wewfbœ cÖKvi AvgvbZ ¯‹xg t**

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| --- | --- | --- | --- |
| **¯‹x‡gi bvg** | **‡gqv` Kvj** | **Rgvi cwigvb** | **my‡`i nvi (Pµe„w×)** |
| AviwRwcGm | 5/10 eQi | gvwmK 300 UvKv n‡Z 1000 UvKv | 9% |
| wkÿK mÂq ¯‹xg | 5/10 eQi | mvßvwnK 25 UvKv n‡Z 200 UvKv | 8.50% |
| ÿz`ª mÂq ¯‹xg | 5/10 eQi | mvßvwnK 25 UvKv n‡Z 200 UvKv | 8.50% |
| wkÿv mÂq ¯‹xg | 5/10 eQi | gvwmK 200 UvKv n‡Z 1000 UvKv | 9% |
| mšÍvb mšÍwZ weevn ¯‹xg | 5/10/15 eQi | gvwmK 200 UvKv n‡Z 1000 UvKv | 9% |
| ivKve mÂq ¯‹xg | 7 eQi | gvwmK 300 UvKv n‡Z 10000 UvKv | 9% |
| ivKve wg‡jwbqvi wW‡cvwRU ¯‹xg | 5/7/10 eQi | gvwmK 13,350 UvKv, 8700 UvKv, 5250 UvKv | 9.75% |
| ivKve M„nxwb mÂq ¯‹xg | 5 eQi | gvwmK 200 UvK n‡Z 5,000 UvKv ch©šÍ | 9% |

**we‡kl `ªóe¨ t** *mg‡q mg‡q my‡`i nvi cwiewZ©Z nq | me©‡kl ms‡kvwaZ my‡`i nvi cÖ‡hvR¨ n‡e|*

* **AvgvbZ wnmv‡ei LvZ mgyn t**

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| --- | --- | --- | --- |
| **AvgvbZ wnmv‡ei bvg** | **wnmv‡ei LvZ** | **AvgvbZ wnmv‡ei bvg** | **wnmv‡ei LvZ** |
| PjwZ AvgvbZ | 21 | ÿz`ª mÂq ¯‹xg | 223 |
| mÂqx AvgvbZ | 22 | ivKve mÂq ¯‹xg | 224 |
| ‡gqv`x AvgvbZ | 23 | K…l‡Ki f~Z©wK wnmve | 225 |
| GmGbwW | 213 | ivKve wg‡jwbqvi wW‡cvwRU ¯‹xg | 236 |
| AviwRwcGm | 220 | ivKve M„nxwb mÂq ¯‹xg | 239 |

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| --- | --- | --- | --- |
| **AvgvbZ wnmv‡ei bvg** | **wnmv‡ei LvZ** | **AvgvbZ wnmv‡ei bvg** | **wnmv‡ei LvZ** |
| mšÍvb mšÍwZ weevn ¯‹xg | 222 |  |  |
| wkÿK mÂq ¯‹xg | 223 |  |  |

* **AvgvbZ Lv‡Z we‡kl †cÖvWv± mg~n t**
* ivKve ˆ`wbK jvf wnmve (RDP)
* ivKve gvwmK gybvdv ¯‹xg (RMPS)
* ivKve wg‡jwbqvi wW‡cvwRU ¯‹xg (RMDS)

**ivKve ‰`wbK jvf wnmve** (RDP)

* **cÖ‡qvRbxq ewn t**
* mÂqx AvgvbZ wnmve †Lvjvi †iwRóvi (Savings Deposit Account Oppening Register)
* mÂqx AvgvbZ wnmve †jRvi (Savings Deposit Ledger)
* **cÖ‡qvRbxq dig t**
* AvgvbZ wnmve †Lvjvi dig (e¨w³K/A-e¨w³K)
* bgybv ¯^v¶i KvW©
* mÂqx AvgvbZ wnmv‡ei UvKv Rgvi iwm`

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| --- | --- | --- |
| **µwgK** | **Kvh©µ‡gi avc** | **we‡kl wb‡`©kbv** |
| 1) | ivKve ‰`wbK jvf wnmve†Lvjvi mgq cÖ‡qvRbxq Z\_¨vejx mn h\_vh\_fv‡e Av‡e`b dig c~iY K‡i wb‡Z n‡e| Av‡e‡`b di‡gi wba©vwiZ As‡k MÖvn‡Ki ¯^v¶i wb‡Z n‡e| cwiPq`vbKvixi we¯ÍvwiZ Z\_¨ D‡jøLc~e©K Zvi ¯^v¶i wb‡Z n‡e| | AvgvbZ wnmv‡ei †¶‡Î cÖ‡hvR¨ Òwe‡kl wb‡`©kbvÓ AbymiY Ki‡Z n‡e|  ¯‹x‡gi wbqgvejx wnmveavix h\_vh\_fv‡e cwicvj‡b eva¨ \_vK‡eb| |
| 2) | RvZxq cwiPq c‡Îi Kwc Ges AvgvbZKvixi 2 Kwc Ges bgxwbi 1 Kwc mZ¨vwqZ Qwe MÖnY Ki‡Z n‡e| | AvgvbZKvixi 1 Kwc Qwe Av‡e`b di‡gi mwnZ Ges Aci Kwc bgybv ¯^v¶i Kv‡W©i mwnZ msi¶Y Ki‡Z nq| ‡Kvbfv‡eB bgxwb e¨ZxZ †Kvb wnmve †Lvjv hv‡e bv| |
| 3) | Aby‡gvw`Z Kg©KZ©vi mvg‡b bgybv ¯^v¶i Kv‡W© (GwmGd-5) AvgvbZKvixi ¯^v¶i MÖnY Ges cwiPq`vbKvix KZ©„K ¯^v¶i cÖZ¨qb K‡i wb‡Z n‡e| | AvgvbZ wnmve †Lvjvi dig, GZ`msµvšÍ Ab¨vb¨ `wjj cÎvw`, bgybv ¯^v¶i KvW© BZ¨vw` e¨e¯’vcK/wØZxq Kg©KZ©v/Aby‡gvw`Z Kg©KZ©vi ‡ndvR‡Z \_vK‡e| |
| 4) | mÂqx AvgvbZ wnmve †iwRóv‡i AšÍf©y³ K‡i AvgvbZ wnmv‡ei b¤^i cÖ`vb Ki‡Z n‡e| | AvgvbZ wnmve †Lvjvi dig, bgybv ¯^v¶i KvW©, bM` Rgvi iwm` I ‡PK ewn‡Z GKB b¤^i cÖ`vb Ki‡Z nq| |
| 5) | AvgvbZ wnmve †Lvjvi Rb¨ kvLv e¨e¯’vc‡Ki Aby‡gv`b MÖnY| | AvgvbZ wnmve †Lvjvi dig, bgybv ¯^v¶i KvW© I †iwRóv‡i kvLv e¨e¯’vc‡Ki ¯^v¶i MÖnY Ki‡Z nq| |
| 6) | AvgvbZKvix‡K UvKv Rgv `v‡bi Rb¨ Aby‡iva Ávcb| | mÂqx AvgvbZ wnmv‡ei Rb¨ cÖPwjZ Rgv iwm‡`i gva¨‡g UvKv Rgv wb‡Z nq| |

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| --- | --- | --- |
| **µwgK** | **Kvh©µ‡gi avc** | **we‡kl wb‡`©kbv** |
| 8) | AvgvbZ wnmve †jRvi Ges AvgvbZ †iwRóv‡i mswkøó AvgvbZ wnmv‡ei cÖ‡qvRbxq Z\_¨vw` wjwce× Ki‡Z n‡e| | †jRv‡i AvgvbZKvixi c~Y© bvg I WvK ‡hvMv‡hv‡Mi wVKvbv, †dvb b¤^i, wnmve b¤^i I we‡kl wb‡`©kbv (hw` \_v‡K) wjwce× Ki‡Z nq| wnmve cwiPvjbv msµvšÍ mKj WKz‡g‡›U **ÒivKve ˆ`wbK jvf wnmveÓ** mxj e¨envi Ki‡Z n‡e| |

* **we‡kl wbqgvejx t**
* Kgc‡ÿ 20,000/- UvKv w`‡q GB wnmve ‡Lvjv hvq| ‰`wbK †jb‡`b †k‡l w¯’wZ by¨bZg 20,000/- \_vK‡Z n‡e|
* ‡P‡Ki gva¨‡g wbqwgZ †jb‡`b Ges ‰`wbK †h †Kvb cwigvb UvKv Rgv I D‡Ëvjb Kiv hvq|
* ‡jb‡`‡bi aiY Abyhvqx Bnv PjwZ AvgvbZ wnmv‡ei Ges my` cÖvwßi w`K w`‡q mÂqx AvgvbZ wnmv‡ei Abyiæc|
* 5% nv‡i ˆ`wbK w¯’wZi Dci my` cÖ`vb Kiv nq, Z‡e 20,000/-UvKvi bx‡P w¯’wZ †b‡g †M‡j H w`‡bi Rb¨ my` cÖ`vb Kiv hv‡e bv| Aa©-evwl©K wfwË‡Z my` cÖ`vb Kiv nq|

(‡idv‡iÝt kvLv wbqš¿b wefvM, mvK©yjvi b¤^i-05/2011, ZvwiLt 09-06-2011)|

**ivKve gvwmK gybvdv ¯‹xg**(RMPS)

* **cÖ‡qvRbxq ewn t**
* †gqv`x AvgvbZ wnmve †Lvjvi †iwRóvi (Fixed Deposite Account Oppening Register)
* †gqv`x AvgvbZ wnmve †jRvi (Fixed Deposit Ledger)
* **cÖ‡qvRbxq dig t**
* AvgvbZ wnmve †Lvjvi dig (e¨w³K/ A-e¨w³K)
* bgybv ¯^v¶i KvW©
* ‡gqv`x AvgvbZ wnmv‡e UvKv Rgvi iwm`
* ‡gqv`x AvgvbZ iwm`

|  |  |  |
| --- | --- | --- |
| **µwgK** | **Kvh©µ‡gi avc** | **we‡kl wb‡`©kbv** |
| 1) | ivKve gvwmK gybvdv ¯‹xgwnmve †Lvjvi mgq cÖ‡qvRbxq Z\_¨vejx mn h\_vh\_fv‡e Av‡e`b dig c~iY K‡i wb‡Z n‡e| Av‡e‡`b di‡gi wba©vwiZ As‡k MÖvn‡Ki ¯^v¶i wb‡Z n‡e| cwiPq`vbKvixi we¯ÍvwiZ Z\_¨ D‡jøLc~e©K Zvi ¯^v¶i wb‡Z n‡e| | AvgvbZ wnmv‡ei †¶‡Î cÖ‡hvR¨ Òwe‡kl wb‡`©kbvÓ AbymiY Ki‡Z n‡e|  ¯‹x‡gi wbqgvejx wnmveavix h\_vh\_fv‡e cwicvj‡b eva¨ \_vK‡eb GB g‡g© wnmveavix wbKU n‡Z GKwU †Nvlbv cÎ wb‡Z n‡e| |
| 2) | RvZxq cwiPq c‡Îi Kwc Ges AvgvbZKvixi 2 Kwc Ges bgxwbi 1 Kwc mZ¨vwqZ Qwe MÖnY Ki‡Z n‡e| | AvgvbZKvixi 1 Kwc Qwe Av‡e`b di‡gi mwnZ Ges Aci Kwc bgybv ¯^v¶i Kv‡W©i mwnZ msi¶Y Ki‡Z nq| ‡Kvbfv‡eB bgxwb e¨ZxZ †Kvb wnmve †Lvjv hv‡e bv| |
| 3) | Aby‡gvw`Z Kg©KZ©vi mvg‡b bgybv ¯^v¶i Kv‡W© (GwmGd-5) AvgvbZKvixi ¯^v¶i MÖnY Ges cwiPq`vbKvix KZ©„K ¯^v¶i cÖZ¨qb K‡i wb‡Z n‡e| | AvgvbZ wnmve †Lvjvi dig, GZ`msµvšÍ Ab¨vb¨ `wjj cÎvw`, bgybv ¯^v¶i KvW© BZ¨vw` e¨e¯’vcK/wØZxq Kg©KZ©v/ Aby‡gvw`Z Kg©KZ©vi ‡ndvR‡Z \_vK‡e| |

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| --- | --- | --- | --- |
| **µwgK** | **Kvh©µ‡gi avc** | | **we‡kl wb‡`©kbv** |
| 4) | †gqv`x AvgvbZ wnmve †iwRóv‡i AšÍf©y³ K‡i AvgvbZ wnmv‡ei b¤^i cÖ`vb Ki‡Z n‡e| | | AvgvbZ wnmve †Lvjvi dig, bgybv ¯^v¶i KvW©, bM` Rgvi iwm` I ‡gqv`x AvgvbZ iwm‡` GKB b¤^i cÖ`vb Ki‡Z nq| |
| 5) | AvgvbZ wnmve †Lvjvi Rb¨ kvLv e¨e¯’vc‡Ki Aby‡gv`b MÖnY| | | AvgvbZ wnmve †Lvjvi dig, bgybv ¯^v¶i KvW© I †iwRóv‡i kvLv e¨e¯’vc‡Ki ¯^v¶i MÖnY Ki‡Z nq| |
| 6) | AvgvbZKvix‡K UvKv Rgv `v‡bi Rb¨ Aby‡iva Ávcb| | | ‡gqv`x AvgvbZ wnmv‡ei Rb¨ cÖPwjZ Rgv iwm‡`i gva¨‡g UvKv Rgv wb‡Z nq| |
| 7) | bM` UvKv Rgv nevi ci †gqv`x AvgvbZ wiwmÞ cÖ¯‘Z Ki‡Z n‡e| | ‡gqv`x AvgvbZ wiwm‡Þ MÖvn‡Ki bvg, UvKvi cwigvb As‡K I K\_vq, wnmv‡ei †gqv` **(iwm‡`i Mv‡q ÒivKve gvwmK gybvdv ¯‹xgÓ mxj e¨envi Ki‡Z n‡e),** †`q ZvwiL, my‡`i nvi, wnmve b¤^i, †jRvi dwjI b¤^i BZ¨vw` D‡jøLc~e©K kvLvi mxj cÖ`vb K‡i `yBRb Aby‡gvw`Z Kg©KZ©v ¯^v¶i Ki‡eb| | | |
| 8) | AvgvbZ wnmve †jRvi Ges AvgvbZ †iwRóv‡i mswkøó AvgvbZ wnmv‡ei cÖ‡qvRbxq Z\_¨vw` wjwce× Ki‡Z n‡e| | †jRv‡i AvgvbZKvixi c~Y© bvg I WvK ‡hvMv‡hv‡Mi wVKvbv, †dvb b¤^i, wnmve b¤^i, ‡`q ZvwiL I we‡kl wb‡`©kbv (hw` \_v‡K) wjwce× Ki‡Z nq| | | |
| 9) | ‡gqv`x AvgvbZ (ivKve gvwmK gybvdv ¯‹xg) wiwmÞ MÖvnK‡K n¯ÍvšÍi| | cÖvwß ¯^xKvi g~jK ¯^v¶i MÖn‡Yi ci ‡gqv`x AvgvbZ wiwmÞ (ivKve gvwmK gybvdv ¯‹xg) MÖvnK‡K n¯ÍvšÍi Ki‡Z n‡e| | | |

* **we‡kl wbqgvejx t**
* ¯‹x‡gi ‡gqv` cuvP eQi|
* GKKvjxb Avgvb‡Zi cwigvb 1,00,000/- UvKv ev Bnvi ¸wbZK|
* gybvdvi nvi evwl©K 10.80%|
* cÖwZ GKjÿ UvKvq gvwmK gybvdvi cwigvY n‡e 900/- UvKv|
* miKvix wbqgvbyhvqx cÖ‡`q gybvdvi Dci Dr‡m Ki/Ab¨vb¨ cvIbv KZ©b‡hvM¨ n‡e|
* AvgvbZ wnmve †Lvjvi GK gvm c~wZ© mv‡c‡ÿ gvwmK wfwË‡Z gybvdv wnmveavixi kvLvq iwÿZ mÂqx wnmv‡e cÖ`vb Ki‡Z n‡e| kvLvq AvgvbZKvixi mÂqx wnmve bv \_vK‡j bZzb mÂqx wnmve Lyj‡Z n‡e| gvwmK gybvdv mÂqx wnmv‡e ¯’vbvšÍ‡ii Rb¨ †Kvb PvR© KZ©b Kiv hv‡e bv|
* AvgvbZKvix †gqv`v‡šÍ Av‡e`b K‡i GKB †gqv‡`i Rb¨ D³ AvgvbZ bevqb Ki‡Z cvi‡eb|
* †gqv`c~wZ©‡Z Av‡e`bKvix †hvMv‡hvM bv Ki‡j †gqv`v‡šÍ mqswµqfv‡e AvgvbZwU cieZ©x GKB †gqv‡`i Rb¨ bevqb‡hvM¨ wnmv‡e Mb¨ n‡e (¯‹xg Pvjy \_vKv mv‡c‡ÿ)|
* 18 eQi ev Z`ya© eq¯‹ I my¯’ gw¯Í¯‹ m¤úbœ †h †Kvb evsjv‡`kx bvMwiK wbR bv‡g A\_ev †hŠ\_ bv‡g GB ¯‹x‡gi AvIZvq wnmve Lyj‡Z cvi‡eb|
* MVbZš¿, msN ¯§viK Ges KwgwUi wm×všÍµ‡g wkÿv cÖwZôvb, K¬ve/mwgwZi bv‡g wnmve †Lvjv hv‡e|
* AvgvbZKvix wjwLZ Av‡e`‡bi gva¨‡g GB †gqv`x AvgvbZ eÜ/bM`vqb Ki‡Z cvi‡eb|
* Qq gvm c~wZ©i c~‡e© wnmve eÜ Kiv n‡j gvwmK wfwË‡Z cÖ`Ë gybvdv ev‡` Aewkó g~j UvKv †diZ‡hvM¨|
* ‡gqv`c~wZ©i c~‡e© wnmveavix g„Zz¨eiY Ki‡j †gqv`c~wZ© ch©šÍ wnmvewU Pvjy \_vK‡e| †gqv`c~wZ© †k‡l bwgbx wKsev bwgbx bvevjK n‡j AwffveK wnmv‡ei UvKv cÖvc¨ n‡eb|
* ‡gqv`c~wZ©i c~‡e© Avgvb‡Zi wecix‡Z FY †i‡L wnmveavix g„Zz¨eiY Ki‡j †m †ÿ‡Î †gqv`c~wZ© ch©šÍ Avgvb‡Zi Dci cÖ‡hvR¨ nv‡i jf¨vsk cÖ‡`q n‡e Ges F‡Yi †ÿ‡Î wba©vwiZ nv‡i my` Av‡ivc c~e©K FY mgš^q K‡i Aewkó UvKv bwgbx/AwffveK‡K cÖ`vb Ki‡Z n‡e|
* wnmveavix Ges bwgbx Df‡qB wnmve c~wZ©i c~‡e© g„Zz¨eiY Ki‡j wewa †gvZv‡eK DËivwaKvix/ DËivwaKvixMY Ask Abymv‡i wnmv‡ei UvKv cÖvc¨ n‡eb|
* **wnmv‡ei wecix‡Z FY myweav cÖ`vb t**
  + **FY mxgv t** AvgvbZ w¯’wZi m‡e©v”P 80%|
  + **F‡Yi mgqKvj t** 12 gvm, Z‡e mswkøó wnmv‡ei †gqv‡`i g‡a¨ bevqb‡hvM¨|
  + **F‡Yi cÖK…wZ t** Ifvi Wªvd&U|
  + **gÄyix ÿgZv t** kvLv e¨e¯’vcK (c`ex wbwe©‡k‡l)|
  + **my‡`i nvi t** AvgvbZ wnmv‡e cÖ‡`q my` A‡cÿv 3% †ekx, ˆÎgvwmK wfwË‡Z|
  + **cwi‡kva c×wZ t** F‡Yi †gqv‡`i g‡a¨ wKw¯Í‡Z wKsev GKKvjxb cwi‡kva‡hvM¨|
  + **`wjj cÎvw` t** wWwc †bvU, †jUvi Ae wj‡qb, †jUvi Ae GwMÖ‡g›U, AvgvbZ wnmv‡ei UvKv FY wnmv‡e ¯’vbvšÍ‡ii Rb¨ †jUvi Ae A\_wiwU, Avgvb‡Zi g~j iwk` (wWmPvR©K…Z)|
  + **F‡Yi w¯’wZ mxgv t** FY w¯’wZ AvgvbZ w¯’wZi 90% Gi AwZwi³ n‡j gvwmK gybvdv Øviv FY wnmve mgš^q Ki‡Z n‡e|

**(‡idv‡iÝ t kvLv wbqš¿Y wefvM, mvK©yjvi b¤^i-02/2012, ZvwiLt 06-02-2012)**

**ivKve wg‡jwbqvi wW‡cvwRU ¯‹xg** (RMDS)

* **cÖ‡qvRbxq ewn t**
* AvgvbZ wnmve †Lvjvi †iwRóvi (Deposite Account Oppening Register)
* mÂqx AvgvbZ wnmve †jRvi (Savings Deposit Ledger)
* **cÖ‡qvRbxq dig t**
* AvgvbZ wnmve †Lvjvi dig (wba©vwiZ Av‡e`b dig)
* bgybv ¯^v¶i KvW©
* AvgvbZ wnmv‡e UvKv Rgvi iwm`

|  |  |  |
| --- | --- | --- |
| **µwgK** | **Kvh©µ‡gi avc** | **we‡kl wb‡`©kbv** |
| 1) | ivKve wg‡jwbqvi wW‡cvwRU ¯‹xgwnmve †Lvjvi mgq cÖ‡qvRbxq Z\_¨vejx mn h\_vh\_fv‡e Av‡e`b dig c~iY K‡i wb‡Z n‡e| Av‡e‡`b di‡gi wba©vwiZ As‡k MÖvn‡Ki ¯^v¶i wb‡Z n‡e| cwiPq`vbKvixi we¯ÍvwiZ Z\_¨ D‡jøLc~e©K Zvi ¯^v¶i wb‡Z n‡e| | ivKve wg‡jwbqvi wW‡cvwRU ¯‹xgAvgvbZ wnmv‡ei †¶‡Î cÖ‡hvR¨ Òwe‡kl wb‡`©kbvÓ AbymiY Ki‡Z n‡e| ¯‹x‡gi wbqgvejx wnmveavix h\_vh\_fv‡e cwicvj‡b eva¨ \_vK‡eb GB g‡g© wnmveavix wbKU n‡Z GKwU †Nvlbv cÎ wb‡Z n‡e| |
| 2) | RvZxq cwiPq c‡Îi Kwc Ges AvgvbZKvixi 2 Kwc Ges bgxwbi 1 Kwc mZ¨vwqZ Qwe MÖnY Ki‡Z n‡e| | AvgvbZKvixi 1 Kwc Qwe Av‡e`b di‡gi mwnZ Ges Aci Kwc bgybv ¯^v¶i Kv‡W©i mwnZ msi¶Y Ki‡Z nq| ‡Kvbfv‡eB bgxwb e¨ZxZ †Kvb wnmve †Lvjv hv‡e bv| |
| 3) | Aby‡gvw`Z Kg©KZ©vi mvg‡b bgybv ¯^v¶i Kv‡W© (GwmGd-5) AvgvbZKvixi ¯^v¶i MÖnY Ges cwiPq`vbKvix KZ©„K ¯^v¶i cÖZ¨qb K‡i wb‡Z n‡e| | AvgvbZ wnmve †Lvjvi dig, GZ`msµvšÍ Ab¨vb¨ `wjj cÎvw`, bgybv ¯^v¶i KvW© BZ¨vw` e¨e¯’vcK/wØZxq Kg©KZ©v/ Aby‡gvw`Z Kg©KZ©vi ‡ndvR‡Z \_vK‡e| |

|  |  |  |
| --- | --- | --- |
| **µwgK** | **Kvh©µ‡gi avc** | **we‡kl wb‡`©kbv** |
| 4) | gvwmK mÂq AvgvbZ wnmve †iwRóv‡i AšÍf©y³ K‡i AvgvbZ wnmv‡ei b¤^i cÖ`vb Ki‡Z n‡e| | AvgvbZ wnmve †Lvjvi dig, bgybv ¯^v¶i KvW©, bM` Rgvi iwm` I ‡gqv`x AvgvbZ iwm‡` GKB b¤^i cÖ`vb Ki‡Z nq| |
| 5) | AvgvbZ wnmve †Lvjvi Rb¨ kvLv e¨e¯’vc‡Ki Aby‡gv`b MÖnY| | AvgvbZ wnmve †Lvjvi dig, bgybv ¯^v¶i KvW© I †iwRóv‡i kvLv e¨e¯’vc‡Ki ¯^v¶i MÖnY Ki‡Z nq| |
| 6) | AvgvbZKvix‡K UvKv Rgv `v‡bi Rb¨ Aby‡iva Ávcb| | ivKve wg‡jwbqvi wW‡cvwRU ¯‹x‡gi Rb¨ cÖPwjZ Rgv iwm‡`i gva¨‡g UvKv Rgv wb‡Z nq| |
|  |  |  |
| 7) | AvgvbZ wnmve †jRvi Ges AvgvbZ †iwRóv‡i mswkøó AvgvbZ wnmv‡ei cÖ‡qvRbxq Z\_¨vw` wjwce× Ki‡Z n‡e| | †jRv‡i AvgvbZKvixi c~Y© bvg I WvK ‡hvMv‡hv‡Mi wVKvbv, †dvb b¤^i, wnmve b¤^i, ‡`q ZvwiL I we‡kl wb‡`©kbv (hw` \_v‡K) wjwce× Ki‡Z nq| |
|  |  |  |

* **we‡kl wbqgvejx t**
* ¯‹x‡gi ‡gqv` 5 eQi, 7 eQi I 10 eQi|
* gvwmK Rgvi cwigvb 13,350/- UvKv, 8,700/-UvKv Ges 5,250/-UvKv|
* gybvdvi nvi evwl©K 9.75% (evwl©K Pµe„w×)|
* cÖ‡Z¨K †gqv‡`i †ÿ‡Î †gqv` c~wZ©‡Z MÖvnK 10,00,000/-UvKv cv‡eb|
* miKvix wbqgvbyhvqx cÖ‡`q gybvdvi Dci Dr‡m Ki I AveMvix ïé KZ©b‡hvM¨ n‡e|
* AvqKi n‡Z GB ¯‹x‡gi AvgvbZ †iqvZ cÖvwß‡hvM¨ n‡e bv|
* 18 eQi ev Z`ya© eq¯‹ I my¯’ gw¯Í¯‹ m¤úbœ †h †Kvb evsjv‡`kx bvMwiK wbR bv‡g A\_ev †hŠ\_ bv‡g GB ¯‹x‡gi AvIZvq wnmve Lyj‡Z cvi‡eb|
* 18 eQ‡ii Kg eqmx wkïivI Awffve‡Ki mv‡\_ GB AvgvbZ wnmve Lyj‡Z cvi‡eb|
* GKB e¨w³i bv‡g GKvwaK wnmve †Lvjv hv‡e|
* cÖwZ gv‡mi 1 ZvwiL †\_‡K 10 Zvwi‡Li g‡a¨ wnmve †Lvjv I gvwmK wKw¯Íi UvKv Rgv cÖ`vb Kiv hv‡e| 10 ZvwiL mvßvwnK ev miKvix QzwUi w`b n‡j cieZ©x Kvh©w`e‡m gvwmK wKw¯Í Rgv †`qv hv‡e|
* ‡P‡Ki gva¨‡g gvwmK wKw¯Íi UvKv Rgv †`qv hv‡e| Z‡e AvgvbZ wnmv‡e w¯’wZ ¯^íZvi Kvi‡Y †P‡Ki UvKv cwi‡kvwaZ bv n‡j gvwmK wKw¯Í †Ljvcx e‡j MY¨ n‡e| ‡P‡Ki gva¨‡g UvKv Rgvi †ÿ‡Î AvDU †ókb †PK M„nxZ n‡e bv|
* AwMÖg wKw¯Í Rgv †bqv hv‡e| Z‡e AwMÖg RgvK…Z mgy`q UvKvi Dci my` cÖ`vb Kiv hv‡e bv| †h wKw¯Í ‡h gv‡m mgwš^Z n‡e †m w`b †\_‡K D³ wKw¯Íi Dci my` cÖ`vb Kiv hv‡e|
* kvLvq AvgvbZKvixi PjwZ ev mÂqx AvgvbZ wnmv‡e RgvK…Z UvKv n‡Z ¯’vqx wb‡`©kbvgvi wfwË‡Z gvwmK wKw¯Íi UvKv Rgv Kiv hv‡e| ‡m †ÿ‡Î cÖ‡hvR¨ nv‡i wd Av`vq Ki‡Z n‡e|
* ivKv‡ei GK kvLv †\_‡K Ab¨ kvLvq AvgvbZ wnmve ¯’vbvšÍi Kiv hv‡e| †m †ÿ‡Î WvK LiP AvgvbZKvix enb Ki‡eb|
* AvgvbZKvix wjwLZ Av‡e`‡bi gva¨‡g GB AvgvbZ eÜ/bM`vqb Ki‡Z cvi‡eb|
* ‡gqv`c~wZ©i c~‡e© wnmveavix g„Zz¨eiY Ki‡j †gqv`c~wZ© ch©šÍ bwgbx wnmvewU Pvjy ivL‡Z cvi‡e| †gqv` c~wZ©‡Z bwgbx wnmv‡ei UvKv cÖvc¨ n‡eb|
* ‡Kvb Avgvb‡Zi wecix‡Z FY †i‡L wnmveavix g„Zz¨eiY Ki‡j †m †ÿ‡Î wba©vwiZ nv‡i my` Av‡ivc c~e©K FY mgš^q K‡i Aewkó UvKv bwgbx‡K cÖ`vb Ki‡Z n‡e|
* **wnmv‡ei wecix‡Z FY myweav cÖ`vb t**
  + **FY mxgv t** AvgvbZ w¯’wZi m‡e©v”P 80%|
  + **F‡Yi mgqKvj t** 12 gvm, Z‡e mswkøó wnmv‡ei †gqv‡`i g‡a¨ bevqb‡hvM¨|
  + **F‡Yi cÖK…wZ t** gÄyiK…Z FY GKKvjxb weZiY†hvM¨|
  + **gÄyix ÿgZv t** kvLv e¨e¯’vcK (c`ex wbwe©‡k‡l)|
  + **my‡`i nvi t** AvgvbZ wnmv‡e cÖ‡`q my‡`i 3% †ekx Ges ˆÎgvwmK wfwË‡Z|
  + **cwi‡kva c×wZ t** F‡Yi †gqv‡`i g‡a¨ wKw¯Í‡Z wKsev GKKvjxb cwi‡kva‡hvM¨|
  + **`wjj cÎvw` t** wWwc †bvU, †jUvi Ae wj‡qb, †jUvi Ae GwMÖ‡g›U, AvgvbZ wnmv‡ei UvKv FY wnmv‡e ¯’vbvšÍ‡ii Rb¨ †jUvi Ae A\_wiwU|

**(‡idv‡iÝ t kvLv wbqš¿Y wefvM, mvK©yjvi b¤^i-04/2012, ZvwiLt 08-07-2012)**

**=0=**

**ivKv‡ei wnmve ewn, wnmve c×wZ**

**wnmve LvZ mgyn, fvDPvi cÖ¯‘ZKiY, FY I AvgvbZ wnmve mgš^q**

**Gm,Gg, AvnmvbDjøvn&**

Abyl` m`m¨

* **ivKv‡e cÖPwjZ wnmve ewn mg~n cÖavbZt `yB cÖKvi| †hgb t**
* wbqš¿K wnmve ewn (Control Books)
* m¤ú~iK wnmve ewn (Subsidiary Books)
* **wbqš¿K wnmve ewn t**
* bM` †jb‡`b ewn (Cash Scroll)
* ‰`wbK †jb‡`b ewn (Clean Cash Book)
* gyL¨ LwZqvb (General Ledger)
* gyL¨ LwZqvb mvivsk (General Ledger Abstract)
* ¯’vbvšÍi †jb‡`b ewn (Transfer Scroll)
* **m¤ú~iK wnmve ewn t**
* PjwZ AvgvbZ LwZqvb (Current Deposit Ledger)
* mÂqx AvgvbZ LwZqvb (Savings Deposit Ledger)
* ‡gqv`x AvgvbZ LwZqvb (Fixed Deposit Ledger)
* Avq-e¨q LwZqvb (Income & Expenses Ledger)
* ‰`wbK bM` †jb‡`b ‡iwRóvi (Daily Cash Transaction Register)
* ¯^í †gqv`x FY LwZqvb (Short Term Loan Ledger)
* ga¨g I `xN© †gqv`x FY LwZqvb (Medium & Long Term Loan Ledger)
* Kg©Pvix AwMÖg LwZqvb (Staff Advance Ledger)
* ivKve mvaviY wnmve †iwRóvi (RAKUB-General Account Register)
* mnvqK LwZqvb (Supplementary Ledger)

GQvovI wba©vwiZ Q‡K wewfbœ †iwRóvi cÖPwjZ i‡q‡Q|

* **ivKv‡ei wnmve LvZ mgyn t**

ivKv‡ei wnmve LvZ mgyn 13 wU wnmve MÖæ‡c wef³| `vq cv‡k¦© 6wU Ges m¤ú` cv‡k¦© 7 wU MÖæc i‡q‡Q|

|  |  |  |  |
| --- | --- | --- | --- |
| **`vq** | | **m¤ú`** | |
| **wnmve MÖæ‡ci wk‡ivbvg** | **MÖæc b¤^i** | **wnmve MÖæ‡ci wk‡ivbvg** | **MÖæc b¤^i** |
| gyjab I msiÿY | 1 | bM` I bM` RvZxq m¤ú` | 7 |
| AvgvbZ mgyn | 2 | Ab¨vb¨ e¨vsK n‡Z cvIbv | 8 |
| cÖ‡`q FY | 3 | wewb‡qvM | 9 |
| Ab¨vb¨ `vq‡`bv | 4 | FY I AwMÖg mgyn | 10 |
| Av‡q gyjZex ms‡hvRb (†WdvW© †µwWU) | 5 | AvšÍt Awdm wnmve | 11 |
| m¤¢ve¨ `vq‡`bv (Kw›U‡R›U jv‡qwewjwU) | 6 | MÖvn‡Ki †`bv | 12 |
|  |  | Ab¨vb¨ m¤ú` mgyn | 13 |

* **wnmve Lv‡Zi e¨vL¨v I wewa weavb t**

cÖ‡Z¨KwU MÖæc‡K Avevi KZK¸wj gyL¨ wnmve Lv‡Z wef³ Kiv n‡q‡Q| wnmv‡ei gyL¨ LvZ mgyn avivevwnKfv‡e †Rbv‡ij †jRv‡i D‡jøL \_v‡K| †ÿÎ we‡k‡l wnmv‡ei cÖ\_g msL¨v ev cÖ\_g `yB msL¨v MÖæ‡ci cwiPq wb‡`©k K‡i Ges cieZ©x msL¨v wnmv‡ei cwiPq enb K‡i| wnmv‡ei MÖæc Ges wnmve LvZ I Dc-LvZ cÖavb Kvh©vjq KZ©„K wba©viY K‡i †`qv nq| cÖavb Kvh©vj‡qi Aby‡gv`b e¨ZxZ †Kvb wnmve Lv‡Zi ms‡hvRb, cwieZ©b, mswgkÖb I eÜ Kiv hvq bv| KwZcq wnmve †KejgvÎ cÖavb Kvh©vjq, KwZcq wnmve †KejgvÎ kvLv Kvh©vj‡q e¨env‡ii Rb¨ Ges KwZcq wnmve cÖavb Kvh©vjq I kvLv Kvh©vjq Dfq †ÿ‡Î e¨envi Kiv n‡q \_v‡K|

* **cÖavb Kvh©vjq KZ…©K e¨eüZ K‡qKwU Lv‡Zi D`vniY t**

11- cwi‡kvwaZ g~jab

31- cÖ‡`q FY (evsjv‡`k e¨vsK)

42- Ki eve` msiÿY

* **kvLv Kvh©vjq KZ…©K e¨eüZ K‡qKwU Lv‡Zi D`vniY t**

21- PjwZ AvgvbZ

22- mÂqx AvgvbZ

23- ¯’vqx AvgvbZ

* **cÖavb Kvh©vjq I kvLv Kvh©vjq KZ…©K e¨eüZ K‡qKwU Lv‡Zi D`vniY t**

13- jvf ÿwZi wnmve

210- Kg©Pvix‡`i fwel¨ Znwej wnmve

134- Ro gRy` wnmve

* **ivKv‡e cÖPwjZ D‡jøL‡hvM¨ KwZcq wnmve LvZ I Dc-Lv‡Zi mswÿß weeiY t**

1. **Capital and Reserves :**

|  |  |  |  |
| --- | --- | --- | --- |
| 11 | Authorized Capital | 14 | General Reserve |
| 12 | Bonds and Debentures | 15 | Special Reserve |
| 13 | Profit and Loss General Account | 16 | Contingency Reserve |

1. **Deposits :**

|  |  |  |  |
| --- | --- | --- | --- |
| 21 | Current Deposit | 223 | RAKUB Sontan Bibaho |
| 22 | Savings Deposit | 224 | R.S.S |
| 23 | Fixed Deposit | 225 | Farmers’ Sub.A/c. |
| 24 | Call Deposit | 226 | Hard Core Poor A/C |
| 25 | Dormant Account | 227 | Krishok sonchoy |
| 210 | Employees P.F | 228 | RDMS |
| 211 | Employees S.D | 229 | RDP |
| 212 | Special Blocked Ac | 230 | Boyosko |
| 213 | Short Term D.A/c | 231 | Disabled A/C |
| 215 | D.P.S | 232 | Bidhoba |
| 216 | General P.F | 233 | RTMS |
| 217 | Superannuation F | 234 | RMPS |
| 219 | R.P.S | 235 | RMSS |
| 220 | RGPS | 236 | RMDS |
| 221 | RAKUB Hajj Savings A/C | 237 | Hard Core Poor Woman |
| 222 | RAKUB Sikkha Savings | 238 | School banking |
|  |  | 239 | RAKUB Grihini Savings Scheme |

1. **Loans Payable :**

|  |  |  |  |
| --- | --- | --- | --- |
| 31 | Loans Payable (Bangladesh Bank) | 34 | Loans Payable (Other Bank) |
| 32 | Loans Payable (Government) | 35 | Loans Payable (International F.I) |
| 33 | Loans Payable (Sonali Bank) |  |  |

1. **Other Liabilities :**

|  |  |  |  |
| --- | --- | --- | --- |
| 41 | A/Cs Payable | 47 | P.O Outstanding |
| 42 | Reserve for Taxes | 48 | D.D Payable |
| 43 | Reserve for Gratuity & Pension | 49 | T.T. Payable |
| 44 | Reserve for B.D.L | 410 | M.T Payable |
| 45 | Reserve for Contingencies | 412 | Reserve for insurance |
| 45(a) | Exchange fluctuation | 413 | Reserve for cons. staff quarter |
| 46 | Income | 419 | Upa-britty |

1. **Interest Suspense Account**

|  |  |
| --- | --- |
| 51 | Unearned Discount |
| 52 | Interest Suspense Account-uncollected interest |
| 52(A) | Interest Suspense Account -uncollected interest (Pre-liberation) |
| 52(B) | Interest Suspense Account -Penal interest |

1. **Contingent Liabilities as per Contra :**

|  |  |  |  |
| --- | --- | --- | --- |
| 61 | Outstanding Bank Guarantee | 64 | Liability for Govt. calamity loan |
| 62 | Bills received for collection (Inward) | 69 | IFAD Revolving Fund (Recoveries) |
| 63 | Bills received for collection (Outward) | 610/611 | Outstanding interest on flood affected loan/Loan write off |

1. **Cash and Cash Items :**

|  |  |  |  |
| --- | --- | --- | --- |
| 71 | Cash in hand | 73 | Demonetised 100 Taka notes |
| 72 | Cash items | 74 | Foreign Currency |
| 75 | DBBL Electronic Money Account |  |  |

1. **Due from Other Banks /Treasuries:**

|  |  |  |  |
| --- | --- | --- | --- |
| 81 | Due from Bangladesh Bank | 83 | Due from Other Bank |
| 82 | Due from Sonali Bank |  |  |

1. **Investment:**

|  |  |  |  |
| --- | --- | --- | --- |
| 91 | Treasury Bills | 94 | Premium on bonds |
| 92 | Government Securities | 95 | Debenture |
| 93 | Other Securities |  |  |

1. **Loans and Advances:**

|  |  |  |  |
| --- | --- | --- | --- |
| 101 | Agricultural Loans (ST) | 1010 | ADBP Loan (Past Due) |
| 102 | Agricultural Loans (MT) | 1011 | Past Due Loans (Misc.) |
| 103 | Agricultural Loans (LT) | 1013 | Loans to Employees |
| 104 | Cottage Industries Loan | 1014 | Continues Loan |
| 105 | Other Loans and Advances |  |  |

1. **Inter Office Accounts :**

|  |  |  |  |
| --- | --- | --- | --- |
| 111 | RAKUB General Account | 113 | BKB General Account |
| 112 | Due to H.O | 114 | BKB Clearing Account |
| 115 | RAKUB – DBBL mobile banking general account |  |  |

1. **Customer Liabilities as per contra:**

|  |  |  |  |
| --- | --- | --- | --- |
| 121 | Customers Liability Guaranteed | 124 | Government Calamity Loan |
| 122 | Bills on Hand for collection (Inward) | 129 | IFAD revolving A/c Advances |
| 123 | Bills on Hand for collection (outward) | 1210/1211 | Interest and on flood affected loan/write off loan |

1. **Other Assets:**

|  |  |  |  |
| --- | --- | --- | --- |
| 131 | Accounts receivable | 134 | Dead Stock |
| 132 | Stationary and Supplies | 135 | Motor Car and other vehicles |
| 133 | Expenses Account | 136 | Assets Acquired in Settlement of Loans |
|  |  | 137 | Accrued Interest. Receivable |

**133. Expenses Account :**

|  |  |  |  |
| --- | --- | --- | --- |
| 133/1 | Director Fees & T.A | 7 | Traveling Expenses |
| 2 | Salaries of Officers | 8 | Liveries for class-iv employees |
| 3 | Salaries of Staff | 9 | Medical Services |
| 4 | House rent Allowance | 10 | T.A ( Transfer) |
| 5 | Overtime Allowance | 11 | Bank Contribution to PF |
| 6 | Other Allowance | 13 | Training Expenses |
| 6(b) | Encashment of E L | 14 | Bonus to Staff |
| 14A | Noboborso Vata |
| 6(c) | Staff Welfare & Recreation Allowance | 15 | Gratuity & Pension |
| 17 | Electricity & Water |

|  |  |  |  |
| --- | --- | --- | --- |
| 18 | Rentals | 30 | Depreciations |
| 19 | Repairs & Reno. | 32 | Entertainment |
| 20 | Rates & Taxes | 32(a) | Business Develop. |
| 21 | Stationery & Suppl. | 33 | Losses on Dead S |
| 22 | Postage & Telegram. | 36 | Sundry Expenses |
| 23 | Telephone | 37 | Interest on Deposits(savings) |
| 24 | Conveyance | 37 | Interest on Deposits(Fixed) |
| 25 | Insurance | 37 | Interest on Deposits(Others) |

|  |  |  |  |
| --- | --- | --- | --- |
| 26 | Exp. Motor Car | 39 | Interest Paid to BB |
| 42 | Interest on fund from HO |
| 27 | Audit Fees | 44 | Commission, Exchange, Other Charges |
| 28 | Law Charges | 45 | Hajj A/C |
| 29 | Advertisement & publicity | 46 | Interest Remission |

**46. Income Account :**

|  |  |  |  |
| --- | --- | --- | --- |
| 46/1 | Interest on Loans | 5(a) | L.C Commission |
| 1(a) | Service Charges | 7 | Interest on Deposit |
| 1(b) | Penal Interest | 8 | Interest on Loans to Employees |
| 46/2 | Loan Process & Eva. Fee | 9 | Rent received |
| 3 | Documentation Fee(M.Deed) | 10 | Interest on Fund lent to H.O |
| 4 | Interest on investment | 13 | Sundry Income |
| 5 | Commission & Exchange. | 14 | Income from Written Off |

**131. Accounts Receivable :**

|  |  |  |  |
| --- | --- | --- | --- |
| 131/1 | Traveling Advances | 5 | Security Deposit |
| 2 | Advances Against Salary | 6 | Demonetized Note |
| 3 | Other Advances to Staff | 7 | Reconstruction of Accounts |
| 4 | Advances Against Supply Order | 11 | Miscellaneous |

**41. Accounts payable :**

|  |  |  |  |
| --- | --- | --- | --- |
| 41/1 | Cash Excesses | 7 | Construction of loan accounts |
| 2 | Deputationists’ Accounts | 10 | Miscellaneous |
| 3 | Un-disbursed Emoluments to staff | 16 | Excise duty |
| 4 | Interest payable on fixed deposits | 20 | Rupali Bank |

**Interest Expense Sub-Head(133/37)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Sub-head | Head Name | 133-sub-Head | Sub-head | Head Name | 133-sub-Head |
| 22 | Savings Deposit | 37(Savings) | 224 | R.S.S | 37e |
| 23 | Fixed Deposit | 37(Fixed) | 225 | Farm ers’ Sub.A/c. | 37 |
| 24 | Call Deposit | - | 226 | Hard Core Poor A/C | 37 |
| 25 | Dormant Account | - | 227 | Krishok sonchoy | 37f |
| 210 | Employees P.F | - | 228 | RDMS | 37g |
| 211 | Employees S.D | - | 229 | RDP | 37h |
| 212 | Special Blocked Ac | - | 230 | Boyosko | 37i |
| 213 | Short Term D.A/c | - | 231 | Disabled A/C | 37i |
| 215 | D.P.S | 37a | 232 | Bidhoba | 37i |
| 216 | General P.F | - | 233 | RTMS | 37j |
| 217 | Superannuation F | - | 234 | RMPS | 37k |
| 219 | R.P.S | 37a | 235 | RMSS | 37l |
| 220 | RGPS | 37b | 236 | RMDS | 37m |
| 221 | RAKUB Hajj Savings A/C | - | 237 | Hard Core Poor Woman | 37n |
| 222 | RAKUB Sikkha Savings | 37c | 238 | School banking | 37p |
| 223 | RAKUB Sontan Bibaho | 37d | - | - | - |

Account type and GL code for Infinity Banking Solution :

Deposit Module Code :

|  |  |  |  |
| --- | --- | --- | --- |
| Account Type | Module Name | | GL Code |
| 10 | Savings Bank Deposit | | 22 |
| 15 | School Banking | | 238 |
| 17 | Ati Daridro Savings Scheme | | 226 |
| 18 | Brettohin Savings Scheme | | 231 |
| 19 | Bidhoba Vata Savings Scheme | | 232 |
| 20 | Current Deposit | | 21 |
| 23 | RAKUB Grihini Savings Scheme | | 239 |
| 24 | SND | | 213 |
| 25 | RDP | | 229 |
| 29 | RAKUB Millionaire Deposit Scheme | | 236 |
| 30 | RAKUB Monthly Savings Scheme | | 235 |
| 32 | RAKUB Monthly Profit Scheme | | 234 |
| 33 | RAKUB Triple Money Scheme | | 233 |
| 34 | RAKUB Double Money Scheme | | 228 |
| 35 | Fixed Deposit Receipt | | 23 |
| 37 | RAKUB Hajj Deposit | | 221 |
| 38 | RAKUB Marriage Scheme | | 223 |
| 39 | RAKUB Education Deposit Scheme | | 222 |
| 40 | Deposit Pension Scheme | | 215 |
| 41 | RAKUB Pension Scheme | | 219 |
| 42 | RAKUB Savings Scheme | | 224 |
| 43 | RAKUB Grameen Pension Scheme | | 220 |
| 44 | Krishok Sanchay Sanchay Scheme | | 227 |
| **Loan Module Code** | | | |
| **Account Type** | **Module Name** | **GL Code** | **Loan Type** |
| 46 | Secured Overdraft (SOD) | 105 | 1707, 1708,1709… |
| 50 | Cash Credit(Hypo) | 1014 | 16, 160124, 160201…. |
| 62 | Cash Credit (Hypo) Past Due | 1020 | 160163… |
| 57 | Loan General | 105 | 1702,1703,1704,1705… |
| 58 | Consumer Loan | 105A/105B | 210907, 210907A |
| 63 | Staff House Building Loan | 1013/2 | 10132 |
| 64 | Staff Transport/ Computer Loan | 1013/1,1013/3 | 10131, 10134 |
| 71 | Agricultural Loan (ST) | 101 | 1102, 110202, 110301… |
| 72 | Agricultural Loan (MT) | 102 | 21005, 210103, 210105, 2201, 2202… |
| 73 | Agricultural Loan (LT) | 103 | 3101, 310201, 310301 |
| 81 | Agricultural Loan (ST) Past Due | 107 | 1520 |
| 82 | Agricultural Loan (MT) Past Due | 108 | 3400 |
| 83 | Agricultural Loan (LT) Past Due | 109 | 210900 |
| 70 | Rural Credit | 104/1023 | 2234 |
| 67 | Project Loan | 1027 | 427 |
| 68 | Project Loan | 1028 | 428 |

**Account :** An account is a summarized and classified information in relation to a particular phenomenon or element showing both the increases or decreases in that element due to the transactions, taking place during that period and showing the ultimate position of that phenomenon/element at the end of the period.

An account-

Title

Credit

Debit

**Types of account :**

1. **Real account :** This category represents the assets/resources of the entity for example- Land, Building, Plant, Cash, Inventory etc.
2. **Personal accounts :** This group constitutes all accounts related to persons or organizations, who is in the form of transactions, are either the debtors or creditors of the entity either for receiving some financial benefits or the giving some financial benefits to the entity. This category may take the form of the both assets and liabilities and equity.
3. **Nominal accounts :** This category accounts related to revenues, income or profit of the entity which increases the claim of the owner, and to expenses, losses etc. which decreases resources of the entity and there by the claim of the owner.

**Golden rule of debit and credit :** The procedure for debiting and crediting double effect of a transactions under double entry systems is made by a rule called golden rule.

**Real Accounts :** Assets increase = debits

Assets decrease = credits

**Personal Accounts :** Value received by an account=debit

Value paid by an account = credit

**Nominal Accounts :**All expenses, losses = debits

All revenues, gains, income = credits

* **ivKv‡e cÖPwjZ fvDPvi t**

e¨vs‡K ˆ`bw›`b ‡h mKj †jb‡`b msNwUZ nq Zvi Rb¨ fvDPvi cÖ¯ÍZ Kiv nq, fvDPvi †\_‡K †jb‡`‡bi cÖ‡qvRbxq Z\_¨vw` wewfbœ cÖKvi wnmve ewn‡Z wjwce× Kiv n‡q \_v‡K| e¨vs‡K wZb ai‡Yi fvDPvi cÖPwjZ i‡q‡Q| †hgb t

* †µwWU K¨vk fvDPvi (UvKv cÖ`vbKvix fvDPvi)
* ‡WweU K¨vk fvDPvi (UvKv MÖnYKvix fvDPvi)
* UªvÝdvi fvDPvi (wnmve ¯’vbvšÍi fvDPvi)
* **fvDPvi cÖ¯‘Z KiY t**

kvLv/cÖavb Kvh©vj‡q `vwqZ¡cÖvß Kg©KZ©v/Kg©Pvix fvDPvi cÖ¯‘Z K‡i \_v‡Kb| kvLvi mnKvix †Kvlva¨ÿ/‡Kvlva¨ÿ KZ©„K fvDPvi ˆZix Kiv wbwl×| ‡jb‡`b mswkøóZvq †h †h LvZ †WweU/‡µwWU n‡e †m mKj Lv‡Zi b¤^i Ges Lv‡Zi wk‡ivbvg ¯úófv‡e D‡jøLc~e©K †jb‡`‡bi KviY eY©bv K‡i fvDPvi cÖ¯‘Z Ki‡Z nq| fvDPvi ‡\_‡K K¨vk Uªvb‡RKkb †iwRóvi, K¨vk ¯Œj, wK¬b K¨vk ewn Ges mswkøó m¤ú~iK ewn mgyn wjLv nq| myZivs †h †Kvb msNwUZ †jb‡`b hv‡Z h\_v\_©fv‡e wnmve ewn‡Z AšÍf©~³ nq †m Rb¨ AZxe mZK©Zvi mwnZ wbf©~jfv‡e fvDPvi cÖ¯‘Z Kiv Avek¨K|

* **‡WweU K¨vk fvDPvi t**

UvKv MÖnbKvix fvDPvi wnmv‡e mv`v is‡qi †WweU fvDPvi Kve©b w`‡q wZb Kwc AvKv‡i cÖ¯‘Z Kiv nq| g~j Kwc Hw`‡bi †jb‡`b fvDPv‡ii mwnZ mshy³ \_v‡K, wØZxq Kwc MÖvnK‡K cÖ`vb Kiv nq Ges Z…Zxq Kwc gywo ewn‡Z mshy³ \_v‡K| wnmv‡ei LvZmn fvDPv‡i ‡jb‡`‡bi cÖ‡qvRbxq Z\_¨vw` D‡jøL K‡i Aci c„óvq MÖvn‡Ki ¯^vÿi/wUcmwn wb‡Z nq| AZtci `yBRb Aby‡gvw`Z Kg©KZ©vi ¯^vÿi †bevi ci UvKv Rgv Kivi Rb¨ K¨vwkqv‡ii wbKU †cÖiY Ki‡Z nq| GQvov wewfbœ AvgvbZ wnmv‡e UvKv Rgv Kivi †ÿ‡Î wbw`©ó †c-Bb w¯øc e¨eüZ n‡q \_v‡K|

* **‡µwWU K¨vk fvDPvi t**

UvKv cÖ`vbKvix fvDPvi wnmv‡e meyR is‡qi †µwWU fvDPvi GK Kwc AvKv‡i cÖ¯‘Z Kiv nq| wnmv‡ei LvZmn fvDPv‡i ‡jb‡`‡bi cÖ‡qvRbxq Z\_¨vw` D‡jøL K‡i Aci c„óvq cÖ‡hvR¨ †ÿ‡Î wewa †gvZv‡eK ivR¯^ wU‡KU jvwM‡q MÖvn‡Ki ¯^vÿi/wUcmwn wb‡Z nq| FY cÖ`v‡bi †ÿ‡Î GKRb ¯^vÿx/mbv³Kvixi ¯^vÿi wb‡Z nq| AZtci `yBRb Aby‡gvw`Z Kg©KZ©vi ¯^vÿi †bevi ci UvKv cÖ`v‡bi Rb¨ K¨vwkqv‡ii wbKU †cÖiY Ki‡Z nq| w`b‡k‡l fvDPviwU Hw`‡bi †jb‡`b fvDPv‡ii mwnZ mshy³ K‡i ivLv nq|

* **UªvÝdvi fvDPvi t**

wnmv‡ei GK LvZ †\_‡K Ab¨ Lv‡Z UvKv ¯’vbvšÍi, GK kvLv n‡Z Ab¨ kvLvq, kvLv I cÖavb Kvh©vj‡qi g‡a¨ Znwe‡ji †jb‡`b, MÖvn‡Ki UvKv ¯’vbvšÍ‡ii †ÿ‡Î njy` is‡qi UªvÝdvi fvDPvi e¨envi Kiv n‡q \_v‡K| fvDPv‡ii evg cv‡k †WweU Gw›Uª Ges Wvb cv‡k †µwWU Gw›Uªi UvKvi cwigvb I wnmv‡ei LvZ D‡jøLc~e©K gvSLv‡b ‡jb‡`‡bi eY©bv wjL‡Z nq| AZtci `yBRb Aby‡gvw`Z Kg©KZ©vi ¯^vÿi †bevi ci mswkøó wnmve ewn mgy‡n wjwce× Ki‡Z nq| fvDPviwU Hw`‡bi †jb‡`b fvDPv‡ii mwnZ mshy³ K‡i ivLv nq|

* **fvDPvi ¯^vÿi KiY t**

kvLv e¨e¯’vcK I wØZxq Kg©KZ©v †hŠ\_fv‡e fvDPv‡i ¯^vÿi K‡ib| kvLv e¨e¯’vcK ev wØZxq Kg©KZ©vi Abycw¯’wZ‡Z Z„Zxq Aby‡gvw`Z Kg©KZ©v fvDPv‡i ¯^vÿi Ki‡eb| cÖavb Kvh©vj‡q Kgc‡ÿ GKRb gyL¨ Kg©KZ©vi mwnZ Ab¨ GKRb Kg©KZ©v fvDPv‡i ¯^vÿi K‡i \_v‡Kb|

* **fvDPvi msiÿY t**

Aby‡gvw`Z †WweU fvDPvi I Ab¨vb¨ Rgv iwm‡`i gva¨‡g UvKv MÖnY K‡i mnKvix †Kvlva¨ÿ ˆ`bw›`b bM` MÖnY †iwRóv‡i ZvrÿwbKfv‡e wjwce× K‡i Dnv wØZxq Kg©KZ©vi wbKU Rgv ‡`b Ges Aby‡gvw`Z †µwWU fvDPvi wØZxq Kg©KZ©v K¨vk ¯Œ‡j wjwce× K‡i UvKv cÖ`v‡bi Rb¨ mnKvix †Kvlva¨ÿ‡K w`‡q \_v‡Kb| wZwb ˆ`bw›`b bM` MÖnY †iwRóv‡i ZvrÿwbKfv‡e wjwce× K‡i MÖvnK‡K UvKv cÖ`vb K‡ib| ‡jb‡`b ‡k‡l K¨vk e¨vjvÝ wgj nevi ci mKj K¨vk fvDPvi I UªvÝdvi fvDPvi mn‡hv‡M wK¬bK¨vk ewn I Ab¨vb¨ m¤ú~iK ewn fvDPvi ‡\_‡K wjLv n‡q \_v‡K| AZtci fvDPvi mgyn †gvoK w`‡q †eu‡a mxjMvjv K‡i wewfbœ fvDPv‡ii msL¨v fvDPvi †iwRóv‡i wjwce× K‡i e¨e¯’vcK/wØZxq Kg©KZ©vi †ndvR‡Z Avjgvix Zvjve× Ae¯’vq ivL‡Z nq|

* **AvgvbZ wnmve I FY wnmve e¨vjvwÝs t**

e¨vs‡Ki AvgvbZ wnmve I FY wnmv‡ei mwVKZv wbY©‡qi Rb¨ wnmve mgš^q ev e¨vjvwÝs Kiv GKwU AZxe ¸iZ¡c~Y© KvR| ivKv‡e mvaviYZt AvgvbZ I FY wnmve mg~n wbqwgZfv‡e mgš^q Kiv n‡q \_v‡K| wnmve I †Rbv‡ij e¨vswKs g¨vby‡q‡ji wb‡`©kbv †gvZv‡eK AvgvbZ wnmve mg~n mvßvwnK wfwË‡Z Ges FY wnmve mg~n gvwmK wfwË‡Z mgš^q Kivi wbqg cÖPwjZ i‡q‡Q|

* **PjwZ I mÂqx AvgvbZ wnmve mgš^q t**
* kvLvq PjwZ I mÂqx AvgvbZ wnmv‡ei GKvwaK ‡jRvi \_vK‡j cÖ‡Z¨K †jRv‡ii w¯’wZ c„\_Kfv‡e wgjv‡bvi Rb¨ cywÄfyZ w¯’wZ ewn iÿbv‡eÿb Ki‡Z nq| ˆ`bw›`b †jb‡`b fvDPvi †\_‡K cywÄfyZ w¯’wZ ewn‡Z ‡jRvi Abyhvqx †jb‡`‡bi Z\_¨ mwbœ‡ek Ki‡Z nq| mvßvwnK wfwË‡Z cÖ‡Z¨K †jRv‡ii †jb‡`‡bi Z\_¨ †hvM Ki‡Z nq|
* cÖwZ mßv‡n wbw`©ó mgq AšÍi Avgvb‡Zi w¯’wZ PjwZ/mÂqx wnmve w¯’wZKiY ‡iwRóv‡i DVv‡Z n‡e Ges ‡m‡ÿ‡Î cÖwZwU †jRv‡ii Rb¨ c„\_K c„\_K ‡iwRóvi e¨envi Ki‡Z n‡e| †jRv‡ii cÖ‡Z¨K AvgvbZ wnmv‡ei wbw`©ó w`‡bi w¯’wZ w¯’wZKiY †iwRóv‡i DVv‡Z nq Ges mKj AvgvbZ wnmv‡ei †hvMdj wbY©q Ki‡Z nq|
* kvLv e¨e¯’vcK/wØZxq Kg©KZ©v mßvn †k‡l mvßvwnK w¯’wZ ewni mwnZ cywÄfyZ w¯’wZ ewni Ges †Rbv‡ij †jRv‡i PjwZ/mÂqx AvgvbZ wnmv‡ei w¯’wZi cwigv‡bi mv`„k¨Zv wbwðZ n‡q AvgvbZ wnmv‡ei †jb‡`‡bi mwVKZv wbiæcb K‡i \_v‡Kb|
* **FY wnmve mgš^q t**
* kvLvq FY wnmv‡ei cÖ‡Z¨K FY LvZ I †jRv‡ii w¯’wZ c„\_Kfv‡e wgjv‡bvi Rb¨ GKwU mvivsk †iwRóvi iÿbv‡eÿb Ki‡Z nq| ˆ`bw›`b †jb‡`b fvDPvi †\_‡K mvivsk †iwRóv‡i LvZ I ‡jRvi Abyhvqx †jb‡`‡bi Z\_¨ mwbœ‡ek Ki‡Z nq| gvwmK wfwË‡Z cÖ‡Z¨K †jRv‡ii †jb‡`‡bi Z\_¨ †hvM Ki‡Z nq|
* cÖwZ gv‡m wbw`©ó mgq AšÍi F‡Yi w¯’wZ gvwmK FY wnmve w¯’wZKiY ‡iwRóv‡i DVv‡Z n‡e Ges ‡m‡ÿ‡Î cÖwZwU †jRv‡ii Rb¨ c„\_K c„\_K ‡iwRóvi e¨envi Ki‡Z n‡e| †jRv‡ii cÖ‡Z¨K FY wnmv‡ei wbw`©ó w`‡bi w¯’wZ w¯’wZKiY †iwRóv‡i DVv‡Z nq Ges mKj FY wnmv‡ei gvwmK †hvMdj wbY©q Ki‡Z nq|
* kvLv e¨e¯’vcK/wØZxq Kg©KZ©v gvm †k‡l gvwmK w¯’wZKiY ‡iwRóv‡i mwnZ mvivsk †iwRóv‡ii Ges †Rbv‡ij †jRv‡i FY LvZ Iqvix w¯’wZi cwigv‡bi mv`„k¨Zv wbwðZ n‡q FY wnmv‡ei †jb‡`‡bi mwVKZv wbiæcb K‡i \_v‡Kb|

**=0=**

**m¤ú` I `vq e¨e¯’vcbv** (Asset &Liability Management)

iYwRr Kzgvi ‡mb

Abyl` m`m¨

Asset & Liability Management n‡jv m¤ú` I `vq e¨e¯’vcbv| e¨vsK I Avw\_©K cÖwZôvb mg~‡ni Ab¨Zg ¸iæZ¡c~Y© KvR n‡jv cÖwZôv‡bi m¤ú` I `v‡qi ïôz I h\_vh\_ e¨e¯’vcbvi gva¨‡g gybvdv e„w×KiY I m¤ú` me©vwaKxKiY| e¨vsK AvgvbZ MÖnY K‡i Ges Ab¨vb¨ Drm n‡Z A\_© KR© K‡i \_v‡K| G¸‡jv e¨vs‡Ki `vq wn‡m‡e we‡ewPZ nq| cÿvšÍ‡i cÖ‡qvRbxq Zvij¨ msiÿY mv‡c‡ÿ FY wn‡m‡e cybt wewb‡qvM K‡i hv m¤ú` e‡j we‡ewPZ nq| `vq I m¤ú‡`i h\_vh\_ e¨e¯’vcbvi gva¨‡g Zvij¨ weavb Ges gybvdv AR©b e¨vs‡Ki cÖavb KvR| e¨vs‡Ki `vq I m¤ú` e¨e¯’vcbv wel‡q ®úó aviYvi wbwg‡Ë m¤ú` I `v‡qi msÁv Ges G¸‡jvi cÖK…wZ m¤ú‡K© Rvbv cÖ‡qvRb|

**Asset** - Asset n‡jv e¨vsK ev Avw\_©K cÖwZôvb¸‡jvi AwR©Z †m Dcv`vbmg~n hvi Avw\_©K g~j¨(Monetary Value) Av‡Q, hv Avq m„wó K‡i Ges gybvdv AR©‡b Ae`vb iv‡L| bM` A\_©, cY¨ mvgMÖx, f~wg, wewìs, AvmevecÎ, mvR miÄvg, †kqvi, eÛ, wmwKDwiwU BZ¨vw` m¤ú` c`evP¨|

**Different Types of Asset:**m¤ú‡`i h\_vh\_ e¨e¯’vcbv wbwðZ Ki‡Z n‡j m¤ú‡`i cÖKvi I cÖK…wZ m¤ú‡K© ¯úó aviYv \_vKv cÖ‡qvRb| `vq n‡Z †h m¤ú` m„wó nq †m¸‡jv‡K 3wU MÖæ‡c wef³ Kiv nq t

1. Current Asset– (PjwZ m¤ú`) bM` K¨vk Ges mn‡R (12 gvm mg‡qi g‡a¨) K¨v‡k iƒcvšÍi‡hvM¨ m¤ú`¸‡jvCurrent AssetGi AšÍf©~³|
2. Non-current asset – Fixed asset ev ¯’vqx m¤ú`|
3. Intangible assetA`„k¨ m¤ú`|Physical existencebvB Ggb m¤ú`|

**Current Assets**

1. Cash in hand– bM` A\_©
2. Cash at Bank- e¨vs‡K gRy` A\_©
3. Marketable securities– mn‡R weµq‡hvM¨ RvgvbZ
4. Receivable trade– evKx‡Z wewµZ cY¨
5. Inventories – cY¨ mvgMÖx (Raw-materials, work-in-process, finished goodsBZ¨vw`|
6. Prepaid expenses:-wbw`©ó wnmve mgqKv‡j(Accounting Period)µxZ ev AwR©ZEconomicallyuseful goods & Services- hv D³ wbw`©ó wnmve mgvcbx mgqKv‡ji g‡a¨ e¨envi nq bv|

**Non-current assets**

1. Land and Buildings
2. Plant and Machinery
3. Furniture and Fixture
4. Other non-current assets

**Intangible assets (Invisible assets)**

1. Good will
2. Trade mark/patent
3. Preliminary Expenses
4. Accumulated loss balance.

Liability (`vq) t RbM‡Yi wbKU n‡Z ev Ab¨vb¨ Avw\_©K cÖwZôvb n‡Z e¨vsK †h Znwej msMÖn K‡i Zv n‡”Q Avw\_©K cÖwZôv‡bi `vq| Liabilities ev `v†qi 3wU Ask Av‡Q| Current Liabilities, Non-Current Liabilities and Net Worth (Shareholder’s Equity).

Current Liabilities (PjwZ `vq) t

1. Over draft/ Cash credit
2. Bank loan under 1 year
3. Accounts Payable, Bills Payable
4. Current portion of long term loan
5. Provision for taxes
6. Outstanding expenses
7. Advance received

Non-Current Liabilities (‡gqv`x `vq) t

1. Long term debt
2. Debenture

Net Worth (Shareholder’s Equity).

1. Paid up Capital
2. Share premium
3. General Reserve
4. Retained Earnings.

**m¤ú` I `vq e¨e¯’vcbvt** Avw\_©K cÖwZôv‡bi m¤ú` e¨e¯’vcbv ej‡Z cÖwZôv‡bi A‡\_©i gvcKvwV‡Z cwigvc‡hvM¨ hveZxq m¤ú` e¨e¯’vcbv‡K eySvq| Acic‡ÿ e¨vsK ev Avw\_©K cÖwZôvb Rbmvavi‡Yi wbKU n‡Z PjwZ AvgvbZ, mÂqx AvgvbZ,¯’vqx AvgvbZ ev †gqv`x AvgvbZ wewfbœ cÖwµqvq Znwej msMÖn K‡i \_v‡K| ïôzfv‡e Gi e¨e¯’vcbv GKwU KóKi KvR| `vq wel‡q cwiKíbv cÖYqb, mgš^q mvab, wb‡`©kbv I wbqš¿Y msµvšÍ hveZxq KvR n‡jv `vq e¨e¯’vcbv| A\_©vr Avw\_©K cÖwZôv‡bi m¤ú` I `vq e¨e¯’vcbv ej‡Z †Kvb mywbw`©ó D‡Ïk¨ AR©‡bi j‡ÿ¨ Avw\_©K cwiKíbv cÖYqb, Znwej AvniY, A‡\_©i e¨envi, mgš^q mvab, wm×všÍ MÖnY, wb‡`©kbv I wbqš¿Yg~jK mvwe©K Kg©KvÛ‡K eySvq|

eZ©gv‡b Zxeª cÖwZ‡hvwMZvg~jK e¨vswKs RM‡Z `vq I m¤ú` e¨e¯’vcbvi ‡ÿ‡Î m¤ú` msMÖ‡ni †P‡q Gi Kvh©Ki e¨envi AZ¨šÍ ¸iæZ¡c~Y©| m¤ú`-`vq e¨e¯’vcbvi †ÿ‡Î e¨vsK I Avw\_©K cÖwZôvb‡K cÖ\_‡gB Zvij¨ msiÿY Ki‡Z nq| g‡°j‡`i Pvwn`vgvÎ A\_© †hvMv‡bi mvg\_© n‡jv Zvij¨| Avw\_©K e¨e¯’vcbv †KŠkj ej‡Z cwiKíbv cÖYqb, A\_© ms¯’v‡bi Drm wbe©vPb cÖwµqv, A\_© msMÖnKiY, `ÿZvi mv‡\_ Znwej wewb‡qvM bxwZ cÖYqb Ges Kvh©vejx wbqš¿Y cÖwµqv m¤úv`b Kiv‡K eySvq|

**m¤ú` I `vq e¨e¯’vcbvi jÿ¨mg~nt** GKRb e¨emvqx ev Avw\_©K cÖwZôv‡bi e¨e¯’vcbv KZ©„cÿ KZK¸‡jv D‡Ïk¨ mvg‡b †i‡L KwZcq Avw\_©K I Abvw\_©K wm×všÍ MÖnY K‡i \_v‡K| wm×v‡šÍi jÿ¨B n‡jv A\_©‰bwZK j‡ÿ¨ †cŠQv‡bv| Avw\_©K e¨e¯’vcbv ev m¤ú` I `vq e¨e¯’vcbvi jÿ¨ I D‡Ïk¨¸‡jv wb¤œiæct

1. g~jab msMÖn Kiv
2. g~jab mwVK Lv‡Z wewb‡qvM Kiv
3. wewb‡qvMK…Z g~jab wbqš¿Y Kiv|

G wZbwU D‡Ïk¨ ev¯Íevq‡bi Rb¨ e¨e¯’vcbv KZ©„cÿ‡K wb¤œwjwLZ wm×všÍ¸‡jv MÖnY Ki‡Z nq| †hgbt

1. ‡Kv\_vq I wK cwigv‡Y A\_© wewb‡qvM Ki‡Z n‡e?
2. wK cwigvY I wKfv‡e A\_© msMÖn Kiv n‡e?
3. jf¨vsk AvKv‡i wK cwigvY A\_© cÖ`vb Ki‡Z n‡e ev
4. wK cwigvY jf¨vsk wiRvf© ev msiÿY Ki‡Z n‡e?

DcwiD³ wm×všÍ¸‡jv‡K wb¤œiæc wZbwU wm×všÍ ejv †h‡Z cv‡i-

1. wewb‡qvM wm×všÍ
2. Avw\_©K wm×všÍ
3. jf¨vsk wm×všÍ|

**m¤ú` I `vq e¨e¯’vcbvi †KŠkjt** mywbw`©ó jÿ¨ AR©‡bi Rb¨ †Kvb Avw\_©K cÖwZôvb‡K cwiKwíZ Dcv‡q m¤ú` I `vq e¨e¯’vcbv †KŠkjmg~n wba©viY Ki‡Z nq| m¤ú` I `vq e¨e¯’vcbvi g~j j‡ÿ¨i m‡½ m¤úK©hy³ †Kvb Avw\_©K e¨e¯’vcK †h c×wZ‡Z Avw\_©K e¨e¯’vcbv m¤úv`b K‡i \_v‡K Zv wb¤œiæct

1. **cwiKíbvt** cwiKíbv n‡jv †Kvb Avw\_©K cÖwZôv‡bi me©cÖ\_g ¸iæZ¡c~Y© KvR hvi gva¨‡g A‡\_©i cÖ‡qvRbxqZv m¤c‡K© we¯ÍvwiZ Kg©cwiKíbv cÖYqb Kiv nq| cwiKíbvq AšÍf~©³ welq¸‡jvi g‡a¨ †gvU A‡\_©i cÖ‡qvRb cwigv‡ci mgq wewb‡qv‡Mi LvZ mg~n eivÏKiY I Lv‡Zi m¤ú~iK welqmg~n cÖ¯‘ZKiY|
2. **wewb‡qvM wm×všÍt** Avw\_©K e¨e¯’vcbvi me‡P‡q ¸iæZ¡c~Y© KvR n‡jv wewb‡qvM wm×všÍ MªnY Kiv| m¤ú` me©vwaKi‡Yi j‡ÿ¨ wewfbœ cÖKí mbv³KiY, we‡kølY Ges cieZx©‡Z me‡P‡q myweavRbK cÖK‡í wbivc` wewb‡qvM KivB G wm×v‡šÍi g~j KvR| wewb‡qvM ¯^í, ga¨ ev `xN© †gqv`x n‡Z cv‡i| ¯^í‡gqv`x wewb‡qvM mvaviYZ PjwZ m¤úwË‡Z Kiv nq| Avi †hLvb †\_‡K A‡bK eQi a‡i gybvdv AR©b Kiv m¤¢e nq †mLv‡b wewb‡qv‡M AMÖvwaKvi cÖ`vb K‡i gybvdv AR©b Kiv Avw\_©K cÖwZôv‡bi KvR|
3. **Zvij¨ wm×všÍt** cÖwZôv‡bi ‰`bw›`b Pvwn`v ‡gUv‡bvi Rb¨ †h cwigvY bM` A\_© nv‡Z ivL‡Z nq Zv‡K Zvij¨ e‡j| Zvij¨ Kg ev †ekx †nvK DfqB cÖwZôv‡bi Rb¨ ÿwZKi| Zvi‡j¨i cwigvY †ekx n‡j g~jab Ajm Ae¯’vq c‡o \_v‡K| d‡j gybvdv n«vm cvq| Avevi Zvi‡j¨i cwigvY Kg n‡j Avw\_©K cÖwZôvb Zvij¨ msK‡U †fv‡M Ges MÖvn‡Ki cÖwZ KwgU‡g›U c~i‡Y e¨\_© nq| G‡Z cÖwZôv‡bi mybvg ÿzbœ nq| Kv‡RB Zvi‡j¨i mwVK e¨e¯’vcbvi gva¨‡g bM` A‡\_©i cwigvY Kvg¨ ¯Í‡i ivLv `vq I m¤ú` e¨e¯’vcbvi Ab¨Zg †KŠkj|
4. **Znwej e¨e¯’vcbvt** e¨e¯’vcbv KZ©„cÿ Avw\_©K cÖwZôv‡bi D‡Ïk¨ AR©‡bi Rb¨ wewfbœ cÖK‡íi DcvR©b ÿgZv I m¤¢ve¨ SuywKmg~‡ni g~j¨vqb K‡i \_v‡K| Avw\_©K e¨e¯’vcbv `xN©‡gqv`x cÖK‡íi my` ev jvf we‡ePbvi cvkvcvwk PjwZ wewb‡qv‡Mi m¤¢ve¨Zv we‡ePbv Ki‡Z nq| `xN©‡gqv`x wewb‡qvM jvfRbK n‡jI Zv SzuwKc~Y©| PjwZ wewb‡qvM Zvij¨ msiÿ‡Y mnvqK| G Kvi‡Y ¯’vqx I PjwZ wewb‡qv‡Mi g‡a¨ mvgÄm¨ wbwðZ Kiv Znwej e¨e¯’vcbv ev m¤ú` e¨e¯’vcbvi Ab¨Zg KvR|
5. **m¤úwË e¨e¯’vcbvt** cÖwZôv‡bi A\_©vq‡bi mv‡\_ m¤ú„³ m¤úwËmg~n h\_vh\_fv‡e cwiPvjbv, msiÿY I e¨e¯’vcbvi wel‡q Rb¨ e¨e¯’vcbv KZ©„cÿ‡K †Lqvj ivL‡Z nq| Gme m¤úwË mwVKfv‡e web¨vmc~e©K G¸‡jv msiÿY I e¨envi wbwðZ Ki‡Z n‡e|

**e¨q wbqš¿Yt** cÖwZôv‡bi cwiKíbv Abyhvqx gybvdv AR©‡bi Rb¨ wewfbœ ai‡Yi e¨q wbqš¿Y Kiv Acwinvh©| AcwiKwíZfv‡e e¨qe„w× wKsev AcPqg~jK e¨q DfqB gybvdv AR©‡bi cÖwZeÜK ¯^iæc| Avw\_©K e¨e¯’vcK‡K G Kvi‡Y wewfbœ Kv‡Ri mvwe©K e¨q wbqš¿‡Yi j‡ÿ¨ wewfbœ cÖKvi wbqš¿Yg~jK †KŠkjvw` MÖnY Ki‡Z nq|

**Avw\_©K e¨e¯’vcbvi bxwZ mg~nt** Avw\_©K cÖwZôv‡bi Kvh©µg †hgb gybvdv AR©‡bi Rb¨ cwiPvwjZ nq †Zgwb Zv m¤ú` me©vwaKi‡Yi Rb¨I cwiPvwjZ nq| Kvh©Kifv‡e Gme jÿ¨ AR©b Kivi Rb¨ e¨e¯’vcbv KZ©„cÿ wKQz bxwZ Aej¤^b K‡i \_v‡K| e¨e¯’vcbv KZ©„c‡ÿi G me bxwZ¸‡jv wb‡¤œ D‡jøL Kiv n‡jvt

1. **Dchy³Zvi bxwZt** A\_©vq‡bi G bxwZi g~j welq n‡jv cÖwZôv‡bi PjwZ m¤ú` ¯^í‡gqv`x Drm †\_‡K Ges ¯’vqx m¤ú` `xN©‡gqv`x I ga¨‡gqv`x Drm †\_‡K msMÖn Kiv ‡kÖq| PjwZ m¤úwËi Rb¨ `xN©‡gqv`x Drm †hgb Abychy³ †Zgwb ¯’vqx m¤ú‡`i Rb¨ ¯^í †gqv`x Drm Ach©vß| G‡Z e¨emv‡qi Avw\_©K cwiKíbv ev¯Íevq‡bB ïay weNœ nq bv eis Gi Dci gvivZ¥K cÖfve c‡o|
2. **A‡\_©i mgqg~j¨ ev UvBg f¨vjy Ae gvwb** t e¨e¯’vcbv KZ©„cÿ KZ©„K wm×všÍ MÖn‡Yi Avi GKwU welq n‡jv A‡\_©i mgqg~j¨ ev UvBgf¨vjy Ae gvwb| ev¯Íe‡ÿ‡Î mgq weeZ©‡bi mv‡\_ mv‡\_ A‡\_©i g~j¨ n«vm cvq| AvR‡Ki 100/- UvKvi g~j¨ AvMvgxKvj mgvb \_v‡K bv| G Kvi‡Y wewb‡qvM wm×všÍMÖnYKv‡j e¨e¯’vcbv KZ©„cÿ A‡\_©i mgq g~j¨ Ges cÖK‡íi †gqv` †k‡l AwR©Z gybvdvi eZ©gvb evRvi g~j¨ wba©viY I Zzjbv K‡i \_v‡Kb| cÖK‡íi †gqv` †k‡l AwR©Z gybvdvi eZ©gvb g~j¨ wewb‡qv‡Mi mgvb ev †ekx n‡jB wewb‡qv‡Mi wm×všÍ MÖnY Kiv n‡q \_v‡K|
3. **SzuwK I Av‡qi g‡a¨ mgš^q mvabt** e¨emv‡q A\_©vq‡bi †ÿ‡Î SuywK Ges Av‡qi g‡a¨ mgš^q mva‡bi welqwU ¸iæZ¡c~Y©| e¨e¯’vcbv KZ©„cÿ cÖwZwU wewb‡qv‡Mi wm×všÍ MÖnYKv‡j G bxwZ we‡ePbvq wb‡q \_v‡Kb| SuywK Ges Av‡qi g‡a¨ mgš^q mva‡bi gva¨‡g wewb‡qv‡Mi PzovšÍ wm×všÍ MÖnY Kiv nq|
4. **e¨emvwqK P‡µi mgš^q bxwZt** A\_©vq‡bi wm×všÍ MÖnYKv‡j e¨e¯’vcbv KZ©„cÿ e¨emvq P‡µi cÖfve m¤ú‡K© we‡ePbv K‡i \_v‡K| e¨emvq Pµ ej‡Z Kviev‡ii †ZRxfve ev g›`vfve eySvq| Kviev‡i †Kvb mgq †hgb †ZRxfve \_v‡K †Zgwb KL‡bv g›`vfveI weivR K‡i| e¨e¯’vcbv KZ©„cÿ A\_©©vq‡bi wm×všÍ MÖnYKv‡j e¨emvq P‡µi m¤¢ve¨ cÖfvemg~n we‡ePbv K‡i \_v‡Kb|
5. **eûgyLxKi‡Yi bxwZt** wewb‡qv‡Mi ‡ÿ‡Î e¨e¯’vcbv KZ©„cÿ m¤ú` eûgyLxKi‡Yi welqwU we‡ePbv K‡ib| wewb‡qv‡Mi wbivcËv weav‡bi Rb¨ GKwU gvÎ †ÿ‡Î cyuwR wewb‡qvM bv K‡i GKvwaK Lv‡Z I D‡Ï‡k¨ wewb‡qv‡M cÖvavb¨ †`qv nq| †Kbbv GKwU gvÎ Lv‡Z ev cÖK‡í wewb‡qvM ‡K›`ªxf~Z n‡j Ges †m LvZ ev cÖKí e¨\_© n‡j Zv e¨emv‡q wech©q m„wó K‡i \_v‡K Ges gybvdv cwiKíbv ev¯Íevqb Am¤¢e n‡q I‡V| G Kvi‡Y wewb‡qv‡Mi †ÿ‡Î e¨e¯’vcbv KZ…©cÿ‡K eûgyLxKi‡Yi cÖwZ ¸iæZ¡ w`‡q \_v‡K|

**m¤ú` I `vq e¨e¯’vcbvq ivRkvnx K…wl Dbœqb e¨vsK Gi Abym„Z bxwZgvjvt**

ivKv‡e Asset Liability Management Gi Rb¨Asset Liability Committee (ALCO) **MVb Kiv n‡q‡Q|** Asset Liability Management Gi Rb¨ MwVZ Asset and Liability Committee (ALCO) Balance SheetGi cÖ¯‘Z KvVv‡gv ch©v‡jvPbv I Gi wePvi we‡kølY Ges SzuwK †gvKvwejvq mywbw`©ó †KŠkj cÖYqb K‡i \_v‡K| e¨vs‡Ki Asset Liabilitye¨e¯’vcbvi `vwqZ¡ e¨vsK e¨e¯’vcbv KZ©„c‡ÿi| e¨vs‡Ki †K›`ªxq wnmve wefvM-1 w¯’wZcÎ cÖYqb, we‡kølY I cwiaviY msµvšÍ Kvh©v`x K‡i \_v‡K| we‡klZt †K›`ªxq wnmve wefvM-1 Gi Asset and Liability Management Deskw¯’wZcÎ cÖYqb K‡i \_v‡K| ‡K›`ªxq wnmve wefvM-1 w¯’wZcÎ we‡kølY K‡i mycvwikmn ALCO PaperKwgwUi wgwUs G Dc¯’vcb K‡i hv‡Z Aí SuzwK‡Z AwaK cwigvY gybvdv AR©‡bi jÿ¨ AR©b Kiv m¤¢e nq|

**Terms of Reference of Asset Liability Committee (ALCO)**

1. ALCO PapercÖ¯‘ZKiY Ges ZvALCO eive‡i mycvwikmn Dc¯’vcb Kiv|
2. m¤ú` I `v‡qi Maturity Profile Mismatch (Bucket wise- ‡gqv` wfwËK) cÖ¯‘ZKiY|
3. Liquidity Contingency Plan (m¤¢ve¨ Zvij¨ cwiKíbv) cÖYqb |
4. e¨vs‡Ki bM` Znwe‡ji ewntcÖev‡ni mv‡\_ m½wZ †i‡L AvšÍtcÖevn e„w×i cÖ‡qvRbxq c`‡ÿc MÖnY Kiv|
5. cÖavb Kvh©vj‡qi Dci wbf©ikxjZv n«vm K‡i cÖ‡Z¨K kvLv/‡Rvb AvZ¥wbf©ikxj Znwej e¨e¯’vcbv M‡o †Zvjvi cÖ‡qvRbxq c`‡ÿc MÖnY |
6. wbqš¿Y‡hvM¨ e¨q n«vm Kivi gva¨‡g Af¨šÍixY wbqš¿Y my`„pKiY|
7. Ae‡jvcbK„Z FY Av`v‡qi gva¨‡g e¨vs‡Ki Avq e„w×i c`‡ÿc MÖnY
8. m¤ú` I `v‡qi ¸YMZ gvb Dbœq‡bi j‡ÿ¨ cÖ‡qvRbxq c`‡ÿc MÖnY Kiv|
9. wewfbœ AbycvZ we‡kølY I mycvwikgvjv cÖ¯‘ZKiY|
10. mvwe©Kfv‡e kvLvi Asset LiabilitymsµvšÍ SzuwK wbiƒcY K‡i SzuwK n«v‡mi cÖ‡qvRbxq c`‡ÿc MÖnY Kiv|

**Key Role of ALCO** t

1. Liquidity risk, Market risk and Capital managementmsµvšÍ welqmg~n ch©v‡jvPbv I g~j¨vqb Kiv|
2. Balance sheetcÖYqb, we‡kølY I cwiaviY Kiv|
3. my‡`i nvi, wewbgq nvi, g~ja‡bi ch©vßZv we‡kølY I cÖ¯Ívebv †ck Kiv|
4. e¨vs‡Ki m¤¢ve¨ Zvij¨ cwiKíbv cÖYqb I cybtg~j¨vqb Kiv|
5. FY I AvgvbZ AbycvZ we‡kølY Kiv|

ivKv‡eiAsset Liability Committee (ALCO) by¨bZg c‡ÿ evrmwiK wfwË‡Z wb¤œwjwLZ wel‡q Policy Statement D™¢veb K‡ib| Policy Statement D™¢ve‡bi mgq w¯’wZc‡Îi cwieZ©b Ges evRv‡ii MwZkxjZv we‡ePbvq wb‡q \_v‡Kb| m¤ú` I `vq e¨e¯’vcbv ‡ÿ‡Î**Loan Deposit Ratio (LDR)**Gi AbycvZ 80% n‡Z 85% nIqv evÃbxq| Z‡e wiRvf© Ae¯’v fv‡jv \_vK‡j GB AbycvZ m‡ev©”P 110% ch©šÍ n‡Z cv‡i|

|  |  |  |
| --- | --- | --- |
| Loan Deposit Ratio (LDR) | = | Total Loan |
| Deposit+Capital+Funded reserve |

e¨vs‡Ki g~jab, evRv‡i e¨vs‡Ki mybvg Ges gvwb gv‡K©©©‡Ui mvwe©K Ae¯’vi Dci wfwË K‡i Loan DepositRatio (LDR)†iwkIwU wba©viY Kiv nq|

1. **Commitmentst** MÖvnK Zv‡`i DØ„Ë A\_© e¨vs‡K Rgv iv‡L| MÖvnK †h †Kvb mgq G UvKv D‡Ëvjb Kivi AwaKvi iv‡L Ges e¨vsK Zv cÖ`v‡b eva¨ \_v‡K| G eva¨evaKZvB n‡jv MÖvn‡Ki cÖwZ e¨vs‡Ki Commitments| MÖvn‡Ki Pvwn`v c~iY Z\_v MÖvn‡Ki cÖwZ e¨vs‡Ki KwgU‡g›U iÿvq e¨vsK‡K cÖ‡qvRbxq Zvij¨ Ae¯’v we`¨gvb ivL‡Z nq|
2. **Wholesale Borrowing Guidelines(WBG)t** e¨vs‡Ki FY MÖn‡Yi ÿgZv I evRv‡ii Zvij¨ Ae¯’v we‡ePbv K‡i Wholesale Borrowing Guidelines cÖYqb Ki‡Z nq| weMZ mg‡q M„nxZ K‡R©i m‡ev©”P cwigvY ch©šÍ mxgv wba©viY Kiv hv‡e| Z‡e KZ©„cÿ hyw³hy³ g‡b Ki‡j cÖ‡qvR‡b Abyfe Ki‡j G mxgv e„w× Ki‡Z cvi‡e|

(1) PjwZ AvgvbZ Ges mÂqx Avgvb‡Zi Askwe‡kl wewae× cÖ‡qvRb wgUv‡bvi Rb¨ we‡ePbv Kiv †h‡Z cv‡i|

(2) GK eQ‡ii †ekx wKš‘ `yB eQ‡ii Kg †gqv‡`i AvgvbZ Øviv ga¨g †gqv`x LvZ mg~‡n wewb‡qvM Kiv †h‡Z cv‡i|

(3) wZb gvm I Qq gvm wKš‘ GK eQ‡ii Kg †gqv‡`i AvgvbZ Ges mÂqx Avgvb‡Zi Askwe‡kl PjwZ g~jab, Zjex FY Ges ‡gŠmygx km¨ FY Lv‡Z wewb‡qvM Kiv †h‡Z cv‡i|

(4) cieZx© w`b, 2 w`b n‡Z 7 w`b, 7 w`b n‡Z GK gvm Ges 1 gvm n‡Z 3 gvm †gqv`x AvgvbZ msMÖn K‡i Zv Zjex FY Ges ¯^í †gqv`x (Call money, ReverseREPO, 28 days, 91 days, 182 days Govt. Treasury Bills/Bonds and Govt. Securities BZ¨vw`) Lv‡Z wewb‡qvM Kiv †h‡Z cv‡i|

(5) `yB eQi †gqv`x Ges `yB eQ‡ii †ekx mgq †gqv`x AvgvbZ msMÖn K‡i Zv `xN© †gqv`x Lv‡Z wewb‡qvM Kiv †h‡Z cv‡i|

1. **Medium Term Funding Ratio (MTF)(ga¨g †gqv`x Znwej AbycvZ) t** e¨vs‡Ki Medium Term Funding Ratio30% Gi †ekx n‡e bv| ev¯Íe †cÖÿvc‡U Gi Av`k©gvb 45%| eZ©gvb evRv‡ii mvwe©K Ae¯’v we‡ePbv K‡i m‡šÍvlRbK Ae¯’vi †cÖwÿ‡Z Medium Term Funding Ratio45% G DbœxZ Kiv m¤¢e|Medium Term Funding Ratio e¨vs‡Ki m‡ev©”P GK eQi †gqv`x `v‡qi m‡½ m‡ev©”P GK eQi †gqv`x m¤ú‡`i AbycvZ wbY©q K‡i| GB AbycvZ e¨vsK ¯^í †gqv`x AvgvbZ MÖnY K‡i wK cwigvY ga¨g †gqv`x m¤ú‡` wewb‡qvM Ki‡Z cv‡i Zv Dc¯’vcb K‡i|
2. **Maximum Cumulative Outflowt ( m‡ev©”P cyÄxf~Z ewnt cÖevn)t** ¯^vfvweK Ae¯’vq e¨vs‡Ki Zvij¨ Ae¯’v ˆ`bw›`b K¨vk‡d¬vÕi wbqš¿‡Yi Dci wbf©i K‡i|Maximum Cumulative Outfloww¯’wZc‡Îi 20% Gi †ekx n‡e bv|Maximum Cumulative OutflowGuideline Overnight, One Week & One month wfwË‡Z bxU AvDU‡d¬v wbqš¿Y K‡i \_v‡K (Inflow from asset maturity - (minus) Outflow from liability maturity)
3. **Liquidity Contingency Plant**Liquidity Contingency Plan e¨vs‡Ki cwiPvjK cl©` KZ…©K Aby‡gvw`Z n‡q \_v‡K| Liquidity Contingency PlancÖYq‡bi mgq jÿ¨ ivL‡Z nq| hv‡Z Zvij¨ msKU g~n‡Z© Znwe‡ji Pvwn`v wgUv‡bvi cÖ‡qvRbxq cwigvY Zvij¨ Ae¯’v we`¨gvb \_v‡K| Contingency PlanevrmwiK wfwË‡Z cÖ¯‘Z I ch©v‡jvPbv Ki‡Z nq|
4. **Local Regulatory Compliancet** evsjv‡`k e¨vsK KZ©„K cÖYxZ bxwZgvjv †gvZv‡eK wm Avi Avi,Gm Gj Avi, GwWAvi Ges g~jab ch©vßZv msiÿY msµvšÍ weavb cwicvjb Ki‡Z nq|

**Maturity Profile Mismatch**t m¤ú` I `v‡qi †gqv`c~wZ© wfwËK GKwU wnmve cÖ¯‘Z Kiv e¨vs‡Ki Rb¨ ¸iƒZ¡c~Y© Bmy¨| e¨vsK Mismatch ev¯Íevq‡bi gva¨‡g A\_©vr dv‡Ûi h\_vh\_ g¨vwPs Gi gva¨‡g SuywK n«vm I Avq DcvR©b Ki‡Z cv‡i| A‡bK †ÿ‡Î ¯^í †gqv`x F‡Yi gva¨‡g Znwej msMÖn K‡i `xN©‡gqv`x wewb‡qvM Kiv n‡q \_v‡K| G ai‡Yi wewb‡qvM e¨vs‡Ki e¨vjvÝkxU‡K RwUj I SuywKc~Y© Ae¯’vq †d‡j †`q| Mismatch Zv ch©v‡jvPbv I Dc¯’vcb K‡i| ¯^í‡gqv`x Borrowing †\_‡K Znwej msMÖn K‡i Zv `xN©‡gqv`x lending †hb †Kvb Ae¯’v‡ZB e¨vsK‡K AbvKvsw•LZ SuywK‡Z AvewZ©Z bv K‡i †m wel‡q mZK© \_vKv Riƒix|

**Liquidity Test For Contingencies**t Zvij¨ SuywK GKwU e¨vs‡Ki eo SyuwK| e¨vsK †h †Kvb cwiw¯’wZ‡Z Zvi A½xKvi c~i‡Y `„p cÖwZÁ| G Kvi‡Y e¨vs‡Ki Znwe‡ji Pvwn`v c~i‡Yi gZ Zvij¨ Ae¯’v we`¨gvb ivLv Riæix| evRv‡ii Zvij¨ msKU, †K›`ªxq e¨vs‡Ki bxwZ cwieZ©bmn bvbv Kvi‡Y weiƒc Ae¯’vi m„wó n‡j e¨vsK hv‡Z †Kvb mgm¨vq bv c‡o Z¾b¨ cÖ‡qvRbxq Zvij¨ wbwðZ Ki‡Z e¨vsK‡K h\_vh\_ e¨e¯’v MÖnY Ki‡Z nq| Zij m¤ú` mg~n wb¤œiƒc n‡Z cv‡it

* Reserve Assets
* Cash in Tills.
* Specific Government Securities

e¨vsK Zvij¨ msKU †gvKvwejvi j‡ÿ¨ GKwU Liquidity Contingency Plan cÖ¯‘Z Ki‡e| Liquidity Contingency Plan cÖwZ eQi ALCO Paper Gi mwnZ Dc¯’vcb K‡i evrmwiK wfwË‡Z Aby‡gv`b I ev¯Íevq‡bi cÖ‡qvRbxq e¨e¯’v MÖnY Ki‡Z n‡e|

**Interest Rate Profile** t Zvij¨ SzuwKi Ask wn‡m‡eB e¨vsK my‡`i nvi RwbZ SuywK enb K‡i \_v‡K| GB SuywK e¨vs‡Ki ¯^vfvweK cÖwµqv , e¨vs‡Ki jvfRbKZv Ges cÖwZôv‡bi mvwe©K g~j¨vq‡bi ¸iæZ¡c~Y© Dcv`vb wnmv‡e ¯^xK„Z| AwZwi³ my` nv‡ii SuywK e¨vs‡Ki gybvdv I g~ja‡bi wfwËi Dci ¸iæZ¡c~Y© AvNvZ nvb‡Z cv‡i| Interest Rate Profile G my‡`i nvi RwbZ SuywK Ges m¤ú` I `v‡qi †gqv`c~wZ© wfwËK wewfbœ Bucket (‡gqv`) Abyhvqx ZvwjKv Ggbfv‡e Dc¯’vcb Ki‡Z n‡e hv‡Z Zv eyS‡Z mnR nq|

**Kó Ae dvÛt**

Avw\_©K cÖwZôvb mg~n wewfbœ cÖwZôvb n‡Z ¯^í e¨‡q Znwej msMÖn K‡i AwaK jvfRbK Lv‡Z wewb‡qv‡Mi gva¨‡g gybvdv AR©b K‡i \_v‡K| Avw\_©K cÖwZôvb mg~n wewfbœ miKvix Ges †emiKvix cÖwZôvb Ges e¨w³MZ ch©vq n‡Z Znwej msMÖn Kivi Rb¨ †h A\_© e¨q Ki‡Z nq Zv n‡jv Kó Ae dvÛ| Kó Ae dvÛ wbiæc‡Yi †ÿ‡Î ‡h mKj welq we‡ePbv Ki‡Z nq A\_©vr †h mKj e¨q AšÍf©~³ K‡i wnmvevqb Ki‡Z nq †m¸‡jv m¤ú‡K© wb‡¤œ Av‡jvPbv Kiv n‡jvt

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| **Calculation of Cost of fund & cost of Lending t** |

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| --- | --- | --- | --- |
| 01. | Cost of borrowing = | Total interest on borrowing | ×100 |
| Total borrowing |

|  |  |  |  |
| --- | --- | --- | --- |
| 02. | Cost of deposit = | Total interest on deposit | ×100 |
| Total deposit |

|  |  |  |  |
| --- | --- | --- | --- |
| 03. | Cost of interest = | Total interest expenditure | ×100 |
| Total borrowings & deposit |

|  |  |  |  |
| --- | --- | --- | --- |
| 04. | Administrative Cost = | Administrative expenditure | ×100 |
| Total loans & Advances |

|  |  |  |  |
| --- | --- | --- | --- |
| 05. | Cost of Capital = | Capital (Capital & reserve) | ×10 |
| Total loans & Advances |

* Cost of interest includes all financial costs
* Cost of capital ignored in RAKUB.
* **Cost of Fund = Cost of Interest + Administrative Cost and**
* **Cost of Lending = Cost of Fund + 1% Risk Premium (for Loans & Advances)**

**= 0 =**

**K…wl FY bxwZgvjvt ivKv‡ei K…wl FY, F‡Yi LvZ-DcLvZ Ges eM©vPvlx FY**

**‡gvt gwebyi iwk` miKvi**

Abyl` m`m¨

* **e¨vsK F‡Yi msÁvt**
  + - * Timothy W Koch define Loan as, “Formal agreement between a bank & a borrower to provide a fixed amount of credit for a specified period”
      * Prof. Hansman define Loan as, “ When a bank makes an advance to a customer whether by overdraft or loan account is called Banker`s Credit.”
      * According to the Dictionary of Banking & Finance, loans can be defined as, “the lending of a sum of money by a lender to a borrower to be repaid with a certain amount of interest.”
* **e¨vsK F‡Yi cÖKvi‡f`t**

e¨vsK Zvi wbR¯^ e¨vemvwqK `„wófswM I MÖvn‡Ki myweav we‡ePbv K‡i wewfbœ cÖKvi F‡Yi cÖPjb K‡i \_v‡K t

* + - * **D‡Ïk¨wfwËK FY**(Objective Base Loan)t (1) evwYwR¨K FY I (2) A-evwYwR¨K FY |
      * **mgqwfwËK FY**(Time Base Loan)t (1) ¯^í †gqv`x FY (2) ga¨ †gqv`x FY I (3) `xN© †gqv`x FY|
      * **cÖK…wZwfwËK FY**(Nature Base Loan)t (1) avi (2) bM` FY I (3) RgvwZwi³ FY|
      * **¯^í†gqv`x FYt** PvwnevgvÎ †`q FY (1 w`b †\_‡K 7 w`b) I ¯^í‡gqv`x ‡bwU‡k Av`vq‡hvM¨ FY (7 w`b †\_‡K 15 w`b)|
* **FY cÖ`v‡bi †ÿ‡Î we‡eP¨ welq mgynt**

e¨vsK B”QvgvwdK †h †Kvb e¨w³‡K †h †Kvb cwigvY FY cÖ`vb Ki‡Z cv‡i bv| †Kbbv G‡Z FY SuywK I e¨emvwqK ÿwZi cwigvY †e‡o hvq| FY cÖ`v‡bi †ÿ‡Î we‡eP¨ welq mgyn wb¤œiæct

* + - * wewb‡qvMK…Z FY †\_‡K m‡e©v”P gybvdv AR©b;
      * Zvij¨ wbqš¿Y I MÖvnK †mev wbwðZKiY;
      * FY MÖnxZvi PvwiwÎK ‰ewkó we‡kølY;
      * e¨vsK F‡Yi wbivcËv I Av`v‡qi m¤¢vebv;
      * F‡Yi D‡Ïk¨ ch©v‡jvPbv;
      * Rvgvb‡Zi MÖnY‡hvM¨Zv I ch©vßZv;
      * FY ‰ewPÎKiY/eûgyLxKiY;
      * Avgvb‡Zi aiY I F‡Yi †gqv`;
      * F‡Yi cwigvY I MÖvn‡Ki FYfvi enb mÿgZv;
      * FY MÖnxZvi e¨emvwqK mybvg;
      * ‡K›`ªxq e¨vs‡Ki FY bxwZgvjv AbymiY;
      * RvZxq ¯^v\_© msiÿY;
      * FY myweav we‡K›`ªxKiY|
* **FY we‡køl‡Yi †KŠkj t**e¨vwKs †m±‡i we‡klÁM‡Yi g‡Z FY MÖnxZv wbe©vPb I FY gyj¨vq‡bi D‡jøL‡hvM¨ ‡KŠkj mgynt

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| * 3 Cs Approach**t**   C = Character(PwiÎ)  C= Capacity(FY e¨env‡ii ÿgZv)  C= Capital(gyjab) | * 5 Cs Approach**t**   C = Character(PwiÎ)  C= Capacity(FY e¨env‡ii ÿgZv)  C= Capital(gyjab)  C= Collateral(RvgvbZ)  C= Condition(eZ©gvb I fwel¨Z Ae¯’v) |

|  |  |
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| * 3 Rs Approach**t**   R = Reliability (wek¦vm‡hvM¨Zv)  R= Responsibility(`vwqZ¡kxjZv)  R= Resources (m¤ú`kxjZv) | * 5 Rs Approach **t**   R= Reliability (wek¦vm‡hvM¨Zv)  R= Responsibility (`vwqZ¡kxjZv)  R= Resources (m¤ú`kxjZv)  R= Respectability (m¤§vbxq)  R= Return possibility (Avq m¤¢vebv) |

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| * CAMPARI Approach**t**   C = Character (PwiÎ)  A= Amount (F‡Yi cwigvY)  M= Means (cwi‡kv‡ai Drm)  P= Purpose (FY MÖn‡Yi D‡Ïk¨)  A= Accountability (`vwqZ¡kxjZv)  R= Risk (SuzwK)  I= Insurance (exgv) | * PARSAR Approach **t**   P= Purpose (FY MÖn‡Yi D‡Ïk¨)  A= Amount (F‡Yi cwigvY)  R= Reason (FY cwi‡kv‡ai m¤¢ve¨ evav)  S=Source of repayment (cwi‡kv‡ai Drm)  A= Ability (FY cwi‡kv‡ai mvg\_¨©)  R= Risk (SuzwK) |

* **FY we‡køl‡Yi avc ev ch©vqt**

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| * **Z\_¨vw` msMÖn ch©vq t**    + FY MÖnxZv msµvšÍ Z\_¨   + Av‡e`bK…Z FY msµvšÍ Z\_¨   + FY ‡dir welqK Z\_¨   + RvgvbZ msµvšÍ Z\_¨   + cÖ‡qvR‡b AwZwi³ Z\_¨ | * **Z\_¨vw` we‡kølY ch©vq t**    + FY Av‡e`‡bi h\_v\_©Zv we‡kølY   + Av‡e`bKvixi mvg\_¨© we‡kølY   + FY cÖK‡íi h\_v\_©Zv we‡kølY   + FY †di‡Zi wbðqZv we‡kølY |

* **P‚ovšÍ wm×všÍ MÖnY ch©vq t** Z\_¨vw` msMªn I we‡kølY ch©vq ‡k‡l BwZevPK we‡ewPZ n‡j FY gÄyixi Rb¨ mycvwik/ FY gÄyi Kiv hv‡e|
* **e¨vsK F‡Yi ¸iæZ¡ t** A\_©‰bwZK Dbœq‡bi avivevwnKZv Ges gy³ evRvi A\_©bxwZi ‡Rvqv‡i e¨vsK F‡Yi ¸iæZ¡ Acwimxg| †hgbt

|  |  |
| --- | --- |
| * Aweivg Drcv`b * cuywR msMÖn * evwY‡R¨ mnvqZv * †jb‡`b wb®úwË * wkí cÖwZôv * K…wl Dbœqb * cwienb Dbœqb | * ¸`vgRvZKiY * µqÿgZv e„w× * m¤ú‡`i mØ¨envi * åg‡Y mnvqZv * AvšÍR©vwZK evwYR¨ * ˆ`bw›`b e¨q wbe©vn * c~be©vmb |

* **K…wl I cjøx FY bxwZgvjv ev¯Íevq‡bi w`K wb‡`©kbv t**

evsjv‡`‡ki A\_©bxwZi cÖavb PvwjKv kw³ n‡”Q K…wl| †gvU †`kR Drcv`‡b (wRwWwc) K…wl Lv‡Zi Ae`vb cÖvq 16 kZvsk| GQvov, mvwe©K wRwWwc‡Z K…wl Lv‡Zi c‡ivÿ Ae`vb i‡q‡Q| K…lK I K…wli Dbœq‡bi m‡½ evsjv‡`‡ki wecyj RbmsL¨vi Lv`¨ wbivcËv cÖZ¨ÿfv‡e RwoZ| Lv`¨ wbivcËv, Kg©ms¯’vb m„wó I A\_©‰bwZK cÖe„w× eRvq ivL‡Z GB Lv‡Zi ¸iæZ¡ Acwimxg| KviY, †`‡ki Lv`¨ km¨ Pvwn`vi cÖvq 95% mieivn K‡ib G‡`‡ki K…lK| GLbI kZKiv cÖvq 70 fvM RbmvaviY cÖZ¨ÿ I c‡ivÿfv‡e K…wl Dci wbf©ikxj|

* K…wl Lv‡Z wekvj Rb‡Mvwó‡K Avq-Drmvix Kg©Kv‡Û m¤ú„³KiY I ¯^-Kg©ms¯’v‡bi my‡hvM m„wó Kiv;
* K…wl Lv‡Z Drcv`b e„w× I Lv‡`¨ cÖvq ¯^qsm¤ú~Y©Zv AR©b;
* RbmsL¨v e„w× I Avevw` Rwgi µgn«vmgvb cwiw¯’wZ †gvKv‡ejv;
* K…wl hvwš¿KxKi‡Yi cÖ‡qvRbxq ¸iæZ¡ Av‡ivc;
* AcwiKwíZfv‡e mvi I KxUbvk‡Ki e¨envi cÖwZ‡iva;
* †mP Kv‡R f‚Mf©¯’ cvwbi e¨cK e¨envi mylgKiY;
* Rjevqy cwieZ©b RwbZ P¨v‡jÄ †gvKv‡ejv;
* D”P djbkxj km¨ Drcv`b, grm¨ I cÖvYxm¤ú` LvZ AvaywbKxKiY;
* AvaywbK K…wl e¨e¯’v M‡o †Zvjv;
* DbœZ cÖRvwZi dmj Pv‡l cÖhyw³ e¨env‡i K…lK‡`i‡K AvMÖnx I Af¨¯Í K‡i †Zvjv;
* km¨veZ©b I km¨eûgyLxKiY;
* Rjevqy cwieZ©‡bi mv‡\_ mn‡R Awf‡hvRbKvix km¨ Drcv`b;
* kvKmeRx Drcv`b e„w× I wUmy¨ KvjPvi DrmvwnZ KiY;
* K…wlwfwËK wkí ¯’vcb;
* K…wl c‡Y¨i msiÿY I wecYb e¨e¯’v Dbœq‡bi Dci ¸iæZ¡ Av‡ivc|

**K…wl I cjøx FY bxwZgvjv ev¯Íevq‡bi w`K wb‡`©kbv t**

* cÖK…Z K…lK/FY MÖnxZv mbv³KiY;
* FY MÖnxZvi †hvM¨Zv g~j¨vqb;
* FY Av‡e`b mnRxKiY;
* FY Av‡e`bcÎ MÖnY, cÖvwß¯^xKvi I we‡ePbv Kiv;
* Av‡e`b cÖwµqvKi‡Yi wd/PvR© MÖnY;
* F‡Yi m‡ev”P© mxgv;
* wmAvBwe wi‡cvwUs© I wmAvBwe Bb‡Kvqvix;
* RvgvbZ;
* FY weZi‡Yi Rb¨ eivÏK…Z GjvKv;
* K…wl FY cvk ewn;
* km¨ cwÄKv †gvZv‡eK h\_vmg‡q FY weZiY;
* wgkÖ dmj/ mv\_x dmj/ wi‡j Pvl;
* km¨ eûgyLxKiY;
* Gwiqv G¨v‡cÖvP c×wZi e¨envi;
* K…wl F‡Yi cÖvavb (Core) Lv‡Z FY cÖ`vb;
* ¯^”Q cÖwµqvq K…wl FY weZiY;
* K…l‡Ki 10 UvKvq †Lvjv AvgvbZ wnmv‡ei gva¨‡g FY weZiY Ges D³ wnmve mPj ivLvi Rb¨ DrmvwnZKiY;
* AveZ©bkxj km¨ FYmxgv c×wZ Pvjy ivLv;
* Pzw³e× Drcv`b/K›Uªv± dvwg©s;
* gvB‡µv †µwWU ‡i¸‡jUix A\_wiwU Aby‡gvw`Z ÿz`ª FY cÖwZôv‡bi mv‡\_ cvU©bviwk‡ci wfwË‡Z K…wl I cjøx FY Kvh©µg cwiPvjbv;
* K…wl I cjøx FY cwiPvjbvq cÖ‡qvRbxq Rbej wb‡qvM;
* grm¨ Pvl Lv‡Z FY cÖ`vb;
* Mevw` cï I †cvwUª Lv‡Z FY cÖ`vb;
* K…wl hš¿cvwZ Lv‡Z FY cÖ`vb;
* †mŠikw³ PvwjZ †mPhš¿ µ‡q FY cÖ`vb;
* mgwš^Z Mevw`cï cvjb I ev‡qvM¨vm cøv›U Lv‡Z FY cÖ`vb;
* ‡mŠikw³ cøv›U Lv‡Z FY cÖ`vb;
* †Ku‡Pv K‡¤úv÷ mvi Drcv`b Lv‡Z FY cÖ`vb;
* cwi‡ekevÜe BUfvUv Lv‡Z GwWweÔi we‡kl Znwe‡ji e¨envi;
* wbw`©ó dm‡ji Rb¨ †iqvwZ my`nv‡i FY cÖ`vb;
* gay Pv‡li Rb¨ FY weZiY;
* AbMÖmi I D‡cwÿZ GjvKvq AMÖvwaKvi wfwË‡Z FY cÖ`vb;
* cÖvwšÍK, ÿz`ª I eM©vPvlx‡`i‡K FY cÖ`vb;
* mdj K…lK‡`i AbyKz‡j FY cÖ`vb;
* gvkiæg Pv‡li Rb¨ FY cÖ`vb;
* MÖvgxb A\_©vqb;
* K…wl I K…wl welqK Kg©Kv‡Ûi mwnZ m¤ú„³ bvix‡`i FY cÖ`vb;
* kvwiixK cÖwZeÜx‡`i FY cÖ`vb;
* eM©vPvlx‡`i Rb¨ we‡kl FY Kg©mywP;
* DËi-cwðg km¨ eûgyLxKiY cÖKí I wØZxq km¨ eûgyLxKiY cÖKí;
* K…wl F‡Yi my`nvi †hŠw³KxKiY;
* K…wl FY e¨e¯’vcbvq Z\_¨ cÖhyw³i e¨envi;
* †K›`ªxq e¨vs‡K ¯’vwcZ MÖvnK ¯^v\_© msiÿY †K‡›`ªi mnvqZv MÖnY;
* Rb m‡PZbZv, cÖwkÿY I Z\_¨ mieivn e¨e¯’v cÖeZ©b|
* **evsjv‡`k e¨vs‡Ki K…wl I cjøx FY weZiY Kg©m~wP Abyhvqx 2016-2017 A\_© eQ‡i mgMÖ †`‡k K…wl FY weZiY jÿ¨gvÎv t**

K…wl I cjøx F‡Yi µgea©gvb Pvwn`vi K\_v we‡ePbvq †i‡L ivóªxq gvwjKvbvaxb evwYwR¨K I we‡klvwqZ e¨vsKmg~n KZ©„K Zv‡`i ¯^wba©vwiZ jÿ¨gvÎv, †emiKvix I we‡`kx e¨vsKmg~‡ni bxU FY I AwMÖ‡gi 2% nv‡i Ges me©‡kl PvjyK…Z 9wU †emiKvix e¨vs‡Ki †gvU FY I AwMÖ‡gi 5% nv‡i wnmvevqb K‡i PjwZ A\_©eQ‡i K…wl I cjøx FY weZi‡Yi jÿ¨gvÎv 17,550 (m‡Zi nvRvi cvuPkZ cÂvk) ‡KvwU UvKv wba©viY Kiv nq hvi weeiY wb¤œiæct

|  |  |  |
| --- | --- | --- |
| **e¨vsK** | **FY weZiY jÿ¨gvÎv (‡KvwU UvKvq)** | **nvi** |
| evsjv‡`k K…wl e¨vsK | 4800 | 27% |
| ivRkvnx K…wl Dbœqb e¨vsK | 1600 | 9% |
| ivóªxq gvwjKvbvaxY evwbwR¨K e¨vsK (6wU) | 2890 | 17% |
| †emiKvix evwYwR¨K e¨vsK (38wU) | 7,827 | 45% |
| we‡`kx e¨vsK (9wU) | 433 | 2% |
| **me©‡gvU t** | **17,550 †KvwU** | -- |

* **evsjv‡`k e¨vs‡Ki K…wl I cjøx FY ev¯Íevq‡bi †ÿ‡Î †h mKj wel‡q we‡kl ¸iæZ¡ Av‡ivc Kiv n‡q‡Qt**
* K…wl I cjøx FY bxwZgvjv Abyhvqx K…wl F‡Yi cÖavb (core) 3wU Lv‡Z (h\_vt km¨, grm¨ I cÖvwYm¤ú`) Ab¨vb¨ Lv‡Zi †P‡q FY weZi‡Y AMÖvwaKvi w`‡Z n‡e|
* m¤¢ve¨ †hvM¨ FYMÖnxZv K…lK‡`i wbKU K…wl F‡Yi Av‡e`bcÎ mnRjf¨ Ki‡Z n‡e|
* K…lK‡`i FY Av‡e`‡bi cÖvwß¯^xKvi Ki‡Z n‡e| K…wl F‡Yi Rb¨ K…lK‡`i †Kv‡bv FY Av‡e`b we‡ePbv Kiv bv †M‡j FY bv cvIqvi KviY D‡jøL K‡i c‡Îi gva¨‡g K…lK‡K Rvbv‡Z n‡e Ges Zv GKwU dvB‡j msiÿY Ki‡Z n‡e|
* Av‡e`b dig c~iYmn Avbylw½K Kv‡R hv‡Z Kvj‡ÿcb bv nq †m R‡b¨ Av‡e`b dig MÖn‡Yi mgqB MÖvnK‡K GZ`&msµvšÍ mKj cÖKvi wb‡`©kbv cÖ`vb Ki‡Z n‡e| mnvqK †Kv‡bv Z‡\_¨i cÖ‡qvRb n‡j GKwU gvÎ ˆeV‡KB mKj Z\_¨ MÖvnK‡K Rvbv‡Z n‡e|
* km¨ I dmj Pv‡li Rb¨ F‡Yi Av‡e`b `ªæZZg mg‡q wb¯úwË Ki‡Z n‡e| G †ÿ‡Î F‡Yi Av‡e`b wb¯úwËKi‡Yi mgqmxgv n‡Z m‡e©v”P 10 Kg©w`em|
* `k UvKvq †Lvjv K…lK GKvD›Umg~‡ni gva¨‡g ¯^vfvweK e¨vswKs Kvh©µg‡K DrmvwnZ Ki‡Z B‡Zvg‡a¨ D³ GKvD‡›Ui m‡e©v”P 1 jÿ UvKv ch©šÍ †WweU/‡µwWU w¯’wZi †ÿ‡Î AveMvix ïé KZ©b n‡Z Ae¨nwZ cÖ`vb Kiv n‡q‡Q|
* K…lK ch©v‡q mgqgZ K…wl FY †cuŠQv‡bvi ¯^v‡\_© ¯^í‡gqv`x km¨/dmj Pv‡li Rb¨ m‡e©v”P 2.50 jÿ UvKv ch©šÍ ¯^í‡gqv`x K…wl F‡Yi †ÿ‡Î wmAvBwe wi‡cvwU©s I wmAvBwe Bb‡K¨vqvwi cÖ‡qvRb n‡e bv|
* AÂjwfwËK dmj Drcv`b, dm‡ji aiY A\_©vr †h GjvKvq †h dmj fvj Drcv`b nq †m¸‡jv‡K ¸iæZ¡ w`‡q Area approach c×wZ‡Z ev¯ÍewfwËK K…wl FY weZiY Ki‡Z n‡e|
* K…wl FY myweavq eM©vPvwlmn ÿz`ª I cÖvwšÍK ch©v‡qi K…lK‡`i Kv‡Q mgqgZ cÖ‡qvRbxq cwigvY A‡\_©i †hvMvb †`qv K…wl I cjøx FY bxwZgvjvi Ab¨Zg D‡Ï‡k¨| A‡cÿvK…Z AbMÖmi Ges D‡cwÿZ GjvKvq (†hgb t Pi, nvIi, DcK‚jxq GjvKv BZ¨vw`) K…wl FY cÖ`v‡bi †ÿ‡Î AMÖvwaKvi w`‡Z n‡e|
* K…wl FY weZi‡Y AviI ¯^”QZv Avb‡Z BDwbqb ch©v‡q cÖKv‡k¨ K…wl FY weZi‡Yi Ici ¸iæZ¡ w`‡Z n‡e| cÖ‡qvR‡b ¯’vbxq nv‡Ui w`b mswkøó e¨vsK kvLvi Kg©KZ©viv K¨v¤ú K‡i K…wl FY msµvšÍ Z\_¨ cÖPvi I FY weZiY Ki‡Z cv‡ib|
* cÖK…Z K…lKivB hv‡Z mgqgZ cÖ‡qvRbxq cwigvY K…wl FY cvb, K…wl FY †c‡Z hv‡Z †Kv‡bv nqivwbi wkKvi n‡Z bv nq Ges K…wl F‡Yi wba©vwiZ jÿ¨gvÎv hv‡Z cy‡ivcywi AR©b Kiv m¤^e nq †m Rb¨ mswkøó e¨vsKmg~n‡K Kvh©Ki gwbUwis e¨e¯’v wbwðZ Ki‡Z n‡e|
* cÖK…Z ÿz`ª, cÖvwšÍK K…lK I eM©vPvwl‡`i‡K mnR c×wZ‡Z GKK/MÖæc wfwË‡Z K…wl FY w`‡Z n‡e|
* K…lK ch©v‡q Drcvw`Z c‡Y¨i b¨vh¨g~j¨ wbwðZ Ki‡Z ¸`vgRvZK…Z K…wl c‡Y¨i wecix‡Z km¨¸`vgRvZ I evRviRvZKiY Lv‡Z cÖK…Z K…lK‡`i‡K FY cÖ`vb Ki‡Z n‡e|
* mdj K…lK‡`i cÖ‡qvRbxq cwigvY K…wl FY cÖ`v‡bi e¨e¯’v Ki‡Z n‡e hv‡Z Zv‡`i AbymiY K‡i Ab¨ K…lKivI DrmvwnZ nq|
* Wvj, ˆZjexR I gmjv RvZxq dmj, fzÆv Pv‡l miKvi cÖ`Ë my` ÿwZi wecix‡Z FY weZi‡Y e¨vsK¸‡jvi mylg AskMÖnY wbwðZ Ki‡Z Ges GKB mv‡\_ †emiKvwi I we‡`kx evwYwR¨K e¨vsKmg~n hv‡Z GB Kvh©µ‡g AskMÖnY Ki‡Z cv‡i †mRb¨ K…lK ch©v‡q weZiYK…Z F‡Yi †ÿ‡Î cÖ‡hvR¨ my`nvi MZ 2011-2012 A\_©eQi †\_‡K 4 kZvs‡k wba©viY Kiv n‡q‡Q| Avg`vbx wbf©iZv Kwg‡q Avb‡Z Gme dmj Drcv`‡bi Rb¨ K…lK‡`i †iqvwZ my`nv‡i FY cÖ`vb Ki‡Z n‡e| e¨vsKmg~n hv‡Z `ªæZ fZ©ywK myweav cvq GRb¨ fZ©ywK cÖvwßi e¨e¯’v mnRxKiY Kiv n‡q‡Q|
* GKRb K…lK K…wli Aci †Kv‡bv Lv‡Z FY MÖnY K‡i †Ljvwc bv n‡j GKB K…lK‡K Wvj, ˆZjexR, gmjvRvZxq dmj Ges fzÆv Pvl Lv‡Z ‡iqvwZ 4 kZvsk my`nv‡i FY †`qv hv‡e|
* K…wli mnvqK LvZ wn‡m‡e †mP hš¿cvwZ I K…wl hš¿cvwZ‡ZI e¨enviKvix ch©v‡q cÖ‡qvRbxq FY mieivn Ki‡Z n‡e|
* ‡mvjvi †nvg wm‡÷g Ges †mŠikw³ PvwjZ †mP cv¤ú ¯’vcb Lv‡Z FY cÖ`vb Ki‡Z n‡e|
* K…wl Ges Gi mnvqK Lv‡Z cvkvcvwk MÖvgxY A\_©bxwZ‡Z MwZmÂvi Ki‡Z bvbvwea AvZ¥-Kg©ms¯’vbg~jK ev Avq-Drmvix Kg©Kv‡Û GKK/`jxq wfwË‡Z FY cÖ`v‡bi e¨e¯’v MÖnY Ki‡Z n‡e|
* K…wl I cjøx FY weZi‡Yi †ÿ‡Î bvix‡`i‡K AMÖvwaKvi cÖ`vb Ki‡Z n‡e|
* K…wl I cjøx FYmn MÖvn‡Ki ¯^v\_© msiÿY, e¨vswKs Lv‡Zi †mev †c‡Z †h †Kvb ai‡bi nqivwbi nvZ †\_‡K MÖvn‡Ki iÿv Kiv Ges Zv‡`i Awf‡hvM `ªæZ wb¯úwËi j‡ÿ¨ evsjv‡`k e¨vs‡K MÖvnK ¯^v\_© msiÿY †K›`ª Customer Interests Protection Center (CIPC) ¯’vcb Kiv n‡q‡Q| D³ †K‡›`ª 16236 b¤^‡ii GKwU nUjvBbI Pvjy Kiv n‡q‡Q| D³ †K‡›`ª cÖvß K…wl I cjøx FY welqK Awf‡hvMmg~‡ni wfwË‡Z h\_vh\_ e¨e¯’v MÖnY Kiv n‡q‡Q Ges n‡”Q|
* **2016-2017 A\_©eQ‡i ivKv‡ei FY weZiY jÿ¨gvÎvt**

|  |  |  |
| --- | --- | --- |
| **µwgK** | **F‡Yi LvZ** | **jÿ¨gvÎv (†KvwU UvKvq)** |
|  | km¨/dmj | 750.00 |
|  | grm¨ m¤ú` | 25.00 |
|  | cÖvYx m¤ú` | 80.00 |
|  | Lvgvi I ‡mP hš¿cvwZ | 10.00 |
|  | K…wlwfwËK wkí/cÖKí | 40.00 |
|  | GmGgB | 130.00 |
|  | Pjgvb FY (K…wl I AK…wl) | 520.00 |
|  | `vwi`ª we‡gvPb/gvB‡µv-‡µwWU | 25.00 |
|  | Ab¨vb¨ | 170.00 |
|  | **me©‡gvU t** | **1750.00** |

* **FY weZi‡Y AbymiYxq w`K wb‡`©kbvt**
* AMÖvwaKvi cÖ`Ë Avg`vbx weKí Wvj, †Zj I gmjv RvZxq km¨mn MÖx®§ I kxZKvjxb †gŠmy‡gi mKj cÖKvi k‡m¨i Rb¨ Pvwn`v Abyhvqx km¨ FY weZiY Ki‡Z n‡e| †h GjvKvq †h dmj †ekx Drcvw`Z nq †m GjvKvq †m dm‡ji Rb¨ AwaK cwigv‡Y FY weZiY K‡i km¨ FY weZi‡Yi cwigvY evov‡Z n‡e|
* GmGgB Z\_v ¶z`ª I gvSvix AvKv‡ii K…wl DcKiY cÖwµqvRvZKiY, Drcvw`Z c‡Y¨i msi¶Y, Lvgvi ¯’vcb BZ¨vw` †gqv`x cÖKí F‡Yi Rb¨ m¤¢vebvgq bZzb bZzb D‡`¨v³v we‡kl K‡i bvix D‡`¨v³v wPwýZ Ki‡Z n‡e| G me cÖK‡í †gqv`x FY I cÖKí cwiPvjbvi Rb¨ PjwZ cuywR FY gÄyi I weZi‡Yi e¨e¯’v Ki‡Z n‡e| G‡¶‡Î D‡`¨v³v / †Kv¤úvbx wPwýZKi‡Yi KvRwU mZK©Zvi mv‡\_ m¤úv`b Ki‡Z n‡e|
* grm¨ m¤ú` Lv‡Z FY weZiY e„w×i j‡¶¨ cÖwZwU kvLv Awa‡¶‡Îi mKj cyKzi wPwýZ K‡i Zvi b~¨bZg 50% cyKz‡i gvQ Pv‡li Rb¨ FY w`‡Z n‡e| m¤¢vebvi wbix‡L grm¨ †cvbv Drcv`b n¨vPvix ¯’vc‡bi Rb¨ FY w`‡Z n‡e| gvQ Pvl Kg©KvÐ cwiPvjbvi Rb¨ ¯^í †gqv`x wmwm wjwgU (Pjgvb K…wl FY) cÖ`vb Ki‡Z n‡e|
* m¤¢vebvi wbix‡L cÖwZ †Rv‡b grm¨ cjøx, †cvwëª cjøx (eªqjvi/ †jqvi), Mvfx cvjb/ Miæ †gvUvZvRvKiY Kg©Kv‡Û FY weZiY Ki‡Z n‡e|
* K…wli mnvqK LvZ wn‡m‡e ‡mP I Lvgvi hš¿cvwZ Dc-Lv‡Z cÖ‡qvRbxq FY mieivn Ki‡Z n‡e| GKBfv‡e K…wl DcKiY ev K…wl c‡Y¨i evRviRvZKiY I e¨emv cwiPvjbvi Rb¨ †UªwWs †jvb mwVKfv‡e cÖv°j‡bi gva¨‡g gÄywi I weZiY K‡i eivÏK…Z j¶¨gvÎv AR©b Ki‡Z n‡e Ges wbqwgZ Z`viwKi gva¨‡g Av`vq wbwðZ Ki‡Z n‡e|
* cÖK…Z K…lKiv hv‡Z mgqgZ cÖ‡qvRbxq cwigvY K…wl FY cvb, K…wl FY †c‡Z hv‡Z †Kv‡bv nqivwbi wkKvi n‡Z bv nq Ges K…wl F‡Yi wba©vwiZ j¶¨gvÎv hv‡Z cy‡ivcywi AR©b Kiv m¤¢e nq †m Rb¨ mswkøó mKj‡K m‡Pó \_vK‡Z n‡e|
* K…wl/cjøx FY I GmGgB FY weZi‡Yi †¶‡Î bvix D‡`¨v³v‡`i‡K AMÖvwaKvi w`‡Z n‡e|
* Dc‡ivwjøwLZ Dc-LvZ QvovI Ab¨vb¨ Lv‡Z weP¶YZvi mv‡\_ FY weZiY Ki‡Z n‡e|

DwjøwLZ welqvw` QvovI †Rvbvj e¨e¯’vcK I kvLv e¨e¯’vcKMY wb‡gœv³ welq¸wj me©`v ¯§iY †i‡L FY weZiY Kg©m~wP ev¯Íevqb Ki‡ebt

* Aby‡gvw`Z †Kvb Lv‡Z FY Pvwn`v \_vKv m‡Ë¡I j¶¨gvÎv/eivÏ †bB GB ARynv‡Z FY weZiY eÜ ivLv hv‡e bv| cÖ‡qvR‡b wewa †gvZv‡eK Ab¨ kvLv n‡Z mgš^‡qi gva¨‡g jÿ¨gvÎv/ eivÏ ms¯’vbc~e©K FY weZiY Ki‡Z n‡e| FY Av`vq I AvgvbZ msMÖ‡ni gva¨‡g FY weZi‡Yi Rb¨ cÖ‡qvRbxq Znwe‡ji ms¯’vb Ki‡Z n‡e|
* ‡gqv`x Lv‡Z FY weZi‡Yi Dci †Rvi w`‡Z n‡e Ges G LvZmg~‡ni j¶¨gvÎv Aek¨B AR©b Ki‡Z n‡e|
* F‡Yi ¸YMZgvb m¤ú~Y©fv‡e eRvq ivL‡Z n‡e hv‡Z eZ©gv‡b weZwiZ FY AvMvgx‡Z †kªYxK…Z bv nq|
* cyivZb FY Av`vq K‡i FYMÖnxZvi cÖ‡qvRb Abyhvqx bZzb FY weZi‡Yi gva¨‡g A‡kªYxK…Z F‡Yi cwigvY evov‡Z n‡e| cybivq FY cÖ`v‡bi †¶‡Î cÖavb Kvh©vjq n‡Z RvixK…Z wb‡`©kbv (FY I AwMÖg wefvM-1 Gi cwicÎ bs-03/2006, ZvwiLt 29.05.2006 Ges mvKz©jvi †jUvi bs-03/2008, ZvwiLt 01.09.2008) h\_vh\_fv‡e AbymiY Ki‡Z n‡e|
* `ªæZZv I ¯^”QZvi mv‡\_ FY weZiY wbwðZ Ki‡Z n‡e| FY weZi‡Y †Kvb Kg©KZ©v/Kg©Pvix `ybx©wZi Avkªq MÖnY Ki‡j Zvi weiæ‡× K‡Vvi e¨e¯’v MÖnY Kiv n‡e|
* e¨vsK F‡Yi myweav, Kg my‡`i nvi Ges mnRjf¨Zvi wel‡q K…lK‡`i‡K e¨vcKfv‡e AewnZ Ki‡Z n‡e| K…l‡Ki cÖK…Z Pvwn`v Abyhvqx Ggbfv‡e FY weZiY Ki‡Z n‡e hv‡Z Zv‡`i‡K K…wl Kv‡Ri cyuwRi Rb¨ gnvR‡bi Øvi¯’ n‡Z bv nq|
* h\_vh\_fv‡e cvk eB Bmy¨ Qvov †Kvb FY weZiY Kiv hv‡e bv|
* FY weZi‡Yi j¶¨gvÎv 100% AR©b Ki‡Z n‡e| Z‡e †Kvb Ae¯’v‡ZB cÖavb Kvh©vj‡qi c~e©vby‡gv`b Qvov †Rv‡bi Dc-LvZwfwËK j¶¨gvÎv AwZµg K‡i FY weZiY Kiv hv‡e bv|
* **ivKv‡ei FY Kvh©µ‡gi jÿ¨ I D‡Ïk¨ t**
* µg n«vmgvb K…wl Rwgi mØ¨eenv‡ii gva¨‡g µgea©gvb RbmsL¨vi Pvwn`v c~iY;
* K…wl, wkí I e¨emvi m¤úªmviY;
* GjvKv wfwËK Av\_©-mvgvwRK Kg©KvÛ cwiPvjbv;
* Pvwn`vwfwËK F‡Yi cÖevn e„w×KiY;
* Drcv`b I Kg©ms¯’v‡bi my‡hvM m„wó|
* **K…wl LvZ I ivKv‡ei A\_©vqb t** 
  + - * K…wl Drcv`b e„w×‡Z ivKv‡ei K…wl F‡Yi ¸iæZ¡ Acwimxg;
      * evsjv‡`‡ki Lv`¨ Drcv`b cwiw¯’wZi Dbœqb Ges Lv‡`¨ ¯^q¤¢iZv AR©‡b Ae`vb m„wó|
* **e¨vsK cwiPvwjZ FY Kvh©µgt**

ivRkvnx K…wl Dbœqb e¨vsK K…wl m¤ú„³ mKj ˆea Kg©KvÛ Z\_v km¨ Drcv`b, cÖwµqv I evRviRvZKiY, K…wl wfwËK e¨emv evwYR¨, wkí I cÖKí ¯’vcb BZ¨vw` Lv‡Z FY weZiY K‡i \_v‡K|

A\_©eQi wfwËK †gvU FY weZiY jÿ¨gvÎvi kZKiv 60 fvM km¨ Lv‡Z weZi‡Yi Rb¨ evsjv‡`k e¨vs‡Ki wb‡`©kbv i‡q‡Q| mv¤úªwZK mg‡q GmGgB Ges wKQz we‡kl FY Kg©m~wPi AvIZvq K…wl ewnf©~Z †ek wKQz Lv‡Z FY cÖ`vb Kiv n‡”Q| e¨vs‡Ki †gvU Av‡qi wmsn fvM weZiYK…Z F‡Yi my` n‡Z AwR©Z n‡q \_v‡K| myZivs evrmwiK wba©vwiZ jÿ¨gvÎv Abyhvqx mgqgZ FY weZiY me©vwaK ¸iæZ¡c~Y©| evwl©K FY weZiY Kg©m~wPi AvIZvq FY cÖ`vb Kvh©µg cwiPvjbvi †ÿ‡Î †h mKj Kg©Kv‡Û we‡kl ¸iæZ¡ Av‡ivc Ki‡Z n‡e Zv wb¤œiæct

* f~wgnxb I eM©vPvlx‡`i AbyK‚‡j `jwfwËK RvgvbZwenxb FY cÖ`vb ivRkvnx K…wl Dbœqb e¨vs‡K AveZ©bkxj km¨ FY (Revolving Crop Credit) Kg©m~wP
* ivKve-weGgwWG †hŠ\_ Z`viwK FY Kg©m~wP
* Avg`vbx weKí Wvj, ˆZjexR, gmjv RvZxq dmj I f~Æv Pvl FY Kg©m~Px (†iqvZx my` nvi evwl©K 4%)
* ivKve-GbwRI wjs‡KR †nvj‡mj (Wholesale) gvB‡µv †µwWU ‡cÖvMÖvg
* weGwWwmÕi Pzw³e× Pvlx‡`i Avjy exR cÖK‡íi AvIZvq exR Avjy Drcv`‡bi Rb¨ K…wl FY cÖ`vb
* evsjv‡`k Zzjv Dbœqb †ev‡W©i †iwRóvW©K…Z Pvlx‡`i exRZzjv Drcv`‡b ivKv‡ei A\_©vqb
* Avg, wjPz I evDKyj Pv‡l PjwZ c~uwR FY
* bvm©vix/†flR
* ivKve grm¨ cjøx FY Kg©m~wP
* Av`k© `y» Lvgvi/Mvfx cvjb Kg©m~wP
* Miæ †gvUvRvZvKiY FY Kg©m~wP
* ‡cvëªx FY Kg©m~wP
* km¨ ¸`vg FY Kg©m~wP
* Development of Small holding Tea Cultivation in Northern Bangladesh
* Area Approach c×wZ‡Z Pzw³e× fyÆv Pvlx‡`i (Contract growers) gva¨‡g fyÆv Drcv`‡bi Rb¨ FY cÖ`vb Kg©m~wP
* ¯^wbf©i FY Kg©m~wP
* cÖwZeÜx FY Kg©m~wP
* `vwi`ªk~Y¨ we‡kl FY Kg©m~wP
* QvMj Drcv`b e„w×i gva¨‡g `vwi`ª we‡gvPbg~jK FY Kg©m~wP
* evZv‡ev ZuvZx‡`i Rb¨ ÿz`ª FY Kg©m~wP
* gyw³‡hv×v we‡kl FY Kg©m~wP|
* ivKve Avw`evmx/ÿz`ª b„-‡Mvôx we‡kl FY Kg©m~Px
* ivKve ˆe‡`wkK we‡kl FY Kg©m~wP|
* ‡mŠi kw³ (Solar Energy), ev‡qvM¨vm (Bio-gas) I eR©¨ cwi‡kvab cø¨v›U (Effluent Treatment Plant) ¯’vcb FY Kg©m~wP
* miKvix cÖv\_wgK we`¨vj‡qi wkÿK/wkwÿKv‡`i Rb¨ we‡kl FY Kg©m~wP
* KbRygvi dvBbvwÝs Gi AvIZvq KbRygvi ‡µwWU ¯‹xg (†fv³v FY cÖKí) we‡kl FY cÖ`vb Kvh©µg|
* **ivKv‡ei ms‡kvwaZ FY bxwZgvjv msµvšÍ mvKz©jvi** t

ivKv‡ei Acv‡ikbvj Kvh©µg ms¯‹vi KwgwUi mycvwik I cwiPvjbv cl©‡`i Aby‡gv`bµ‡g e¨vsK e¨e¯’vcbv KZ©„K RvixK…Z KwZcq ¸iæZ¡ FY bxwZgvjvt

**mycvifvBRv‡ii FY g~j¨vqb ÿgZvt** FY g~j¨vqb I mycvwik ÿgZv 1.00 jÿ UvKvq DbœxZKiY (FIA-1/mvKz©jvi bs-2/2010 ZvwiLt 10.08.2010)|

**Miæ‡gvUvZvRvKiY t** cÖwZ Miæ 20,000/- UvKv (FIA-1/mvK©yjvi †jUvi bs-03/2010 ZvwiLt 14.12.2010)|

**cwi‡ek msiÿY FY bxwZgvjv t** ‡mŠi kw³, ev‡qvM¨vm I eR© cwi‡kvab cøv›U ¯’vcb (FI A-2/cwicÎ bs-02/2010 ZvwiLt 15.12.2010, mvK©yjvi bs-03/2011, ZvwiL t 19.06.2011)|

**GmGgB FY t** my` nvi, gÄyix ÿgZv, m‡e©v”P wmwjs (FIA-1/mvK©yjvi bs-03/2008 ZvwiLt 31.07.2008, mvK©yjvi †jUvi bs-04/2010 ZvwiLt 26.12.2010, mvKz©jvi bs-5/2011 ZvwiLt 10.05.2011, mvK©yjvi †jUvi bs-06/2012, ZvwiLt 07.06.2012, mvKz©jvi bs-03/2015, ZvwiLt 02.08.2015)

**†µwWU KwgwU t** cybM©Vb I Kvh© cwiwa (FIA-1/mvKz©jvi †jUvi bs-01/2011 ZvwiLt 20.03.2011, mvKz©jvi bs-05/2011 ZvwiLt 11.09.2011)|

**RvgvbZx m¤úwË t** g~j¨, gvwjKvbv ¯^Z¡ Ges WKz‡g›Ukb (FY I AwMÖg wefvM-1/mvK©yjvi bs-03/2013 ZvwiLt 05.11.2013, mvK©yjvi †jUvi bs-03/2011, ZvwiLt 25.07.2011,

**wdm t** FY cÖwµqvKiY, g~j¨vqb I eÜKx `wjj m¤úv`b (FY I AwMÖg wefvM-1/mvK©yjvi bs-10/2011, ZvwiLt 22.12.2011)|

**cÖKí ¯’vcb t** hš¿cvwZ msMÖn bxwZgvjv mnRxKiY (FY I AwMÖg wefvM-1/mvK©yjvi bs-03/2011 ZvwiLt 03.04.2011)|

**PjwZ c~uwR t** bevqb c×wZ mnRxKiY Ges bevqb ÿgZv cybwe©b¨vm (FIA-1/mvK©yjvi bs-02/2011 ZvwiLt 29.03.2011,

mvK©yjvi †jUvi bs-02/2011 ZvwiLt 06.04.2011, mvK©yjvi †jUvi bs-04/2012, ZvwiL 02.05.2012)|

**kl¨ FY t** 1.50 jÿ UvKv ch©šÍ wmAvBwe Bb‡K¨vqvix I wmAvBwe wi‡cvwU©s wkw\_jKiY;

**gvB‡µv †µwWUt** ivKve-GbwRI wjs‡KR †nvj‡mj ‡cÖvMÖvg (FY I AwMÖg wefvM-2/mvK©yjvi bs-1/2011 ZvwiLt 07.09.2011)|

**Avw`evmx/ÿz`ª b„-‡Mvôx t** ivKv‡ei we‡kl FY Kg©m~Px (FY I AwMÖg wefvM-2/mvKz©jvi bs-02/2011 ZvwiL 24.10.2011)|

**we‡kl FY Kg©m~Px t** gyw³‡hv×v‡`i Rb¨ FY bxwZgvjv (FY I AwMÖg wefvM-2/mvK©yjvi bs-04/2011, ZvwiL t 03.11.2011

**Mvfx cvjb t** †`kx, DbœZ †`kx I ksKi, Mf©eZx, `y»eZx, Liv Mvfx I Mf©eZx Liv Mvfx µ‡qi FY mxgv (FY I AwMÖg wefvM-1/mvK©yjvi bs-01/2012, ZvwiL 12.01.2012)|

**MÖxY e¨vswKs t** MvBW-jvBb cÖeZ©b (FY I AwMÖg wefvM-1/mvK©yjvi bs-02/2012, ZvwiL 01.04.2012)|

**bb-dv‡ÛW e¨emv t** Af¨šÍixY e¨vsK M¨vivw›U, weW eÛ, cvidi‡gÝ M¨vivw›U (FY I AwMÖg wefvM-1/mvK©yjvi †jUvi bs-05/2012, ZvwiL 24.05.2012 )|

**‰e‡`wkK Kg©ms¯’vb FY Kg©m~Px t** (FIA-2/cwicÎ bs-01/2012 ZvwiL 22.01.2012)|

**ivKv‡e cÖPwjZ wbq‡g FY MÖnxZv wbe©vPb, Z`šÍ I g~j¨vqb**

* + **FY MÖnxZv wbe©vP‡b we‡eP¨ welq mg~n t**
  + c~Y© eq¯‹ (18 eQ‡ii D‡a©) evsjv‡`‡ki bvMwiK;
  + FY e¨env‡ii †hvM¨Zv, cwi‡kva ÿgZv Ges Avw\_©K AvPi‡Y mybv‡gi AwaKvix;
  + ‡Kvb e¨vsK/Avw\_©K cÖwZôv‡bi †Ljvcx MÖvnK Ges †`Dwjqv e¨w³ FY cÖvwßi †hvM¨ n‡eb bv;
  + Db¥v` I Roeyw× m¤úbœ e¨w³ FY cÖvwßi A‡hvM¨;
  + Askx`vwi Kviev‡ii †ÿ‡Î Askx`vwi Pzw³bvgv;
  + wjwg‡UW †Kv¤úvbxi †ÿ‡Î R‡q›U óK †Kv¤úvbx KZ©„K †iwRwóªK…Z Ges FY MÖn‡Yi †ÿ‡Î †Kv¤úvbxi cwiPvjbv cl©‡`i Aby‡gv`b;
  + mgevq mwgwZi †ejvq mswkøó †iwRóªvi KZ©„K Aby‡gv`b;
  + FY Av‡e`bKvix wewae× ms¯’vi †ÿ‡Î cÖ‡qvRbxq `ÿ Rbkw³ \_vK‡Z n‡e;
  + Kvjv I ewai, AÜ e¨w³, miKvix PvKzwiRxex, cwiPvjbv cl©` I wbe©vnx KwgwUi m`m¨, e¨vs‡Ki Kg©KZ©v I Kg©Pvix Ges Zv‡`i †cvl¨M‡Yi F‡Yi `iLv¯Í g~j¨vq‡b cÖ‡hvR¨ wewa weavb AbymiY Ki‡Z n‡e|

**(‡idv‡iÝ t cwi‡”Q` b¤^i- 2.01 I 2.02, FY g¨vby‡qj cÖ\_g LÛ)**

* **FY Av‡e`b Z`šÍ I g~j¨vqb t**
  + m‡iRwg‡b Z`šÍ K‡i FY Av‡e`bKvixi bvg I cwiPq, Qwe, eqm, wcZv-gvZvi cwiPq, eZ©gvb I ¯’vqx wVKvbv, †ckv, mvgvwRK Ae¯’vb, FY Av‡e`b di‡g cÖ`Ë ¯^vÿi/wUcmwn BZ¨vw`i mwVKZv wbiƒcb Ki‡Z n‡e| c`©vbkxj gwnjvi FY Av‡e`b mZK©Zvi mwnZ Z`šÍ Kiv Avek¨K;
  + FY Av‡e`bKvixi Avw\_©K AvPiY wel‡q we¯ÍvwiZ AbymÜvb;
  + F‡Yi UvKv †h D‡Ï‡k¨ e¨envi Kiv n‡e †m m¤úwK©Z Z\_¨ hvPvB, F‡Yi Pvwn`v wbiƒcb;
  + cÖKí ¯’vb/e¨emv ¯’j cwi`k©b K‡i m¤¢ve¨Zv hvPvB;
  + AKz¯’‡j wM‡q RvgvbZx m¤úwËi Ae¯’vb I cÖK…wZ wbY©q;
  + RvgvbZx m¤úwËi gvwjKvbv ¯^Ë¡ wbiƒc‡bi Rb¨ Znkxj Awd‡mi †iKW©cÎ Ges `vwLjK…Z `wjj `¯Ív‡e‡Ri cÖ‡hvR¨ Z\_¨vw` hvPvB;
  + m‡iRwg‡b Z`šÍ K‡i Rwgi cÖK…wZ, evRvi g~j¨ I ZvrÿwbK weµqgy‡j¨i wfwË‡Z cÖPwjZ wewa †gvZv‡eK RvgvbZx m¤úwËi g~j¨ wbiƒcb|
* **g~j¨vqb cÖwZ‡e`b dig c~iY t**

ivKv‡e cÖPwjZ FY g¨vby‡qj Abymv‡i wewfbœ cÖKvi g~j¨vqb cÖwZ‡e`b dig i‡q‡Q| Z‡e mvaviYfv‡e km¨ FY e¨vZxZ Ab¨vb¨ F‡Yi †ÿ‡Î Gj Gd-5 e¨eüZ n‡q \_v‡K| g~j¨vqbKvix Kg©KZ©v/Kg©Pvix wb‡RB g~j¨vqb cÖwZ‡e`‡bi mKj Kjvg h\_vh\_fv‡e c~iY Ki‡eb Ges cÖ‡hvR¨ As‡k mxjmn ¯^vÿi cÖ`vb Ki‡eb| cÖwZ‡e`b Am¤ú~Y© wKsev ¸iæZ¡c~Y© Z\_¨wenxb nIqv DwPZ bq| cÖ‡qvR‡b AwZwi³ ¸iæZ¡c~Y© Z\_¨vejx cÖwZ‡e`‡bi mv‡\_ mshy³ Ki‡Z n‡e| cÖwZ‡e`b cÖ¯‘Z Kivi mgq g~j¨vqYKvix Kg©KZ©v/Kg©PvixMY‡K wb¤œwjwLZ wel‡qi cÖwZ `„wó ivL‡Z n‡e t

* + ‡h KvR/D‡Ï‡k¨ F‡Yi Rb¨ Av‡e`b Kiv n‡q‡Q Zv e¨vs‡Ki Aby‡gvw`Z Lv‡Zi mwnZ msMwZc~Y© wK bv;
  + F‡Yi cÖK…Z Pvwn`v wbiƒcb, cÖK‡íi m¤¢ve¨Zv hvPvB, `iLv¯ÍKvixi FY MÖn‡Yi Ges e¨env‡ii †hvM¨Zv, AwfÁZv, `ÿZv, FY cwi‡kv‡ai ÿgZv BZ¨vw` hvPvB Ki‡Z n‡e;
  + cybtFY ev AwZwi³ F‡Yi †ÿ‡Î c~e©eZ©x F‡Yi e¨envi, FY cwi‡kva m~Px Abyhvqx cwi‡kv‡ai Ae¯’v;
  + FY wbqgvPv‡ii Dci wfwË K‡i F‡Yi cwigvY wbiƒcY c~e©K FY gÄyixi mycvwik;
  + e¨vsK I D‡`¨v³vi wewb‡qvM AbycvZ we‡ePbvq wb‡q F‡Yi cwigvb wba©viY;
  + hš¿cvwZ µ‡qi †ÿ‡Î `icÎ, mieiv‡ni Drm, mwVK g~j¨, LyPiv hš¿vs‡ki cÖvc¨Zv, weµ‡qvËi †mev BZ¨vw` wel‡q we¯ÍvwiZ Z\_¨;
  + ¯’vbxqfv‡e cÖ¯‘ZK…Z gvbm¤§Z hš¿cvwZ µ‡qi cÖwZ AMÖvwaKvi cÖ`vb Kiv †h‡Z cv‡i;
  + ‰e‡`wkK F‡Y ¯’vcb‡hvM¨ cÖK‡íi m¤¢ve¨Zv wba©vwiZ gvcKvwV I gvb Abyhvqx w¯’i Ki‡Z n‡e;
  + F‡Yi UvKvi Ace¨envi †iva K‡í hyw³m½Zfv‡e F‡Yi cwigvY wbiƒcb Ki‡Z n‡e;
  + F‡Yi cwigvb bM` UvKvq Ges `ªe¨vKv‡i KZ n‡e Zv mywbw`©ó fv‡e wba©viY K‡i mycvwik Ki‡Z n‡e;
  + g~j¨vqb cÖwZ‡e`‡b Avq-e¨q c~e©vfvm Ges Znwej cÖevn weeiYx mshy³ Ki‡Z n‡e|

**(‡idv‡iÝ t cwi‡”Q` b¤^i-7, FY g¨vby‡qj cÖ\_g LÛ)**

* + **ivKv‡ei FY e¨e¯’vcbv** t
* FY SuzwK mgyn wPwýZKiY I cÖwZ‡iv‡ai Rb¨ e¨e¯’v MÖnY;
* FY I AwMÖg gÄyi msµvšÍ wb‡`©kbv cwicvjb;
* km¨ FY wbqgvPvi I km¨ cwÄKv AbymiY;
* wkí/cÖKí FY bxwZgvjv AbymiY;
* PjwZ cuywR FY bxwZgvjv I bevq‡bi ms‡kvwaZ bxwZgvjv ev¯Íevqb;
* FY †jRvi e¨e¯’vcbv;
* F‡Yi †md dvBj msiÿY;
* F‡Yi WKz‡g‡›Ukb;
* cÖKí ev¯Íevqb;
* e¨emvwqK ÿgZv we‡K›`ªxKiY;
* FY mycvwik ÿgZv e„w×KiY;
* RvgvbZ m¤úwËi gyj¨vqb c×wZ cÖeZ©b;
* ivKve FY bxwZgvjv-2005 AbymiY;
* FY I AwMÖ‡gi my` nvi mg‡qvc‡hvMxKiY;
* †µwWU wi¯‹ †MÖwWs-Gi wb‡`©kbv cwicvjb;
* e¨vs‡Ki †µwWU KwgwU cybM©Vb;
* GbwRI-‡K FY cÖ`vb bxwZgvjv;
* GmGgB FY Kg©mywPi mdj ev¯Íevqb;
* ivKve Acv‡ikbvj ms¯‹vi KwgwUi mycvwik ev¯Íevqb;
* FY Av`v‡qi Rb¨ Kvh©Kix c`‡ÿc MÖnY;
* FY †kÖYxKiY;
* Zvgvw` FY wbqwgZKiY;
* FY Ae‡jvcb;
* bb-cvidiwgs F‡Yi ¸YMZgvb DbœZKiY|
* **ivKv‡e cÖPwjZ F‡Yi g~j LvZ I DcLvZ**

|  |  |  |  |
| --- | --- | --- | --- |
| 1| | km¨ FY | t | mKj cÖKvi km¨/dmj FY, Pv, ivevi, kvK-meRx, dj, mKj cÖKvi exR BZ¨vw` Drcv`b, cÖwµqvKiY I msi¶Y| |
| 2| | grm¨ m¤ú` | t | cyKz‡i, avb‡¶‡Z, Db¥y³ Rjvk‡q meai‡Yi grm¨ Pvl, wPswo Pvl, grm¨ †cvbv/‡iby Drcv`‡bi Rb¨ grm¨ n¨vPvix cÖwZôv, grm¨ Lv`¨ Drcv`b KviLvbv BZ¨vw`| |
| 3| | cïm¤ú` | t | nuvm gyiMxi Lvgvi, Miæ, gwnl, †fovi Lvgvi, wewfbœ cïi †gvUvZvRvKiY Lvgvi, `y» cÖwµqvKiY, gvsm cÖwµqvKiY BZ¨vw`| |
| 4| | Lvgvi I †mP hš¿cvwZ | t | wewfbœ ai‡Yi Lvgvi hš¿cvwZ †hgbt Uªv±i, cvIqvi wUjvi, exR ecb, gvovB BZ¨vw`| wewfbœ ai‡Yi †mP hš¿cvwZ †hgbt Mfxi/AMfxi bjK‚c, cvIqvi cv¤ú BZ¨vw`| |
| 5| | Gm.Gg.B (SME) | t | wewfbœ ai‡Yi gvSvwi I ¶y`ª wkí cÖwZôv Ges PjwZ cyuwR FY cÖ`vb| |
| 6| | Pjgvb FY(K…wl I AK…wl) | t | wewfbœ ai‡Yi e¨emv I wkí/cÖK‡í PjwZ cyuwR FY cÖ`vb| |
| 7| | gvB‡µv‡µwWU/`vwi`ª we‡gvPb FY (¶y`ª FY) | t | `wi`ª Rbmvavi‡Yi `vwi`ª we‡gvP‡bi Rb¨ wewfbœ AvZ¥Kg©ms¯’vbg~jK Kg©Kv‡Û FY cÖ`vb| |
| 8| | cÖKí FY | t | K…wl wfwËK wkí cÖKí t wewfbœ ai‡Yi K…wl cY¨ †hgbt avb, cvU, Mg, Wvj, f~Æv, Kjv, Avg, Avjy, wcuqvR, imyb, gwiP, mwilv cÖwµqvKiY wkí, km¨ ¸`vg, wngvMvi BZ¨vw` cÖK‡í FY cÖ`vb| |
| 9| | Ab¨vb¨ | t | Dc‡iv³ 8wU Lv‡Zi evwn‡i FY weZiY †hgbt ‡gqv`x AvgvbZ, AviwcGm, AviwRwcGm BZ¨vw` Lv‡Z FY cÖ`vb| |

* **ivKve F‡Yi 101 LvZ t**

**01| exR (mvaviY I D”P djbkxj) Drcv`b, cÖwµqvRvZKiY I msi¶Y**

(1) avb exR (Ddkx/ nvBeªxW)

(2) cvU exR (Ddkx)

(3) Zyjv exR

(4) Avjy exR (Ddkx / wUmy¨KvjPvi/wUwcGm )

(5) Wvj exR (gmyi, gyM, gvmKvjvB, gUi, †Qvjv, Aini, †Lmvix)

(6) ‰Zj exR (mwilv, ivB, wZj, wZwl, ev`vg, m~h¨©gyLx, mqvweb)

(7) ‡cquvR I imyb exR

(8) gwiP exR

(9) kvK I meRx exR (Kijv, euvavKwc, dzjKwc, wgwó Kzgov, wLiv, kmv, MvRi, wmg,

eiewU, †e¸b BZ¨vw`)

(10) wewfbœ dm‡ji exR

**02| Pv wkí**

(11) Pv Pviv Drcv`b, Pv evMvb Dbœqb, Pv Drcv`b I cÖwµqvKiY

(12) Pv evRviRvZKiY

**03| evwYwR¨K wfwË‡Z dmj Drcv`b**

(13) B¶y Pvl/f~Uªv Pvl

(14) Zyjv Pvl

(15) Pyw³e× c×wZ‡Z we‡kl dmj Drcv`b (miKvix/e¨w³ ch©vq)

**04| ivevi Pvl cÖKí**

(16) ivevi evMvb Dbœqb, ivevi Drcv`b I wecbb

(17) ivevi cÖwµqvRvZ `ªe¨vw` ˆZix cÖKí I evRviRvZKiY

**05| nwU©KvjPvi**

(18) kvK mewR I dj / djvw` Drcv`b

bvm©vix ¯’vcb (djR, DcKvix e„¶, dzj I evnvix MvQcvjv, gmjv, meRx Pviv

Drcv`b IevRviRvZKiY)|

(19) djPvl (Avg, KuvVvj, wjPy, †jey, †cqviv, Avbvim, Kjv) I dzjPvl (Avg`vbx weKí I ißvbx †hvM¨ iRbxMÜv, Muv`v, †Mvjvc, MøvWyjvm, AwK©W, Îæxmgvm Uªx, ebmvB)|

(20) Avg`vbx weKí d‡ji Pvl (Kgjv, Avs¸i, †e`vbv cÖf„wZ) D”P Av‡qi dmj Drcv`b

I evRviRvZKiY

(21) Kjv, †cu‡c, †cqviv, Avbvim, ZigyR, evsMx, bvwi‡Kj, mycvwi BZ¨vw` Drcv`b,

evRviRvZKiY Iißvbx m¤cÖmviY|

(22) gvkiæg Pvl I evRviRvZKiY

(23) ‰e‡`wkK Avq e„w×i j‡¶¨ myMÜx Pvj Drcv`b I ißvbx evRvi m¤cÖmviY

(24) ‡jUym, K¨vcwmKvg, eªæKwj, †d«Âexb, U‡g‡Uv (kxZ I MÖx®§Kvjxb) I Ab¨vb¨ meRx

Drcv`b I ißvbx evRvi m¤cÖmviY

(25) gmjv RvZxq dmj (‡cuqvR, imyb, Av`v, njy` Drcv`b I evRviRvZKiY)

(26) ‡eex Kb©

**6| nuvm-gyiMxi Lvgvi**

(27) nuvm gyiMxi eªqjvi Lvgvi;

(28) nuvm gyiMxi †jqvi Lvgvi

(29) nuvm gyiMxi (‡jqvi/eªqjvi) n¨vPvix

(30) nuvm gyiMxi Lvgvi mswkøó/wbf©ikxj †h †Kvb cÖKí

**07| wgkª Lvgvi**

(31) mgwš^Z nuvm-gyiMx I grm¨ Pvl

(32) mgwš^Z nuvm-gyiMx, `y» Drcv`b, Miæ †gvUvZvRvKiY, grm¨ Pvl, dj Drcv`b

(33) mgwš^Z K…wlR Drcv`b, grm¨ Pvl, nuvm-gyiMx I Mevw` cï cvjb |

**08| cï †gvUvZvRvKiY/eøvK †e½j QvMj cvjb cÖKí**

(34) DbœZRv‡Zi gvsm Drcv`bKvix Miæ, gwnl, †fov †gvUvZvRvKiY/QvMj cvjb Lvgvi

cÖKí ¯’vcb

(35) gvsm cÖwµqvRvZKiY/ wecbb cÖKí

**09| `y» Lvgvi/QvM‡ji ev”Pv Drcv`b Lvgvi**

(36) Mvfx cvj‡bi gva¨‡g `y» Drcv`b

(37) `y» msMÖn, `y» cÖwµqvRvZKiY (wN, gvLb, cv¯‘ivBRW `y», cwbi) Drcv`b I wecbb

(38) QvM‡ji ev”Pv Drcv`b Lvgvi/QvMj cÖRbb Lvgvi

**10| grm¨ Lvgvi**

(39) cyKz‡i grm¨ Pvl

(40) nvRvgRv cyKzi cyYt Lbb K‡i grm¨ Pvl

(41) bZyb cyKzi Lbb K‡i grm¨ Pvl

**11| wPsox Pvl**

(42) mbvZb c×wZ‡Z wPsox Pvl

(43) Avav-wbweo c×wZ‡Z wPsox Pvl

(44) DbœZ c×wZ‡Z wPsox Pvl

(45) wgVv cvwb‡Z Mj`v wPsox Pvl

**12| grm¨ n¨vPvix (grm¨ †cvbv Drcv`b)**

(46) wgVv cvwbi grm¨ †cvbv Drcv`b cÖKí

(47) wPsox †cvbv Drcv`b cÖKí (evwYwR¨K fv‡e jvfRbK cÖhyw³i wPsox †cvbv )

**13| cï/ grm¨ Lv`¨ Drcv`b KviLvbv**

(48) nuvm-gyiMxi Lv`¨/ grm¨ Lv`¨ Drcv`b KviLvbv

(49) Miæ/QvMj/†fovi Lv`¨ Drcv`b KviLvbv

**14| K…wl cY¨ wfwËK Lv`¨ cÖwµqvRvZKiY cÖKí**

(50) djRvZ Lv`¨ cÖ¯‘Z, cÖwµqvRvZKiY, msi¶Y I evRviRvZKiY

(51) †eªW GÛ we¯‹yU, †mgvB, byWjm, wPcm, PvbvPyi, KY©‡d¬·, c‡U‡Uv †d¬·, †d«Â d«vB,

ccKY©, †eex dzW, óvP©

(52) wewfbœ cÖKvi d‡ji Rym, R¨vg †Rjx, mm, AvPvi I U‡g‡Uv K¨vPvc BZ¨vw` ˆZix I

evRviRvZKiY

(53) gmjv cÖwµqvRvZKiY

(54) wewfbœ cÖKvi ˆZj wgj, Wvj wgj ¯’vcb

(55) wWnvB‡Wª‡UW dj K¨vwbs, c¨v‡KwRs, msi¶Y I evRviRvZKiY

(56) K…lK ch©v‡q ¶y`ª K…wlcY¨ cÖwµqvRvZKiY wkí ¯’vcb

**15| K…wl wfwËK wkí**

(57) evwYwR¨Kfv‡e jvfRbK wgVvcvwbi gvQ I wPsox gvQ Gi Lvevi ˆZixKiY cÖKí

(58) Aby‡gvw`Z K…wl wfwËK LvZ Gi Drcvw`Z cY¨ c¨vwKs/ d¨vwbs wkí

(59) Kv‡Vi AvmevecÎ ˆZixKiY cÖKí

(60) ebvqb cÖKí

(61) eid Kj, AvBmµxg cÖKí

(62) w¯úiæwjbv Pvl I evRviRvZKiY

(63) nvievj/†flR Km‡gwUKm ˆZix cÖKí

(64) avb cÖwµqvKiY cÖKí, PvDj Kj (A‡Uv‡gwUK b‡n), wPovKj, gywo Drcv`b

(65) Mg cÖwµqvRvZKiY cÖKí, gq`v Kj (gq`v, m~wR, AvUv BZ¨vw`)

(66) wbwUs wkí, †nvwmqvix Mv‡g©›Um, w¯úwbs, WvBs, wcÖw›Us, wdwbwms

(67) K…wl cY¨ (avb, Pvj, Mg, fyÆv, wewfbœ cÖKv‡ii Wvj, †cuqvR, imyb, njy`, mwilv, gwiP)

msi¶‡Yi Rb¨ MÖvgxY evRviwfwËK ¸`vg

(68) ¶y`ª AvKv‡ii wPwb Kj

**16| K…wl hš¿cvwZ cÖ¯‘Z KiY KviLvbv/evRviRvZ KiY**

(69) K…wl‡Z mivmwifv‡e mnvqZvKvix hš¿cvwZ cÖ¯‘Z KviLvbv

(70) K…wl hš¿cvwZ †givgZ KviLvbv

(71) K…wl hš¿cvwZ evRviRvZKiY

**17| jeb wkí**

(72) µyW jeb msMÖn Ki‡Yi gva¨‡g Av‡qvWvBRW jeb ˆZixKiY/ e¨vwMs cÖKí

(73) jeY evRviRvZKiY

**18| wngvMvi**

(74) Avjy msi¶Y Gi Rb¨ wngvMvi

(75) djgyj, kvK meRx I grm¨ msi¶‡Yi Rb¨ ¶y`ª AvKv‡ii we‡klvwqZ wngvMvi

**19| ißvbx‡hvM¨ `ªe¨vw` Drcv`b/cÖwµqvRvZKiY**

(76) grm¨ cÖwµqvRvZKiY cÖKí

(K) wd«wRs c¨v›U

(L) wW-nvB‡Wªkb cøv›U (ïUKx gvQ cÖwµqvKi‡Yi Rb¨)

(77) Pvgov cÖwµqvKiY I PvgovRvZ `ªe¨vw` Drcv`b cÖKí

**20| Avg`vbx weKí**

(78) grm¨ Rvj/ Rv‡ji myZv ˆZixKiY cÖKí

(79) ‰Re mvi, wgkªmvi, ¸wU BDwiqv, †eø‡ÛW mvi BZ¨vw` ˆZix I evRviRvZKiY

(80) KxUbvkK ˆZix cÖKí

(81) ev‡qv †cwómvBW, bxg Drcvw`Z †cwómvBW

**21| n¯Í I KzwUi wkí** (cwiev‡ii m`m¨‡`i cyY© ev LÛKvjxb mg‡q m‡e©v”P 5.00 j¶ UvKv wewb‡qvM

e¨q m¤úbœ Drcv`b A\_ev †mevg~jK Kg©KvÛ)

(82) Kvc‡oi Dci wewfbœ KviæKvR Kivi cÖKí

(83) Aw·WvBRW evjv, †eªm‡jU, gy³vi Mnbv, Bwg‡Ukb Ry‡qjvix BZ¨vw` ˆZix cÖKí

(84) euvk, †eZ, Lo BZ¨vw`i ˆZix wewfbœ `ªe¨vw` ˆZix cÖKí

(85) Kv‡c©U, K¤^j, cv‡Ui e¨vM, m~Zjx, †Uwej g¨vU, cv‡cvm I Ab¨vb¨ cvURvZ `ªe¨vw`

ˆZix cÖKí

(86) wmivwgKm Gi `ªe¨vw` ˆZix cÖKí

(87) kvgyK, wSbyK BZ¨vw` w`‡q `ªe¨vw` ˆZix cÖKí

(88) wewfbœ ZvgvKRvZ `ªe¨vw`

(89) eøK, evwUK, eªvm wcÖ›U Kivi cÖKí

(90) cv\_‡ii wewfbœ `ªe¨vw`/wewfbœ avZeRvZ `ªe¨vw` ˆZix cÖKí

(91) ‡gŠgvwQ Pvl/gay ˆZix cÖKí

(92) KvMR Øviv/gvwU Øviv wewfbœ mvgMÖx ˆZix cÖKí

**22| e¨emvwqK/evwYwR¨K Kg©Kv‡Ûi Rb¨ PjwZ gyjab**

(93) K…wl hš¿cvwZ I K…wl hš¿cvwZi LyPiv hvš¿vs‡ki e¨emv

(94) kvK meRx I djg~‡ji e¨emv

(95) Af¨šÍixY cvBKvix I LyPiv Pv e¨emv

(96) dvó dzW, wgwói †`vKvb, Kb‡dKkbvix †nv‡Uj I †i‡¯Íviv e¨emv

(97) Pvgovi e¨emv I †`‡k Drcvw`Z PvgovRvZ mvgMÖxi e¨emv

(98) c¨v‡KwRs e¨emv

(99) jvBfóK †gwWwmb mn nvievj †gwWwm‡bi e¨emv

(100) KzwUi wkí AvKv‡i †QvU †QvU ¯^‡Y©i †`vKvb

(101) cvIqvi wUjvi, Uªv±i, k¨v‡jv-wUDeI‡qj BZ¨vw` cwiPvjbvi j‡¶¨ MÖvgvÂ‡j †c‡Uªvj

cv‡¤ú e¨emvwqK FY `vb|

**f~wgnxb, cÖvwšÍK I eM©vPvlx‡`i AbyK~‡j `jwfwËK RvgvbZwenxb FY cÖ`vb bxwZgvjv**

**01| f~wgKv t**

evsjv‡`k K…wl cÖavb †`k| Avgv‡`i †`‡ki AwaKvsk †jvKB cÖZ¨¶ ev c‡iv¶fv‡e K…wli mv‡\_ RwoZ| eZ©gv‡b gv\_vwcQz K…wl Rwgi cwigvY w`b w`b Kg‡Q| A‡b‡KiB wb‡Ri Rwg bvB ev \_vK‡jI Zvi cwigvY LyeB mvgvb¨| G mg¯Í f~wgnxb, cÖvwšÍK I ¶z`ª Pvlx‡`i AwaKvskB e¨vsK FY myweav †\_‡K ewÂZ n‡q \_v‡Kb| K…wli Drcv`b e„w× Ki‡Z n‡j G mg¯Í f~wgnxb I ¶z`ª Pvlx‡`i‡KI FY cÖ`vb Kiv cÖ‡qvRb| G Rb¨ miKvi KZ©„K eM©vPvlxMY‡K mnR k‡Z© FY cÖ`v‡bi Rb¨ bxwZgvjv ˆZix Kiv n‡q‡Q| eM©vPvlxMY hv‡Z mnR k‡Z© Ges †Kvbiƒc nqivwb QvovB FY wb‡Z cv‡ib †mRb¨ ivRkvnx K…wl Dbœqb e¨vsK GKwU bZzb FY cÖ`vb bxwZgvjv ˆZix K‡i‡Q hvi cÖavb cÖavb w`K mg~n wb‡gœ Av‡jvPbv Kiv n‡jvt

**02| Kg©m~wPi D‡Ïk¨ t**

K) mnvqK RvgvbZ cÖ`v‡b m¶g bq Ggb f~wgnxb, cÖvwšÍK I ¶z`ª eM©vPvlxMY‡K e¨vsK FY myweavi AvIZvq Avbv|

L) km¨ Drcv`b Lv‡Z FY cÖevn e„w× Kiv|

M) km¨ Drcv`‡bi ¯^v‡\_© m¤ú„³ bq Ggb Rwgi gvwjK‡`i FY cÖ`vb µgvš^‡q Kwg‡q Avbv|

N) cÖK…Z K…lK‡`i gv‡S FY weZi‡Yi gva¨‡g km¨ Lv‡Z weZiYK…Z FY cÖK…ZB km¨ Drcvv`‡b e¨envi wbwðZ Kiv|

**03| FY cÖvwßi †hvM¨Zv t** mswkøó kvLv GjvKvi f~wgnxb, cÖvwšÍK I ¶z`ª PvlxMY GB FY cÖvwßi †hvM¨ n‡eb|

f~wgnxb 1 weNv ch©šÍ(0 †\_‡K 0.493 GKi)

cÖvwšÍK K…lK 4 weNvch©šÍ(0.493 †\_‡K 1.50 GKi)

¶z`ª K…lK 7 weNv ch©šÍ (1.51 †\_‡K 2.47 GKi)

**04| `j MVb t**

K) cÖ‡Z¨K `‡j m`m¨ msL¨v n‡e 5-10 Rb|

L) GKwU cwiev‡ii GKRb m`m¨ FY myweav cv‡eb|

M) m`m¨MY‡K GKB MÖvg/GjvKvi evwm›`v n‡Z n‡e|

N) K…wl e¨vsK ev Ab¨ ‡Kvb Avw\_©K cÖwZôv‡b FY \_vKv Pj‡e bv|

O) cÖ‡Z¨K `‡j GKRb `j‡bZv I GKRb K¨vwkqvi \_vK‡e|

**5| K…lK `‡ji mvsMVwbK Kg©KvÛ t** `jxq m`m¨M‡Yi gv‡S mgš^q mvab, e¨vsK †\_‡K FY MÖnY, mØ¨envi I mgqgZ cwi‡kva wbwðZ Kivi j‡¶¨ gv‡m AšÍZt GKevi `jxq mfv Av‡qvRb Ki‡Z n‡e| `j‡bZvi mfvcwZ‡Z¡ D³ gvwmK mfvq mswkøó GjvKvi `vwqZ¡cÖvß e¨vsK Kg©KZ©v/Kg©Pvix Dcw¯’Z \_vK‡eb| GKwU MÖvg/GjvKvq MwVZ mKj `‡ji mfv GKB w`‡b c„\_Kfv‡e AbywôZ n‡Z n‡e †hb e¨vsK Kg©KZ©v/Kg©Pvix mKj `jxq mfvq Dcw¯’Z \_vK‡Z cv‡ib| mfvi Kvh©weeiYx kvLvq bw\_fy³ Ki‡Z n‡e|

**06| FY weZiY t** `j MV‡bi w`b †\_‡K 30 (wÎk) w`‡bi g‡a¨ `jxq m`‡m¨i gv‡S FY weZiY Kiv hv‡e| DwjøwLZ AšÍeZ©xKvjxb 30 w`b kvLv KZ©„K `jxq m`m¨M‡Yi AvPiY I Kg©KvÛ Ae‡jvKb Kiv n‡e|

**07| F‡Yi RvgvbZ t** mnvqK Rvgv‡Zi cÖ‡qvRb bvB| ïaygvÎ F‡Yi A‡\_© Drcvw`Z dmj e¨vs‡Ki wbKU `vqe× \_vK‡e|

**08| F‡Yi aiY I cwigvY t** Rwg‡Z mvaviYfv‡e Drcvw`Z nq Giƒc mKj dm‡ji Rb¨B FY cÖ`vb Kiv hv‡e| GB FY ¯^í †gqv`x FY n‡e Ges m‡e©v”P 2 GKi ev 7 weNvi Rb¨ FY †`qv hv‡e|

|  |  |  |
| --- | --- | --- |
| dm‡ji bvg | cÖwZ GK‡i | m‡e©v”P 2.47 GKi ev 7 weNvq |
| K) †ivcv Avgb | 18800/- | 47000/- |
| L) †ev‡iv/Bwi | 27720 | 69300/- |
| M) Avjy | 56500/- | 141250/- |
| N) B¶z | 32600/- | 81500/- |

**09| my‡`i nvi t** mKj km¨ F‡Yi Rb¨ 11%| Z‡e Avg`vbx weKí dmj †hgbt Wvj, ‰ZjRxe Ges gmjv RvZxq dmj, Av`v, imyb, wcuqvR BZ¨vw`i †¶‡Î 4% (G †¶‡Î Dc‡Rjv K…wl Awd‡mi mv‡\_ †hŠ\_fv‡e FY MÖnxZv wbe©vPb Ki‡Z n‡e)|

**10| FY Av‡e`b c×wZ t** FY MÖn‡Yi wel‡q `‡ji mfvi wm×všÍ welqK Kvh©weeiYxi Kwcmn mv`v KvM‡R `j‡bZvi¯^v¶‡i kvLv e¨e¯’vcK eive‡i F‡Yi Av‡e`b Ki‡Z n‡e| Av‡e`bcÎ cvevi ci `jxq m`m¨M‡Yi Rwgi cwigvb†f‡` e¨vs‡K cÖPwjZ km¨ FY Av‡e`b dig cÖ`vb Kiv n‡e| ivKve, cÖavb Kvh©vjq, FY I AwMÖg wefvM-1 Gi mvK©yjvib¤^i-10/2011 ZvwiLt 22-12-2011Bs †gvZv‡eK F‡Yi Av‡e`b d‡g©i †Kvb g~j¨ bvB, Av‡e`b wd, G¨vcÖvBRvj wd I mvP© wd bvB| Z‡e, FY g~j¨vqb wd Av‡e`bK…Z FY As‡Ki 0.5% A\_©vr cÖwZ nvRv‡i 5/- UvKv gvÎ|

**11| FY Av‡e`b c‡Îi mv‡\_ wbgœwjwLZ KvMRcÎ `vwLj Ki‡Z n‡et**

K) BDwbqb cwil` †Pqvig¨vb cÖ`Ë ¯’vqx evwm›`vi mb`cÎ ।

L) Rwgi gvwj‡Ki KvQ †\_‡K eM©v MÖnY wel‡q cÖZ¨qbcÎ/GjvKvi `vwqZ¡kxj I MY¨gvb¨ e¨w³i KvQ †\_‡K

eM©vPvlxi cÖZ¨qbcÎ|

M) RvZxq cwiPqcÎ|

N) K…lK AvBwW KvW© (hw` Pvjy n‡q \_v‡K)|

O) eM©vPvlxi Pvl‡hvM¨ Rwgi weeiY (LwZqvb bs, `vM bs, †gŠRvi bvg, Rwgi cwigvY)|

P) `j‡bZvi mycvwikcÎ|

Q) wZb Kwc Qwe|

R) †hŠ\_ A½xKvibvgv 2wU (GKwU 150/- UvKvi bb-RywWwkqvj ó¨v‡¤ú)|

S) wWwc †bvU 30/- UvKv g~‡j¨i|

**12| cvk eB t** `‡ji bv‡g GKwU Ges `‡ji cÖwZwU m`‡m¨i bv‡g GKwU cvk eB Bmy¨ Ki‡Z n‡e| `vg cÖwZwU 20/-|

**13| FY gÄyix I FY cÖ`vb t** gvVKg©xi mycvwi‡ki †cÖw¶‡Z kvLv e¨e¯’vcK Rwgi cwigvY Abyhvqx evsjv‡`k e¨vs‡Ki †µwWU bg© †gvZv‡eK †h †Kvb A‡¼i FY gÄyi Ki‡eb| FY cÖ`v‡bi ci mswkøó gvVKg©x F‡Yi mØ¨envi hvPvB Ki‡eb Ges GKwU cÖwZ‡e`b cÖ¯‘Z Ki‡eb †hwU kvLv e¨e¯’vcK ¯^v¶i c~e©K bw\_‡Z msi¶Y Ki‡eb|

**14| ¯^”Q cÖwµqvq FY cÖ`vb t** GB Kg©m~wPi AvIZvq cÖK…Z ¶z`ª K…lK Ges eM©vPvlxMY hv‡Z mn‡R Ges mgqgZ †Kvb cÖKvi nqivbx Qvov FY †c‡Z cv‡ib †mRb¨ Kvh©Ki e¨e¯’v †bqv n‡q‡Q| GB F‡Yi cy‡iv UvKv cÖKvk¨ ¯’v‡b A\_ev cÖ‡qvR‡b gv‡V wM‡q BDwbqb cwil` ev Ab¨ ‡Kvb myweavRbK ¯’v‡b weZiY Ki‡Z n‡e|

**15| mÂq wnmve †Lvjv t** cÖ‡Z¨K FY MÖnxZv‡K FY MÖn‡Yi c~‡e©B kvLvq GKwU gvwmK mÂqx ¯‹xg wnmve Lyj‡Z n‡e|

F‡Yi cwigvb30,000/- ch©šÍ n‡j gvwmK mÂq 100/-

F‡Yi cwigvb30,001/- †\_‡K 50,000/- ch©šÍ n‡j gvwmK mÂq 200/-

F‡Yi cwigvb50,001/- UvKvi D‡a© n‡j gvwmK mÂq 300/-

**16| FY Av`vq c×wZ t** km¨ F‡Yi wbqg Abyhvqx 10 gvm †\_‡K ïiæ K‡i 18 gvm|

|  |  |  |
| --- | --- | --- |
| ‡ev‡iv/Bwi | cieZ©x †m‡Þ¤^i gv‡mi 30 ZvwiL | ev Avwk¦b gv‡mi 15 ZvwiL |
| Avjy | cieZ©x AvMó gv‡mi 31 ZvwiL | ev fv`ª gv‡mi 15 ZvwiL |
| ‡ivcv Avgb | cieZ©x gvP© gv‡mi 31 ZvwiL | ev ‰PÎ gv‡mi 15 ZvwiL |
| B¶z | cieZ©x ermi gvP© gv‡mi 31 ZvwiL | ev cieZ©x ermi ˆPÎ gv‡mi 15 ZvwiL |

=0=

**FY MÖnxZv wbe©vPb**

iYwRr Kzgvi †mb

Abyl` m`m¨

e¨vsK e¨w³ I cÖwZôv‡bi wbKU n‡Z AvgvbZ msMÖn K‡i Ges gybvdv AR©‡bi j‡ÿ¨ Avgvb‡Zi gva¨‡g msM„nxZ Znwej FY wnmv‡e wewb‡qvM K‡i \_v‡K| AvgvbZKvix‡`i Pvwn`vbyhvqx A\_© †dir w`‡Z e¨vsK‡K me©`v cÖ¯‘Z \_vK‡Z nq| G Kvi‡Y cÖ‡qvRbxq Zvij¨ wbwðZ Ki‡Z wewb‡qvMK…Z A\_© h\_vmg‡q †dir Avmvi welqwU e¨vsK‡K we‡ePbvq ivL‡Z nq| FY Kvh©µ‡g FY MÖnxZv wbe©vPb GKwU AZ¨šÍ ¸iæZ¡c~Y© welq| KviY e¨vs‡Ki Kvw•LZ Zvij¨ cwiw¯’wZ Ges FY Kg©m~Pxi mdjZv A‡bKvs‡kB wbf©i K‡i mwVK I †hvM¨ FY MÖnxZv wbe©vP‡bi Dci| FY MÖnxZv wbe©vP‡b fzjÎæwU FY Av`v‡qi †¶‡Î gvivZ¥K weiƒc cÖwZwµqvi m„wó K‡i| G‡Z Zvij¨ msKU m„wó, FY Av`vq wejw¤^Z nq Ges A‡bK †¶‡Î gvgjv-‡gvKÏgv Kivi cÖ‡qvRb nq| GgbwK ‡ÿÎ we‡k‡l FY Av`vq m¤ú~Y© AwbwðZ n‡q c‡o| ZvB ‡hvM¨ FY MÖnxZv wbe©vPb GKRb e¨vsK Kg©xi AZxe ¸iæZ¡c~Y© `vwqZ¡ I KZ©e¨|

**(2) FY MÖnxZv wbe©vP‡bi mgq g~j we‡eP¨ welq mg~n t**

e¨vsK FY †c‡Z n‡j GKRb Av‡e`bKvix‡K wbgœwjwLZ kZ©¸‡jv Aek¨B c~iY Ki‡Z nq t

* evsjv‡`‡ki bvMwiK n‡Z n‡e
* GKRb c~Y© eq¯‹ e¨w³ n‡Z n‡e(18 ermi ev Z`ya© eqm)
* FY e¨env‡ii †hvM¨Zvmn FY cwi‡kv‡ai ¶gZv \_vK‡Z n‡e Ges †mB m‡½ A\_©‰bwZK AvPvi-AvPi‡Y mybv‡gi AwaKvix n‡Z n‡e
* AÎ e¨vs‡Ki A\_ev Ab¨ †Kvb e¨vs‡Ki ev Avw\_©K cÖwZôv‡bi †Kvb FY †Ljvcx nIqv hv‡e bv
* Askx`vix Kviev‡ii ‡ÿ‡Î Askx`vix Pzw³ \_vK‡Z n‡e
* wjwg‡UW †Kv¤úvbxi ‡ÿ‡Î ‡Kv¤úvbxwU R‡q›U óK †Kv¤úvbx †\_‡K †iwRwóªK…Z n‡Z n‡e Ges FY MÖn‡Yi e¨vcv‡i †Kv¤úvbxi cwiPvjbv cl©‡`i Aby‡gv`b \_vK‡Z n‡e
* mgevq mwgwZ n‡j evsjv‡`k mgevq mwgwZ mg~‡ni †iwRóªvi KZ©„K Aek¨B †iwRwóªK…Z n‡Z n‡e
* †Kvb wewae× ms¯’vi ‡ÿ‡Î †h Kg©m~Px/cÖK‡íi Rb¨ F‡Yi Av‡e`b Kiv n‡q‡Q D³ Kg©m~wP/cÖK‡íi KvR myôzfv‡e cwiPvjbvi Rb¨ cÖ‡qvRbxq Ges `¶ Rbkw³ \_vK‡Z n‡e

**(3) ‡h mKj e¨w³ e¨vsK FY cvIqvi †hvM¨ bb t**

* †Kvb †`Dwjqv e¨w³ e¨vsK F‡Yi Rb¨ †hvM¨ we‡ewPZ n‡eb bv ;
* †Kvb D¤§v` ev Ro eyw× m¤úbœ e¨w³ e¨vsK F‡Yi †hvM¨ e‡j we‡ewPZ n‡e bv;
* B”QvK…Z FY †LjvcKvix e¨vw³ e¨vsK F‡Yi †hvM¨ e‡j we‡ewPZ n‡eb bv hw` bv †Kvb Dchy³ KZ©„cÿ KZ©„K Ab¨fv‡e †Kvb kZ© wkw\_j Kiv nq;

1. **wb¤œwjwLZ Av‡e`bKvixM‡Yi F‡Yi `iLv¯Í we‡kl mZK©Zvi mv‡\_ we‡ePbv Ki‡Z n‡e|**

(K) **Kvjv I ewai e¨w³i Av‡e`b** t Kvjv I ewai e¨w³i F‡Yi `iLv¯Í AZ¨šÍ mZK©Zvi mwnZ g~j¨vqb Ki‡Z n‡e | Zuvi c~e© BwZnvm, PwiÎ I F‡Yi †LuvR-Lei fvjfv‡e ‡R‡b wb‡Z n‡e | FY e¨env‡ii ¶gZv Av‡Q wK bv †m e¨vcv‡i gvVKg©x‡K wbwðZ n‡Z n‡e| GQvov FY cwi‡kv‡ai wKsev eÜKx `wj‡ji kZ© mg~n †g‡b Pj‡e wK bv †m e¨vcv‡i wbwðZ n‡Z n‡e| mswkø­ó BDwbqb cwil` †Pqvig¨v‡bi wbKU Av‡e`bKvixi PvwiwÎK mvwU©wd‡KU I F‡Yi h\_v\_©Zv m¤ú‡K© my¯úó mycvwik wb‡Z n‡e|

* + 1. **AÜ e¨w³** t GKRb AÜ e¨w³i F‡Yi `iLv¯Í GKRb Awkw¶Z e¨w³i F‡Yi `iLv‡¯Íi Abyiƒc n‡e| kvLvi †h †Kvb Kg©KZ©v G g‡g© cÖZ¨qb c~e©K ¯^v¶i Ki‡eb †h, wZwb `wj‡ji welqe¯‘ FY MÖnxZvi mvg‡b c‡o‡Qb I Zv e¨vL¨v K‡i‡Qb Ges FY MÖnxZv Zv eyS‡Z †c‡iB `wj‡j ¯^v¶i/wUcmwn K‡i‡Qb|
    2. **miKvix PvKzwiRxwe** t miKvix PvKzixRxwe A\_ev Avav-miKvix ms¯’vi PvKzixRxweM‡Yi F‡Yi Av‡e`bcÎ e¨vs‡Ki ¯^vfvweK wbq‡gB gyj¨vqb Ki‡Z n‡e| wKš‘ FY gÄyixi c~‡e© Av‡e`bKvix †h ms¯’vq PvKzix K‡ib Gi cÖav‡bi wbKU n‡Z mswkøó e¨w³‡K FY cÖ`v‡b wefvMxq †Kvb AvcwË bvB g‡g© GKwU AbvcwËcÎ `vwLj Ki‡Z n‡e| GQvov gÄyiKvix KZ©„c‡¶i we‡ePbvi Rb¨ FY MÖnxZv m¤c‡K© AwZwi³ Z\_¨ msMÖn Ki‡Z n‡e (GjGd-31)|
    3. **mgevq mwgwZ mg~n** t bxwZMZfv‡e mgevq mwgwZ‡K A\_ev Bnvi †Kvb m`m¨‡K †gqv`x FY†`qv nqbv| Aek¨ cÖK…Z cÖ‡qvR‡b e¨vs‡Ki ¯^vfvweK kZ© c~iY mv‡c‡¶ mgevq mwgwZi m`m¨MY‡K †gqv`x FY †`qv †h‡Z cv‡i| mgevq mwgwZi m`m¨MY e¨w³MZfv‡e †gqv`x F‡Yi Av‡e`b Ki‡j Zuvi F‡Yi `iLv¯Í we‡ewPZ n‡Z cv‡i hw` wZwb mswkø­ó mwgwZ n‡Z ÔAvcwË †bBÕ g‡g© mvwU©wd‡KU `vwLj Ki‡Z cv‡ib|
    4. **e¨vsK Kg©KZ©v/Kg©Pvixi FY** t e¨vs‡Ki PvKzix‡Z wb‡qvwRZ Kg©KZ©v/Kg©Pvix Ges Zuv‡`i Dci wbf©ikxj e¨w³eM©‡K f~wg Kl©Y, grm¨ Pvl, cyKzi cybtLbb Ges d‡ji evMvb Kivi Rb¨ K…wl FY †`qv †h‡Z cv‡i| Z‡e G F‡Yi e¨envi Zuv‡`i wb‡R‡`i ZË¡veav‡b Ges K…wl kªwgK wb‡qv‡Mi gva¨‡g wbwðZ Ki‡Z n‡e| g~j kvLv F‡Yi `iLv¯Í ¯^vfvweK wbq‡g gyj¨vqb Ki‡e| Z‡e Giæc FY g~j¨vqbKv‡j GjGd-7(N) QK Abyhvqx wKQy AwZwi³ Z\_¨ msMÖn Ki‡Z n‡e Ges F‡Yi `iLv¯Í h\_vh\_ gÄyiKvix KZ©„c‡¶i wbKU cvVv‡Z n‡e|
    5. **cwiPvjK cl©‡`i cwiPvjK Ges KvwiMix Dc‡`óv KwgwUi m`m¨ t**

(1) cwiPvjbv †ev‡W©i cwiPvjK I KvwiMix Dc‡`óv KwgwUi †h †Kvb m`m¨ wKsev e¨vsK KZ©„K wb‡qvwRZ †Kvb Dc‡`óv Ges e¨vs‡Ki †Kvb Kg©KZ©v/Kg©Pvix Zuvi wKsev Zvui AvZ¥xq ¯^R‡bi ¯^v\_© RwoZ †Kvb e¨vcv‡i, †hLv‡b e¨vs‡Ki e¨emvq RwbZ ¯^v\_© wbwnZ Av‡Q Ggb †Kvb welq RwoZ, wm×všÍ A\_ev †fvU †`qv n‡Z weiZ \_vK‡eb A\_ev Zvui Askx`v‡ii, mn-ZË¡veavq‡Ki, AvZ¥x‡qi F‡Yi `iLv¯Í A\_ev D³ cwiPvjK, KvwiMix Dc‡`óv KwgwUi m`m¨, e¨vsK KZ©„K wb‡qvwRZ Ab¨ †Kvb Dc‡`óv Ges e¨vsK Kg©KZ©v/Kg©Pvix whwb †Kvb mgevq mwgwZi, wewae× ms¯’vi A\_ev †Kvb e¨w³i mv‡\_ Askx`vi wnmv‡e wKsev cwiPvjK, e¨e¯’vcK A\_ev PvKzixRxwe wnmv‡e RwoZ Av‡Qb Ggb †Kvb mgevq mwgwZi, wewae× ms¯’vi A\_ev e¨w³i F‡Yi `iLv¯Í we‡ePbvi mv‡\_RwoZ wm×všÍ MÖnY A\_ev †fvU `vb n‡Z weiZ \_vK‡eb|

(2) e¨e¯’vcbv cwiPvjK wKsev Zuvi †Kvb AvZ¥x‡qi ¯^v\_© RwoZ Av‡Q Ggb †Kvb F‡Yi `iLv¯Í we‡ePbvi Rb¨ cwiPvjbv †ev‡W© †ck Ki‡Z n‡e, hw`I ev GB F‡Yi cwigvY e¨e¯’vcbv cwiPvj‡Ki gÄyix ¶gZvi g‡a¨ \_v‡K|

(3) hw` wbe©vnx cwil` wKsev cwiPvjbv cwil‡`i mfvq †Kvb F‡Yi `iLv¯Í we‡ePbvi Rb¨ †ck Kiv nq Ges Zv‡Z †Kvb cwiPvj‡Ki wKsev Zuvi †Kvb AvZ¥x‡qi ¯^v\_© RwoZ \_v‡K, †m ‡¶‡Î D³ F‡Yi `iLv¯Í we‡ePbvi mgq mswkøó cwiPvjK, wbe©vnx cwiPvjK, wbe©vnx cwil`/cwiPvjbv cl©‡`i mfvq Ask MÖnY n‡Z weiZ \_vK‡eb|

**4Ps- FY MÖnxZv wbe©vP‡bi †¶‡Î mvaviYfv‡e e¨eüZ GKwU cwifvlvt**

Person (P-1) : FY MÖnxZv wbe©vP‡bi †¶‡Î me‡P‡q ¸iæZ¡c~Y© welq nÕj mwVK e¨w³ wbe©vPb Kiv| FY weZi‡Yi c~‡e© †h e¨w³wU FY wb‡e cÖ\_‡gB Zv‡K mwVKfv‡e wbe©vPb Ki‡Z n‡e| Zuv‡K c~Y© eq¯‹ I my¯’ e¨w³ Ges evsjv‡`†ki bvMwiK n‡Z n‡e Ges †m m‡½ FY MÖnxZvi FY e¨env‡ii †hvM¨Zv Ges cwi‡kv‡ai ¶gZv \_vK‡Z n‡e| GQvov A\_©‰bwZK AvPvi AvPi‡Y mybv‡gi AwaKvix n‡Z n‡e|

Purpose (P-2) : FY MÖnxZv wbe©vP‡bi †¶‡Î Aci ¸iæZ¡c~Y© welq n‡jv F‡Yi D‡Ïk¨ A\_©vr wK Kv‡Ri Rb¨ FY †`qv n‡”Q Ges †m FY Øviv wK KvR Ki‡e Zv we‡ePbvq wb‡Z n‡e| wewfbœ ai‡Yi †gqv`x FY we‡ePbvi c~‡e© †h D‡Ï‡k¨ ev †h cÖK‡íi Rb¨ FY †`qv n‡”Q †m D‡Ï‡k¨ FYwU e¨envi n‡”Q wK bv Ges D³ Kvh©µg †\_‡K gybvdv n‡”Q wK bv †m welqI we‡ePbvq wb‡Z n‡e|

Property (P-3) : FY MÖnxZv wbe©vP‡bi †¶‡Î FY MÖnxZvi RvgvbZMZ w`KUvI we‡ePbvq †bqv cÖ‡qvRb| e¨vsK mvaviYZt `yÕ ai‡Yi Rvgvb‡Zi wecix‡Z FY cÖ`vb K‡i \_v‡K| e¨w³MZ RvgvbZ Ges mnvqK RvgvbZ- †hgb Rwg-Rgv,`vjvb-†KvVv,cyKzi,evMvb BZ¨vw`| Rvgvb‡Zi welqwU LyeB ¸iæZ¡c~Y© we‡kl K‡i eo eo F‡Yi †¶‡Î FY Av`v‡qi myweavi Rb¨ FYwU ch©vß RvgvbZ Øviv Av”Qvw`Z nIqv cÖ‡qvRb|

Profitability (P-4): FY MÖnxZv wbe©vP‡bi †¶‡Î FY MÖnxZvi mswkø­ó Kv‡Ri ev cÖK‡íi jvfRbKZvi w`KUvI we‡ePbvq †bqv cÖ‡qvRb| †h Lv‡Z ev ‡h cÖK‡í FY †`qv n‡”Q Zvi Drcvw`Ze¨ c‡Y¨i weµx ev evRv‡ii m¤¢vebv Ges cY¨ ev †mev weµx K‡i cÖKíwU mvwe©Kfv‡e jvfRbK n‡e wKbv BZ¨vw` welq¸‡jv we‡ePbv Kiv cÖ‡qvRb| we‡kl K‡i cÖKí F‡Yi †¶‡Î welqwU AZ¨šÍ ¸i‡Z¡i mv‡\_ †`L‡Z n‡e|

**Different types of borrower**

(1) Individual/Joint .

(2) Proprietorship firm (Trade License/Registration) .

(3) Partnership firm (Partnership deed) .

(4) Limited Companies (Pvt.Ltd/Public Ltd).

\* AvZ¥xq - AvZ¥xq ej‡Z †Q‡j, †g‡q, ¯^vgx, ¯¿x, wcZv, gvZv, fvB, †evb, RvgvZv, †Q‡ji †eŠ, k¨vwjKv, fwMœcwZ, k¨vjK, k¦ïi, kvïox‡K †evSv‡bv n‡q‡Q|

\* cwievi - cwievi ej‡Z †Q‡j, †g‡q, ¯^vgx, ¯¿x, wcZv, gvZv Ges wbfi©kxj AvZ¥xq‡K/e¨w³‡K †evSv‡bv n‡q‡Q |

**F‡Yi Av‡e`bcÎ Ges Zrm¤ú‡K© Kvh©Kix e¨e¯’vt** ‡Kvb FY Av‡e`bKvix wZwb †h BDwbq‡bi evwm›`v †m BDwbq‡bi Rb¨ e¨vs‡Ki †h kvLv wba©vwiZ Av‡Q †mB kvLvq F‡Yi Av‡e`bcÎ `vwLj Ki‡eb| hw` †Kvb FY Av‡e`bKvixi cÖ¯ÍvweZ RvgvbwZ m¤úwË Ab¨ kvLvi AvIZvq c‡o ( Zvnvi evmM„n †h kvLvi AvIZvq c‡o Zv n‡Z Ab¨ ‡Kvb kvLvi AvIZvq) Zv n‡j Av‡e`bKvixi evm¯’vb †h kvLvi AvIZvq †m kvLvq F‡Yi Av‡e`b `vwLj Ki‡Z n‡e| G F‡Yi †ÿ‡Î g~j kvLvi mycvwik Abyhvqx mswkøó Ab¨ kvLv ( †h kvLvi AvIZvq cÖ¯ÍvweZ RvgvbwZ m¤úwË Aew¯’Z ) cÖ¯ÍvweZ RvgvbwZ m¤úwËi ¯^Z¡ I `Lj wba©viYmn Dnvi g~j¨ wba©viY Ki‡e|

**cÖKí F‡Yi †ÿ‡Î** `iLv¯ÍKvix/D‡`¨v³vi AvevwmK ¯’j wKsev Zv‡`i cÖavb Awd‡mi wVKvbv †hLv‡bB nDK bv †Kb †h kvLv GjvKvi AvIZvq cÖKíwU ¯’vwcZ n‡e †m kvLvq F‡Yi `iLv¯Í †ck Ki‡Z n‡e|

=0=

**FY cÖ¯Íve cÖwµqvKiY**

**iYwRr Kzgvi †mb**

Abyl` m`m¨

* **‡Kvb FY cÖ¯Ív‡ei †cÖwÿ‡Z cÖv\_wgK we‡eP¨ welqvejx t**

1. ‡Kvb cÖv\_©x mswkøó kvLv n‡Z FY MÖn‡Yi Dchy³ wK bv;
2. cÖv\_©xZ F‡Yi LvZ ivKv‡ei Aby‡gvw`Z LvZfy³ wK bv;
3. FY e¨env‡ii Dc‡hvMx Ae¯’v we`¨gvb Av‡Q wK bv (D‡`¨v³vi e¨w³MZ †hvM¨Zv I AeKvVv‡gvMZ Ae¯’v we‡ePbvq);
4. FY cÖv\_©xi RvgvbZ cÖ`v‡bi mvg\_© Av‡Q wK bv;
5. mswkøó Lv‡Z ev‡RU eivÏ Av‡Q wK bv;
6. F‡Yi Aby‡gv`bKvix KZ©„cÿ †K BZ¨vw`|

* **cÖv\_wgK we‡ePbvq Dc‡hvMx we‡ewPZ n‡j FY cÖ¯Íve ˆZixi †ÿ‡Î bw\_c‡Îi ch©vq¸‡jv wb¤œiƒc t**

1. **e¨w³ cwiwPwZ msµvšÍ Z\_¨**
   1. cwiPqcÎ (bvMwiKZvi mb`cÎ);
   2. Qwe (cÖ‡qvRb Abymv‡i);
   3. RvZxq cwiPqcÎ|
2. **e¨emvwqK/FY msµvšÍ Z\_¨**
   1. cÖK‡íi Ae¯’v‡bi Z\_¨mn e¨emv/cÖK‡íi †¯‹P g¨vc;
   2. mswkøó e¨emv/A\_©‰bwZK Kg©KvÛ wel‡q †UªW jvB‡mÝ;
   3. cÖ‡hvR¨ †ÿ‡Î miKvix m¤§wZcÎ/QvocÎ;
   4. cÖvmw½K Ab¨vb¨ Z\_¨/DcvË|
3. **RvgvbZ msµvšÍ Z\_¨**
   1. RvgvbZx m¤úwËi cÖ‡qvRbxq `wjjcÎvw` (¯^Z¡ cÖgv‡Yi wbwg‡Ë);
   2. cÖ‡hvR¨ †ÿ‡Î gvwjKvbvi mwVKZv Ges eÜK wnmv‡e MÖnY‡hvM¨Zv wel‡q AvBb Dc‡`óvi gZvgZ;
   3. RvgvbZx m¤úwËi UvB‡Uj eY©bvi †ÿ‡Î GjGd-5-G ewY©Z m¤úwË wfwËK c„\_K c„\_K eY©bv|
4. **A\_©vqb cwiKíbv**
   1. F‡Yi Pvwn`v wbiƒcY;
   2. Avq-e¨q weeiYx/jvf ÿwZi wnmve;
   3. Znwej cÖevn weeiYx;
   4. GK bR‡i A\_©vqb cwiKíbvi mvgvix|
5. **PzovšÍ c‡e©i bw\_cÎvw`**
   1. \* Da©Zb KZ©„c‡ÿi wbKU †cÖi‡Yi †ÿ‡Î Da©Zb KZ©„c‡ÿi wbKU †cÖi‡Yi ¯§viKwjwc;
   2. \* bw\_c‡Îi Bb‡Ww·s (Bb‡Ww·s Kivi †ÿ‡Î bxP n‡Z Dc‡i KvDw›Us Ki‡Z n‡e);
   3. ‡bvUkxU;
   4. \* d‡ivqvwWs|

(kvLv e¨e¯’vc‡Ki GLwZqvif~³ n‡j \* (óvi) gvK©hy³ KvMRc‡Îi cÖ‡qvRb bvB)

* **bw\_ cÖ¯‘‡Zi Rb¨ KvMRcÎvw`i avivevwnKZv (bxP n‡Z Dc‡i) t**

FY bw\_ cÖ¯‘‡Zi †ÿ‡Î wb¤œ eY©bv †gvZv‡eK KvMRc‡Îi avivevwnKZv AbymiY Kiv †h‡Z cv‡i

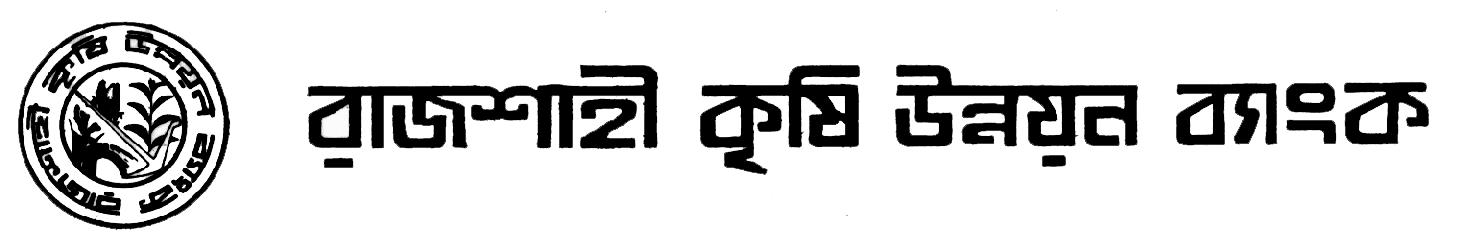
1. Av‡e`b dig;
2. e¨w³ cwiwPwZ msµvšÍ KvMRcÎ;
3. e¨emvwqK wel‡qi Z\_¨;
4. RvgvbZx m¤úwËi `wjjcÎvw` I g~j¨vqb cÖwZ‡e`b;
5. A\_©vqb cwiKíbv;
6. ¯§viKwjwc, Bb‡W·, †bvUkxU, d‡ivqvwWs|

* **we‡kl wb‡`©kbv t**

bevqb cÖ¯Ív‡ei †ÿ‡Î c~e©eZ©x gÄyixc‡Îi d‡UvKwc Ges †jb‡`b weeiYx `vwLj Ki‡Z nq| UvY©Ifvi hvPvB‡qi Rb¨ †jb‡`b weeiYxi †µwWU Kjv‡gi †hvMdj cÖ`k©b Ki‡Z nq|

* **gšÍe¨ t**

FY cÖ¯Ív‡e †h‡Kvb gšÍe¨ mywbw`©ó Ges my¯úó nIqv cÖ‡qvRb| †hgb- AvBb Dc‡`óvi gZvgZ Kjv‡g ÒAvBb Dc‡`óvi gZvgZ †bqv n‡q‡Q, mshy³ iwnjÓ G ai‡Yi Am¤ú~Y© Z‡\_¨i cwie‡Z© ÒAvBb Dc‡`óvi gZvgZ †bqv n‡q‡Q| G‡Z cÖ¯ÍvweZ eÜKx m¤úwËi gvwjKvbv ¯^Z¡ mwVK Av‡Q Ges Zv F‡Yi wecix‡Z RvgvbZ wnmv‡e MÖnY‡hvM¨ g‡g© D‡jøL i‡q‡Q| gZvgZ mshy³ (bw\_cvZv bs ...........)|Ó wjLv †h‡Z cv‡i| gZvg‡Zi cÖ‡qvRbxq Ask gvwK©s Kiv cÖ‡qvRb|



.......................... kvLv|

cÖ¯ÍvweZ F‡Yi cwigvY t

c~e©eZ©x F‡Yi cwigvY t

welq t FY Av‡e`bKvix Rbve ......................................... Gi ................................................ eve` .............................................. jÿ UvKvi FY gÄyix/bevqb/ewa©ZKiYmn gÄyix cÖm‡½|

AÎ kvLvi DwjøwLZ FY cÖ¯ÍvewU m`q we‡ePbvi wbwg‡Ë wb‡¤œv³ Z\_¨vw` Dc¯’vcb Kiv n‡jv t

01| Av‡e`bKvixi bvg ...................................... wcZvi bvg ................................................ wVKvbv t MÖvg ............................., WvKNi............................., BDwc ............................., Dc‡Rjv ............................................., †Rjv .......................................|

02| kvLvi †jvb †Km bs ............................., kvLv KZ©„K MÖn‡Yi ZvwiL ..................................|

03| Av‡e`bK…Z F‡Yi D‡Ïk¨ ...................................|

04| Av‡e`bK…Z F‡Yi cwigvY t K) †`kxq g~`ªvq t UvKv =

L) ˆe‡`wkK g~`ªvq t UvKv =

**‡gvU t UvKv =**

05| FY †Km cÖwµqvKiY wd Av`v‡qi cwigvY t ......... UvKv, ZvwiL .........., fvDPvi bs ...............|

06| WvDb †c‡g›U Rgvi cwigvY (cÖ‡hvR¨ †ÿ‡Î) t ......... UvKv, ZvwiL ............, fvDPvi bs ...........|

07| cÖK‡íi Ae¯’vb t †gŠRvi bvg ..................... cøU bs- ..................|

08| F‡Yi Pvwn`v wbiƒcY K) †gvU cÖKí e¨q/wewb‡qvM e¨q .............. jÿ UvKv|

L) D‡`¨v³vi wewb‡qvM ........................... jÿ UvKv|

M) e¨vsK F‡Yi Pvwn`v ........................... jÿ UvKv|

N) wewb‡qvM AbycvZ (e¨vsK t D‡Ï¨v³v)

09| cÖ¯ÍvweZ wewb‡qv‡M m¤¢ve¨ gybvdvi cwigvY t 1| PjwZ cuywR n‡j 1 eQ‡i m¤¢ve¨ gybvdv-

2| cÖKí/‡gqv`x FY n‡j wKDwgwjwUf gybvdv-

10| cÖ¯ÍvweZ RvgvbZ m¤úwËi mswÿß eY©bv t Av‡jvP¨ FY cÖ¯Ív‡ei mv‡\_ mshy³|

GjGd-5 (G¨vcÖvBRvj wi‡cvU© dig) Gi eY©bvbyhvqx ...................... GKi MÖvgxY/kû‡i K…wl/evwYwR¨K/AvevwmK Rwg, ...................... eM©dzU AvqZb wewkó ..................... BwÂ B‡Ui Muv\_ybx/Aviwmwm m¤^wjZ ˆZix cvKv/‡mwgcvKv AvevwmK/evwYwR¨K feb/‡MvWvDb/cÖK‡íi †gwkbvixR F‡Y µqZe¨ †gwkbvixR eÜK MÖnY Kivi cÖ¯Íve Kiv n‡q‡Q|

11| RvgvbwZ m¤úwËi wbiæwcZ g~j¨ I FYvs‡Ki wecix‡Z eÜKx m¤úwËi g~‡j¨i kZKiv nvi|

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **µs bs** | **weeiY** | **cwigvY** | **GKi cÖwZ g~j¨ (wewìs Gi †ÿ‡Î cÖwZ eM©dz‡Ui g~j¨)** | **wbiæwcZ g~j¨** | **AePq** | **bxU g~j¨** | **FYvs‡Ki wecix‡Z eÜKx m¤úwËi g~‡j¨i kZKiv nvi** |
|  | D”P g~‡j¨i K…wl/evwY wR¨K/AvevwmK Rwg |  |  |  |  |  |  |
|  | ga¨g g~‡j¨i K…wl/evwYwR¨K/AvevwmK Rwg |  |  |  |  |  |  |
|  | wb¤œ g~‡j¨i K…wl/evwYwR¨K/AvevwmK Rwg |  |  |  |  |  |  |
|  | cvKv/‡mwg cvKv BgviZ/‡MvWvDb |  |  |  |  |  |  |
|  | we`¨gvb †gwkbvixR |  |  |  |  |  |  |
|  | F‡Yi µqZe¨ †gwkbvixR |  |  |  |  |  |  |
|  | Ab¨vb¨ |  |  |  |  |  |  |
| **‡gvU t** | |  |  |  |  |  |  |

12| FY cÖv\_©xi eZ©gvb `vq‡`bvi weeiY t

13| ‡UªW jvB‡mÝ bs ......................., Bmy¨i ZvwiL ........................., †gqv` .........................|

14| ‡UªW jvB‡mÝ Bmy¨Kvix KZ©„cÿ t

15| wgwjs jvB‡mÝ bs ......................., Bmy¨i ZvwiL ........................., †gqv` .......................|

16| wgwjs jvB‡mÝ Bmy¨Kvix KZ©„cÿ t

17**|** dzW †MÖBb jvB‡mÝ bs ....................., Bmy¨i ZvwiL ....................., †gqv` ........................|

18| dzW †MÖBb jvB‡mÝ Bmy¨Kvix KZ©„cÿ t

19| BDwc/‡cŠi Ki cwi‡kv‡ai ZvwiL t

20| AvqKi cwi‡kv‡ai ZvwiL ......................., wUAvBGb bs- .......................................|

21| ‡Kvb Ki el© ch©šÍ AvqKi cwi‡kvwaZ t ..............................................|

22| me©‡kl we`y¨r wej cwi‡kv‡ai ZvwiL ................, UvKvi cwigvY ................, gvm .................|

23| ¸`vg N‡ii Ae¯’vb t

24| ¸`vg Ni wbg©v‡Yi aiY t

25| ¸`vg N‡ii aviY ÿgZv t

26| c~‡e©i FY mØ¨envi cÖwZ‡e`b t

27| c~‡e©i FY msµvšÍ Z\_¨ t

K) cwi‡kv‡ai ZvwiL ....................., cwigvY ....................., fvDPvi bs .......................|

L) cwi‡kva bv n‡j ................. Zvwi‡L w¯’wZ ................... UvKv, †kÖYxMZ gvb ...................|

28| c~‡e©i F‡Yi †jb‡`b/UvY©Ifvi t ............. UvKv ............¸Y, †jb‡`b weeiYx (mshy³)|

29| eZ©gvb gRy` gvjvgv‡ji weeiY t

30| eÜK wnmv‡e cÖ¯ÍvweZ fe‡bi Aby‡gvw`Z b·v t

31| eÜ‡K cÖ¯ÍvweZ fe‡bi b·v Aby‡gv`bKvix KZ…©cÿ t

32| eÜ‡K cÖ¯ÍvweZ fe‡bi g~j¨ mb`cÎ t

33| eÜ‡K cÖ¯ÍvweZ fe‡bi g~j¨ mb`cÎ cÖ`vbKvix t

34| eÜ‡K cÖ¯ÍvweZ fe‡bi wbg©vY eQi t

35| cÖ¯ÍvweZ eÜKx RwgRgvi LvRbv cwi‡kva wel‡q gšÍe¨ t

36| mswkøó kvLvq FY Av‡e`bKvixi AvgvbZ wnmve msµvšÍ †jb‡`b mxU (cÖ‡hvR¨ †ÿ‡Î) t

37| cÖ¯ÍvweZ eÜKx m¤úwËi gvwjKvbv ¯^Z¡ m¤ú‡K© kvLv e¨e¯’vc‡Ki gZvgZ t

38| cÖ¯ÍvweZ eÜKx m¤úwËi gvwjKvbv ¯^Z¡ m¤ú‡K© c¨v‡bj G¨vW‡fv‡K‡Ui gZvgZ t

39| FY SuywKi ¯Íi web¨vm (Credit Risk Grading) t (5.00 jÿ UvKv I Z`ya© FY cÖ¯Ív‡ei †ÿ‡Î)

K) †¯‹vi L) †MÖwWs

40| CIB- wi‡cv‡U©i Z\_¨ t

41| kvLvi c~e©vbygvb Kg©KZ©vi mycvwikK…Z UvKvi cwigvY t

42| kvLv e¨e¯’vcK KZ©„K

K) mycvwikK…Z F‡Yi cwigvY t

L) FY cwi‡kv‡ai m~Px t

M) my‡`i nvi t

43| kvLv e¨e¯’vc‡Ki gšÍe¨ t

Rbve ........................................................., wcZv- ........................................................, MÖvg- ...................................... BDwbqb- ................................, \_vbv- .................................., †Rjv- ................................... Gi ............................... e¨emvi Avw\_©K we‡kølY

PjwZ cywRu F‡Yi Avw\_©K g~j¨vqb

**PjwZ cyuwR/IqvwK©s K¨vwcU¨v‡ji Pvwn`v wbiæcY**

1| (--- % K¨vcvwmwU‡Z ˆ`wbK Drcv`b ÿgZv ............gY, cÖwZ g‡Yi g~j¨ .............. UvKv wnmv‡e)

**jÿ UvKvq**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **A**  **µwgK bs** | **weeiY/`ªe¨vw`i d`© (Inventory)** | **wbiƒwcZ w`em mL¨v (Tied up period)** | **IqvwK©s K¨vwcU¨v‡ji Pvwn`v wbiƒcY (Assessment of working capital)** | |
| **weeiY** | **UvKv** |
|  | KuvPvgvj (Raw material)- Mg | ........w`b | 100 gY×15 w`b×900/- | 13.50 |
|  | Drcv`b cÖwµqvaxb (Work in Process) | .........w`b | 100 gY×2 w`b×900/- | 1.80 |
|  | ‰Zix cY¨ (Finished Goods) | .........w`b | 100 gY×7 w`b×900/- | 6.30 |
|  | LyPiv hš¿cvwZ eve` LiP (Stores & Spares) | 1 P‡µ | AvbygvwbK | 0.50 |
|  | cÖvcbxq wnmve (Receivables) | .........w`b | 100 gY×5 w`b×900/- | 4.50 |
|  | bM` |  |  | 26.60 |
|  |  |  | **‡gvU** | **53.20** |
| B |  | | | |
|  | D‡`¨v³v KZ©„K A\_© ms¯’vb (Equity) |  |  | 16.20 |
|  | AePq |  |  |  |
|  | Ab¨vb¨ |  |  |  |
|  | ‡gvU ms¯’vb |  |  | 16.20 |
| C |  | | | |
|  | IqvwK©s K¨vwcU¨v‡ji bxU Pvwn`v  (A-B) |  |  | 37.00 |

e¨vsK FY t 37.0jÿ UvKv, BKzBwU t 16.20 jÿ UvKv

wewb‡qvM AbycvZ ........ t ........—

**weKí c×wZ‡Z Pvwn`v wbY©qt**

**PjwZ cuywRi Pvwn`v (............... w`‡bi P‡µ)**

1| µq t

c‡Y¨i weeiY cwigvY `i `vg

(K)

(L)

(M)

2| Ab¨vb¨ cwiPvjb e¨q t

(K) Ni fvov (hw` \_v‡K)

(L) cwienb e¨q

(M) gRyix

(N) we`y¨r LiP

(O) Ab¨b¨ e¨q

|  |
| --- |
| ‡gvU e¨q |
|  |
| D‡`¨v³v |
|  |
| PjwZ cuywRi Pvwn`v |

**jvf ÿwZi weeiYx (............ w`‡bi P‡µ)**

(K) cwiPvjb e¨q

µq cwigvY `i `vg

c‡Y¨i weeiY

(K)

(L)

(M)

(N) Ni fvov (hw` \_v‡K)

(O) cwienY e¨q

(P) gRyix

(Q) we`y¨r LiP

(R) Ab¨b¨ e¨q

|  |
| --- |
| ‡gvU LiP |

(L) Avqweµq

**c‡Y¨i weeiY cwigvY `i`vg**

(K)

(L)

(M)

|  |
| --- |
| ‡gvU |
| MÖm cÖwdU (L-K) |
| F‡Yi my` 1 P‡µ |
| bxU cÖwdU |

1 erm‡i †gvU ..............wU P‡µ †gvU gybvdv ..................................... UvKv

Cash flow statement

(............... w`‡bi 1 P‡µ)

|  |  |  |  |
| --- | --- | --- | --- |
| K| | AvšÍtcÖevn (In flow) t | | |
|  | µwgK bs | weeiY | UvKv |
|  |  | BKzBwU (D‡`¨v³vi wbR¯^ wewb‡qvM) |  |
|  |  | e¨vsK FY |  |
|  |  | MÖm gybvdv |  |
|  |  | Ab¨vb¨ (hw` \_v‡K) |  |
| **‡gvU** | | | |
| L| | ewnt cÖevn (Out flow) t | | |
|  | µwgK bs | weeiY | UvKv |
|  |  | g~jabx e¨q (hw` \_v‡K) |  |
|  |  | cwiPvjb e¨q |  |
|  |  | my` cwi‡kva |  |
| **‡gvU t** | | | |
| **DØ„Ë (K-L)** | | | |

gšÍe¨ t Znwej cÖevn weeiYx‡Z abvZœK Ae¯’v cÖwZdwjZ nIqvq cÖKíwU Feasible we‡ewPZ nq|

**GK bR‡i e¨emv/cÖK‡íi cÖv°j‡bi Z\_¨**

|  |  |  |
| --- | --- | --- |
| µwgK bs | weeiY | UvKv |
|  | ‡gvU cÖKí e¨q | .......................................UvKv |
|  | D‡`¨v³vi wewb‡qvM | .......................................UvKv |
|  | e¨vsK FY | .......................................UvKv |
|  | e¨vsK I D‡`¨v³vi wewb‡qvM AbycvZ |  |
|  | cÖv°wjZ bxU gybvdv | .......................................UvKv |
|  | cÖ¯ÍvweZ eÜKx m¤úwËi g~j¨ | .......................................UvKv |
|  | FYvs‡Ki wecix‡Z cÖ¯ÍvweZ eÜKx m¤úwËi g~‡j¨i kZKiv nvi | ....................................... % |
|  | c~e©eZ©x F‡Yi UvY©Ifvi | .......................................UvKv |
|  | (K) cÖ‡qvRb ................... ¸Y | .......................................UvKv |
|  | (L) cÖK…Z ....................... ¸Y | .......................................UvKv |

¯^vÿi ¯^vÿi cÖwZ¯^vÿi

(Av‡e`bKvix) (g~j¨vqbKvix) (e¨e¯’vcK)

**dzU‡bvUt**

UvY©Ifvi msL¨v t †gvU Kg©w`em/Drcv`b Pµ w`em = (360/30=12)

UvY©Ifvi cwigvY t wjwgU × UvY©Ifvi msL¨v

wjwgU 3 jÿ UvKv 30 w`‡bi Pµ n‡j UvY©Ifvi msL¨v 360/30=12 ¸Y

UvY©Ifvi cwigvY 3.00×12 = 36 jÿ UvKv

Recovery = m‡e©v”P D‡Ëvjb + my` - me©wb¤œ w¯’wZ|

**=0=**

**RvgvbZx m¤úwËi g~j¨ wbiƒcY I f~wgi gvwjKvbv welqK `wjj cwiwPZ**

**‡gvt gwebyi iwk` miKvi**

Abyl` m`m¨

mg‡qi cwieZ©b I µgea©gvb Pvwn`vi †cÖwÿ‡Z RvgvbwZ m¤úwËi g~j¨vqb c×wZ ev¯Íe m¤§Z I †hŠw³Kfv‡e wba©vi‡Yi Rb¨ FY I AwMÖg wefvM-1 †\_‡K 29-03-2011 Zvwi‡L mvK©yjvi bs-01/2011 Ges 07-09-2011 Zvwi‡L mvK©yjvi †jUvi bs-04/2011 Rvix Kiv nq| D³ mvKz©jv‡i RvgvbwZ m¤úwËi g~j¨ wbiƒc‡bi †ÿ‡Î m¤úwËi eZ©gvb evRvi g~j¨/AwfwnZ g~j¨ (Present Merket Value/Face Value), ZvrÿwbK weµq g~j¨ (Forced Sale Value) Ges wbiƒwcZ g~j¨ (Projected Value) GB wZb ai‡Yi g~j¨ we‡ePbvq †bqvi wb‡`©kbv †`qv nq| Zb¥‡a¨ †h †Kvb RvgvbwZ m¤úwËi ZvrÿwbK weµq g~j¨‡K cÖvavb¨ w`‡q Zvi wfwË‡Z MÖnY‡hvM¨ g~j¨ ev wbiƒwcZ g~j¨ w¯’i Kivi civgk© †`qv nq| RvgvbwZ m¤úwËi cÖPwjZ g~j¨ wba©viY c×wZ‡K Av‡iv †hŠw³K I hy‡Mvc‡hvMx Kivi j‡ÿ¨ 21-10-2013Bs Zvwi‡L AbywôZ cwiPvjbv cl©‡`i 400 Zg mfvi Aby‡gv`bµ‡g RvgvbZ m¤úwËi g~j¨vqY m¤úwK©Z c~‡e©i cÖPwjZ mKj mvK©yjvi, mvKzj©vi †jUvi I Ab¨vb¨ wb‡`©kbv`x evwZj K‡i 05-11-2013Bs Zvwi‡L FY I AwMÖg wefvM-1 †\_‡K mvK©yjvi bs-03/2013 g~‡j GZ`msµvšÍ c~Y©v½ bZzb bxwZgvjv Rvix Kiv n‡q‡Q| D³ bxwZgvjvi mvi-ms‡ÿc wb¤œiæc t

**K) RvgvbwZ m¤úwËi aiY I g~j¨vqbKvix KZ©„cÿ t**

|  |  |  |
| --- | --- | --- |
| **µt bs** | **RvgvbwZ m¤úwËi aiY** | **g~j¨vqbKvix KZ©„cÿ** |
|  | Lvwj RvqMv/ Rwg | mswkøó kvLv e¨e¯’vcK I FY g~j¨vqbKvix Kg©Pvix/Kg©KZ©v †hŠ\_fv‡e| |
|  | Rwgi Dci BgviZ I hš¿cvwZ \_vK‡j | mswkøó kvLv e¨e¯’vcK, FY gyj¨vqbKvix Kg©KZ©v Ges e¨vs‡Ki cÖ‡KŠkjx †hŠ\_fv‡e Rwg, BgviZ I hš¿cvwZi g~j¨ wba©viY Ki‡eb| cÖ‡qvRb‡ev‡a †Rvbvj Kvh©vjq/wefvMxq Kvh©vjq/cÖavb Kvh©vj‡qi cÖ‡KŠkjxi (mnKvix cÖ‡KŠkjx c`gh©v`vi bx‡P bq) mnvqZv MÖnY c~e©K g~j¨vqb KvR m¤úbœ Ki‡Z n‡e| Z‡e hw` ïaygvÎ Rwg ØvivB wbqg ‡gvZv‡eK FYvsK Kfvi nq †m‡ÿ‡Î µwgK b¤^i 1 ‡gvZv‡eK g~j¨vqb Kiv hv‡e| |
|  | F‡Yi cwigvb 10.00 jÿ UvKvi AwaK n‡j | F‡Yi cwigvb 10.00 jÿ UvKvi AwaK n‡j ¯’vbxq gyL¨ Kvh©vj‡qi ‡ÿ‡Î FY AwMÖg wefvM-1 Gi GKRb cÖwZwbwa (GmwcI/wcI) Ges Ab¨vb¨ mKj kvLvi †ÿ‡Î mswkøó †Rvbvj Kvh©vj‡qi GKRb cÖwZwbwa‡K (GmwcI/wcI) RvgvbZx m¤úwËi g~j¨vqb KwgwU‡Z AšÍf©y³ Ki‡Z n‡e| |

L) RvgvbwZ m¤úwËi g~j¨ wba©vi‡Yi †ÿ‡Î ZvrÿwbK weµq g~j¨‡K (Forced Sale Value) cÖvavb¨ w`‡Z n‡e| GQvov wb¤œiæc welq ¸wji Dci ¸iæZ¡ w`‡Z n‡e t

1) mve †iwRwóª Awdm †\_‡K msM„nxZ nvjm‡bi †gŠRv wfwËK evRvi g~j¨ (ïaygvÎ Rwgi †ÿ‡Î);

2) Rwgi cÖK…Z Ae¯’vb I AeKvVv‡gvMZ my‡hvM myweav;

3) m¤¢ve¨ SuywK (b`x fv½b/eb¨v cÖeYZv BZ¨vw`);

4) gvwjKvbvi KvMRcÎ we‡kølY I AvBbRxwei gZvgZ MÖnY;

5) cÖ‡qvRbxq Ab¨vb¨ Z\_¨vw` msMÖn c~e©K g~j¨vqb cÖwZ‡e`b dig (QK-K) h\_vh\_fv‡e c~iY Ki‡Z n‡e|

(M) eZ©gvb evRvi g~j¨ n‡Z ZvrÿwbK weµq g~j¨ I wbiƒwcZ g~j¨ wba©vi‡Yi c×wZ n‡e wb¤œiƒct

|  |  |  |
| --- | --- | --- |
| **RvgvbwZ m¤úwËi aiY** | **ZvrÿwbK weµq g~j¨ wba©viY c×wZ** | **wbiƒwcZ g~j¨ wba©viY c×wZ** |
| 1. f~m¤úwË | evRvi g~j¨ n‡Z Kgc‡ÿ 20% n«vm | ZvrÿwbK weµq g~j¨ I wbiƒwcZ g~j¨ GKB ivLv †h‡Z cv‡i ev RvgvbwZ m¤úwËi aiY we‡ePbvq wb‡q ZvrÿwbK weµq g~j¨ †\_‡K wbiƒwcZ g~j¨ n«vm Kiv †h‡Z cv‡i| |
| 1. `vjvb-†KvVv | evRvi g~j¨ n‡Z Kgc‡ÿ 30% n«vm |
| 1. hš¿cvwZ t | |
| K) g~j hš¿cvwZ | evRvi g~j¨ n‡Z Kgc‡ÿ 30% n«vm |
| L)mnvqK hš¿cvwZ/miÄvw` | evRvi g~j¨ n‡Z Kgc‡ÿ 50% n«vm |

Dc‡iv³ g~j¨ n«vmKiY nvi b~¨bZg e‡j we‡ewPZ n‡e| Z‡e ¯’vb, mgqKvj I ev¯Íe Ae¯’v†f‡` n«vmKi‡Yi nvi †ekx Kiv hv‡e| D‡jøL \_v‡K †h, cyivZb `vjvb †KvVv ev hš¿cvwZi †ÿ‡Î AePvwqZ (Depreciated) g~j¨‡K eZ©gvb evRvi g~j¨ ai‡Z n‡e| AeP‡qi nvi wb¤œiæc n‡e t

|  |  |
| --- | --- |
| 1. cvKv ¯’vqx `vjvb †KvVv | wbg©vYKvj †\_‡K cÖ\_g wZb eQi ‡Kvb AePq bvB| cieZ©x cÖwZ eQi 2.50%| |
| 1. ‡mwg cvKv `vjvb †KvVv | wbg©vYKvj †\_‡K cÖ\_g `yB eQi †Kvb AePq bvB| cieZ©x cÖwZ eQi 5.00%| |
| 3) hš¿cvwZ/miÄvgvw` | cÖwZeQi 10% (µ‡qi eQi †\_‡K)| |

N) RvgvbwZ m¤úwËi g‡a¨ BgviZ I hš¿cvwZi (hw` \_v‡K) AePqRwbZ g~j¨ n«vm e¨wZZ cuvP eQ‡ii g‡a¨ †Kvb RvgvbwZ m¤úwËi g~j¨ cwieZ©b Kiv hv‡e bv| Z‡e we`¨gvb Rvgvb‡Zi mv‡\_ AviI Rwg/wbg©vYvw`/hš¿cvwZ ms‡hvRb n‡q \_vK‡j †m‡ÿ‡Î FY gÄyiKvix KZ©„c‡ÿi Aby‡gv`b wb‡q ïaygvÎ bZzb ms‡hvwRZ Rvgvb‡Zi (Rwg/wbg©vYvw`/hš¿cvwZ) h\_vwbq‡g g~j¨vqb Kiv hv‡e| ‡Kvb †hŠw³K Kvi‡Y cuvP eQ‡ii g‡a¨ RvgvbwZ m¤úwËi cybt g~j¨vq‡bi cÖ‡qvRb n‡j ¯’vbxq gyL¨ Kvh©vj‡qi †ÿ‡Î cÖavb Kvh©vj‡qi mswkøó gnvwefv‡Mi Ges Ab¨vb¨ kvLvi †ÿ‡Î mswkøó wefvMxq Kvh©vj‡qi c~e©vby‡gv`b MÖnY Ki‡Z n‡e|

O) cÖ¯ÍvweZ RvgvbwZ m¤úwË m‡iRwgb cwi`k©bc~e©K RvgvbwZ m¤úwËi MÖnY‡hvM¨Zv, g~j¨, cÖK…wZ I weeiY BZ¨vw` mn ÒQK-KÓ c~iY I ¯^vÿi Kivi ci Dnvi Av‡jv‡K Gj Gd-5 Gi wba©vwiZ Kjvg h\_vixwZ c~iY Ki‡Z n‡e Ges GjGd-5 Gi wba©vwiZ Kjvg¸wj mswkøó FY g~j¨vqYKvix Kg©Pvix/Kg©KZ©v, e¨e¯’vcK, †Rvbvj e¨e¯’vcK, gnve¨e¯’vcK (cÖ‡hvR¨ ‡ÿ‡Î) KZ©„K h\_vixwZ ¯^vÿwiZ/cÖwZ¯^vÿwiZ n‡Z n‡e| eZ©gv‡b cÖPwjZ c~e©vbygvb cÖwZ‡e`‡bi (GjGd-5) 3, 4 I 5 Aby‡”Q‡` (Rvgvb‡Zi g~j¨vqb, g~j¨ wbiƒcY I m‡e©v”P FY mxgv) Ôc„\_K kxU mshy³Õ wj‡L wb‡¤œv³ Q‡K RvgvbwZ m¤úwËi wbiƒwcZ g~j¨ wba©viY K‡i c~e©vbygvb cÖwZ‡e`‡bi mv‡\_ mshy³ Ki‡Z n‡e Ges mswkøó mKj‡K ¯^vÿi Ki‡Z n‡e| cieZ©x‡Z c~e©vbygvb cÖwZ‡e`b ms‡kvab Kiv n‡j c„\_K kxU mshy³ Kivi cÖ‡qvRb n‡e bv|

**(jÿ UvKvq)**

|  |  |  |  |
| --- | --- | --- | --- |
| **RvgvbwZ m¤úwËi weeiY** | **eZ©gvb evRvi g~j¨** | **ZvrÿwbK weµq g~j¨** | **wbiæwcZ g~j¨** |
|  | | | |
| **¯^vÿi**  (c~e©vbygvb Kg©Pvix/Kg©KZ©v)  bvg I c`exmn mxj | **¯^vÿi**  (e¨e¯’vcK)  bvg I c`exmn mxj | **¯^vÿi**  (‡Rvbvj e¨e¯’vcK)  bvg I c`exmn mxj | **¯^vÿi**  (wefvMxq gnve¨e¯’vcK)  bvg I c`exmn mxj |

FY gÄyiKvix KZ©„cÿ †Rvbvj/wefvMxq Kvh©vjq n‡j cÖ‡qvRb‡ev‡a D³ Kvh©vjq mgyn †\_‡K RvgvbwZ m¤úwË m‡iRwg‡b cwi`k©b I g~j¨vqb hvPvB Ki‡Z n‡e hv‡Z AwZg~j¨vq‡bi NUbv bv N‡U| FY gÄyiKvix KZ©„cÿ cÖavb Kvh©vjq n‡j gvV Kvh©vj‡qi g~j¨vqY‡KB P~ovšÍ we‡ePbvq wb‡Z n‡e| Z‡e cÖavb Kvh©vjqI cÖ‡qvRb‡ev‡a Zv hvPvB K‡i wb‡Z cvi‡e|

P) Ae¯’vbMZ Kvi‡Y GKB †gŠRvq Aew¯’Z GKB cÖK…wZi Rwgi g~j¨ Kg/‡ekx n‡Z cv‡i| †m‡ÿ‡Î cÖ¯ÍvweZ RvgvbwZ m¤úwËi g~j¨vq‡bi mgq Rwgi Ae¯’vb m‡iRwg‡b hvPvB K‡i cÖÁv I wePÿYZvi mv‡\_ mwVK g~j¨ wbiƒcY Ki‡Z n‡e, hv‡Z wba©vwiZ g~j¨ †Kvb µ‡gB cÖK…Z g~‡j¨i †P‡q †ekx bv nq Ges AwZg~j¨vqb bv N‡U|

Q) RvgvbwZ m¤úwË g~j¨vqbKv‡j e¨vs‡Ki ¯^v\_© Aÿzbœ ivLvi j‡ÿ¨ kvLv, ‡Rvbvj Kvh©vjq I wefvMxq Kvh©vj‡qi cÖavbMY‡K mZK© `„wó ivL‡Z n‡e| D‡jøL †h, †Kvb MÖnY‡hvM¨ KviY e¨wZZ FY gÄyiKv‡j M„nxZ I g~j¨vqbK…Z RvgvbwZ m¤úwËi g~j¨ cieZ©x‡Z n«vm cvq †m‡ÿ‡Î g~j¨vqbKvix Kg©KZ©vMY e¨w³MZfv‡e `vqx \_vK‡eb|

* **F‡Yi RvgvbZ g~j¨ wbiæcY c×wZ t**

**(K) †gqv`x F‡Yi †ÿ‡Î t**

(1) cÖKí/wkí F‡Yi †ÿ‡Î FYvsK †gvU cÖKí e¨‡qi m‡ev©”P 50% ch©šÍ n‡j FYvs‡Ki b~¨bZg 1.75 ¸Y (175%) Ges Z`yaŸ© m‡ev©”P 60% ch©šÍ n‡j FYvs‡Ki b~¨bZg 2.00 ¸Y (200%) wbiƒwcZ g~‡j¨i RvgvbwZ m¤úwË MÖnY Ki‡Z n‡e|

(2) cÖKí/wkí FY e¨wZZ Ab¨vb¨ †gqv`x F‡Yi †ÿ‡Î FYvs‡Ki (FYvsK wbwe©‡k‡l) b~¨bZg 1.75 ¸Y (175%) wbiƒwcZ g~‡j¨i RvgvbwZ m¤úwË MÖnY Ki‡Z n‡e|

**(L) PjwZ cuywR F‡Yi †ÿ‡Î t**

1. **ivKve-Gi A\_©vwqZ bZzb wkí/cÖK‡íi PjwZ cyuwR (g¨vbyd¨vKPvwis/ cÖ‡mwms)t**

ivKve-Gi A\_©vwqZ bZzb wkí/cÖK‡íi PjwZ cyuwRwn‡m‡e nvB‡cvw\_‡Kkb wjwgU gÄywii ‡ÿ‡Î cÖKí F‡Yi wbiƒwcZ RvgvbZ g~j¨ n‡Z cÖKí FY ev` w`‡q DØ„Ë RvgvbZ g~j¨ hw` \_v‡K Ges DØ„Ë RvgvbZ g~j¨ hw` cÖ¯ÍvweZ nvB‡cvw\_‡Kkb FY mxgvi b~¨bZg 1.50 ¸Y (150%) Kfvi Ki‡Z mÿg nq Z‡e cÖKí m¤úwË ewnf©~Z mnvqK RvgvbZ MÖn‡Yi cÖ‡qvRb n‡e bv| G‡ÿ‡Î cÖKí m¤úwËi DØ„Ë RvgvbZ g~j¨ †\_‡KB nvB‡cvw\_‡Kkb FY mxgv gÄywi we‡ePbv Kiv hv‡e| Z‡e 1.50 ¸b (150%) nv‡i Kfvi bv n‡j †m‡ÿ‡Î Dc‡iv³ c×wZ‡Z FY MÖnxZvi wbKU †\_‡K NvUwZ As‡Ki Rb¨ (cÖ¯ÍvweZ nvB‡cvw\_‡Kkb FY mxgv ×1.50 ¸Y-DØ„Ë g~j¨ = NvUwZ AsK) wewa †gvZv‡eK mnvqK RvgvbZ MÖnY Ki‡Z n‡e|

1. **ivKve-Gi A\_©vwqZ cyivZb wkí/cÖK‡íi PjwZ cuywR (g¨vbyd¨vKPvwis/ cÖ‡mwms)t**

ivKve-Gi A\_©vwqZ ‡h mKj wkí/cÖKí B‡Zvg‡a¨ ev¯ÍevwqZ n‡q‡Q Ges D‡`¨v³v PjwZ cuywR wn‡m‡e nvB‡cvw\_‡Kkb wjwgU †fvM K‡i Avm‡Qb, †m ¸‡jvi †ÿ‡Î cÖKí F‡Yi wbiƒwcZ RvgvbZ g~j¨ n‡Z `vjvb- †KvVv I †gwkbvixi AePq g~j¨ ev` ‡`qvi ci Aewkó RvgvbZ g~j¨ w`‡q we`¨gvb nvB‡cvw\_‡Kkb wjwg‡Ui 1.50 ¸Y (150%) Kfvi bv n‡jI D³ wjwgU ïaygvÎ bevqb gÄywi cÖ`vb Kiv hv‡e| Z‡e we`¨gvb nvB‡cvw\_‡Kkb FY mxgv ewa©ZKi‡Yi †ÿ‡Î Dc‡iv³ c×wZ‡Z wba©vwiZ Aewkó RvgvbZ g~j¨ w`‡q cÖ¯ÍvweZ nvB‡cvw\_‡Kkb mxgvi b~¨bZg 1.50 ¸Y (150%) Kfv‡iR bv n‡j FY MÖnxZvi wbKU †\_‡K NvUwZ As‡Ki Rb¨ wewa †gvZv‡eK mnvqK RvgvbZ wb‡Z n‡e|

3) **ivKve-Gi A\_©vqb ewnf©~Z wkí/cÖK‡íi PjwZ cuywR (g¨vbyd¨vKPvwis/ cÖ‡mwms)t**

1. Ab¨vb¨ e¨vsK/Avw\_©K cÖwZôvb/we‡klvwqZ A\_©jMœxKvix cÖwZôvb KZ©„K A\_©vwqZ wkí/cÖK‡íi Ab~Kz‡j nvB‡cvw\_‡Kkb wfwË‡Z PjwZ cyuwR gÄywii †ÿ‡Î A\_©vqbKvix e¨vs‡Ki GbIwm cÖvwß mv‡c‡ÿ cÖ¯ÍvweZ FYvs‡Ki b~¨bZg 1.50 ¸Y (150%) cwigvb wbiƒwcZ g~‡j¨i mnvqK RvgvbZ wb‡Z n‡e|
2. FY MÖnxZvi wbR¯^ g~jab wewb‡qv‡M cÖwZwôZ wkí/cÖKí A\_ev Ab¨ e¨vs‡Ki A\_©vq‡b cÖwZwôZ wKš‘ `vqgy³ wkí/cÖK‡íi AbyK~‡j nvB‡cvw\_‡Kkb wfwË‡Z PjwZ cyuwR gÄywii †ÿ‡Î cÖ¯ÍvweZ FYvs‡Ki b~¨bZg 1.50¸Y (150%) cwigvY wbiƒwcZ g~‡j¨i RvgvbwZ m¤úwË MÖnY Ki‡Z n‡e| G‡ÿ‡Î GKB cÖwµqvq cÖKí m¤úwË ev cÖ‡qvR‡b mnvqK RvgvbwZ m¤úwËi wbiƒwcZ g~j¨ wba©viY Ki‡Z n‡e|

**4) wewfbœ e¨emv cÖwZôv‡bi PjwZ cuywR (†UªwWs/mvwf©wms)t**

wewfbœ e¨emv cÖwZôv‡bi e¨emvwqK Kvh©µg (Trading/Servicing) myôfv‡e cwiPvjbvi Rb¨ nvB‡cvw\_‡Kkb wfwË‡Z PjwZ cuywR gÄywii †ÿ‡Î cÖ¯ÍvweZ FYvs‡Ki b~¨bZg 2.00 ¸Y (200%) cwigvb wbiƒwcZ g~‡j¨i RvgvbwZ m¤úwË MÖnY Ki‡Z n‡e|

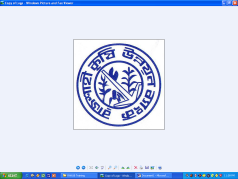
* **Ab¨vb¨ wewa weavb t**

1. wbw`©ó nv‡i wbiƒwcZ RvgvbZ g~j¨ Øviv FYvsK Kfvi Kivi ciI †hb D‡jøL‡hvM¨ cwigvY RvgvbZ g~j¨ DØ„Ë (Cushion) \_v‡K|
2. RvgvbwZ m¤úwËi g~j¨ wba©viY msµvšÍ mKj †iKW© c‡Îi mZ¨vwqZ Kwc FY bw\_‡Z msiÿY Ki‡Z n‡e|
3. cÖ¯ÍvweZ eÜKx m¤úwËi gvwjKvbv ¯^Z¡ I h\_v\_©Zv wel‡q mshy³ **ÒQK-LÓ** Abyhvqx AvBbMZ gZvgZ MÖnY Ki‡Z n‡e|

* **RvgvbwZ m¤úwËi ¯^Z¡ wba©viY I F‡Yi WKz‡g‡›Ukb hvPvB t**

FY g¨vby‡q‡ji 8.02 I 8.03 Aby‡”Q` Abymv‡i RvgvbwZ m¤úwËi gvwjKvbv ¯^Z¡ wba©vi‡Yi mvwe©K ÿgZv kvLv e¨e¯’vc‡Ki Dci b¨¯Í i‡q‡Q| e„n`vs‡Ki F‡Yi †ÿ‡Î RvgvbwZ m¤úwËi gvwjKvbv ¯^Z¡ wba©viY/h\_v\_©Zv hvPvB Ges eÜKx `wjjmn Ab¨vb¨ `wjjvw` m¤úvw`Z Kvh©µg myôzfv‡e m¤úbœKiY wbwðZ K‡í FY I AwMÖg wefvM-1 ‡\_‡K 25-7-2011 Zvwi‡L mvK©yjvi †jUvi bs-03/2011 Rvix Kiv n‡q‡Q hv ms‡ÿ‡c wb¤œiƒc t

1. 10.00 jÿ UvKv n‡Z 25.00 jÿ UvKv ch©šÍ gÄyixK…Z FY weZi‡Yi c~‡e© eÜKx `wjjmn Ab¨vb¨ `wjjvw` mwVKfv‡e m¤úvw`Z n‡q‡Q wKbv Zv mswkøó †Rvbvj wbixÿv Kg©KZ©vi gva¨‡g hvPvB K‡i cÖvK wbixÿv QvocÎ/cÖZ¨qb cÎ MÖnY K‡i bw\_f~³ Ki‡Z n‡e| cieZ©x‡Z GZ`msµvšÍ †Kvb ÎæwU/Awbqg wPwýZ n‡j g~j¨vqbKvix Kg©KZ©v, e¨e¯’vcK I †Rvbvj wbixÿv Kg©KZ©v `vqx n‡eb|
2. 25.00 jÿ UvKvi D‡a© gÄyixK…Z †h †Kvb FY weZi‡Yi c~‡e© eÜKx `wjjmn Ab¨vb¨ `wjjvw` h\_vh\_fv‡e m¤úv`b Kiv n‡q‡Q wKbv Zv mswkøó †Rvbvj wbixÿv Kg©KZ©v Ges †Rvbvj e¨e¯’vc‡Ki gva¨‡g hvPvB K‡i wb‡q QvocÎ/cÖZ¨qb cÎ MÖnY K‡i bw\_f~³ Ki‡Z n‡e| cieZ©x‡Z †Kvb ÎæwU/Awbqg wPwýZ n‡j FY cÖ¯Íve g~j¨vqbKvix, e¨e¯’vcK, †Rvbvj wbixÿv Kg©KZ©v Ges †Rvbvj e¨e¯’vc‡Ki Dci `vq-`vwqZ¡ eZ©v‡e|
3. 10.00 jÿ UvKv I Z`ya© As‡Ki FY gÄyixc‡Îi Abywjwc mswkøó mKj wbqš¿bKvix Kvh©vj‡q †cÖiY Ki‡Z n‡e| kvLv KZ©„K Giƒc F‡Yi gÄyixcÎ FY MÖnxZv‡K cÖ`vb K‡i Dnvi Abywjwc mKj wbqš¿YKvix KZ©„c‡ÿi wbKU †cÖiY Ki‡Z n‡e| wbKUZg wbqš¿YKvix KZ©„cÿ Dnv hvPvB K‡i †`L‡eb Ges cÖ‡qvR‡b ms‡kvabx Avbqb c~e©K w`K wb‡`©kbv cÖ`vb Ki‡eb|

**ivRkvnx K…wl Dbœqb e¨vsK**

**QK-K**

ÑÑÑÑÑkvLv----------‡Rvb

**g~j¨vqb cÖwZ‡e`b QK**

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| --- | --- | --- |
| 01| | **wkí/cÖKí/e¨emvi bvg I wVKvbv t** |  |

**02| D‡`¨v³v/FY MÖnxZvi bvg I wVKvbv t**

|  |  |  |  |
| --- | --- | --- | --- |
| µwgK bs | bvg I wcZv/¯^vgxi bvg | eZ©gvb wVKvbv | ¯’vqx wVKvbv |
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| 03| | **cÖ¯ÍvweZ RvgvbwZ m¤úwË‡Z eZ©gvb †fvM`LjKvixi weeiY t** |  |
| 04| | **gvwjKvbvi Drm¨ t**  (µq/‰cwÎK, ûKzg `LjKvix BZ¨vw` g~‡j cÖvß Rwgi g~j ¯^Z¡xq `wjjcÎ †hgb g~j `wjj, fvqv `wjj, bvgRvix LwZqvb I cP©vi avivevwnK ch©v‡jvPbv|) |  |

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| 05| | **Rwgi Zdwmj t** | | | | | |
| ‡Rjv | \_vbv | ‡gŠRv I †R Gj bs | LwZqvb bs | `vMbs | Rwgi cwigvY |
|  |  |  |  |  |  |

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| --- | --- | --- | --- |
| 06| | **Rwgi aiY, Ae¯’vb I †PŠnÏx t**  (cÖ¯ÍvweZ Rwgi aiY †hgbt dmjx, Lvwj RvqMv, cyKzi, †Wvev, evMvb, AvevwmK, evwYwR¨K BZ¨vw` I Ae¯’vb †hgbt cjøx, kni, kniZjx, K¨v›Ub‡g›U GjvKv BZ¨vw` D‡jøLmn hvZvqvZ wb‡`©kbv \_vK‡Z n‡e| we‡kl †ÿ‡Î iæU g¨vc mshy³ Ki‡Z n‡e) | | **‡PŠnÏxt**  m¤úwËi DË‡i...............................  m¤úwËi `wÿ‡Y.............................  m¤úwËi c~‡e©.................................  m¤úwËi cwð‡g.............................. |
| 07| | **wbg©vYvw` t**  (‡hgbt KuvPv/‡mwgcvKv/cvKv N‡ii msL¨v, Zjvi msL¨v, †gvU AvqZb, Aby‡gvw`Z cø¨vb BZ¨vw`) |  | |
| 08| | **hš¿cvwZ t**  (‡hgbt g~j hš¿cvwZ, mnvqK hš¿cvwZ, miÄvgvw` BZ¨vw`) |  | |
| 09| | **m¤úwËi Dci m¤¢ve¨ SuywK t**  (b`x fv½b, eb¨v, R‡jv”Qvm, N~wY©So cÖeYZv, AwaMÖnY BZ¨vw`) |  | |

**10| m¤úwËi g~j¨vqb t**

(c~iY K‡i †`Lv‡bv nÕj) **(jÿ UvKvq)**

|  |  |  |  |
| --- | --- | --- | --- |
| **RvgvbwZ m¤úwËi weeiY** | **eZ©gvb evRvi g~j¨** | **ZvrÿwbK weµq g~j¨** | **wbiƒwcZ g~j¨** |
| 1. evMgviv Dc‡Rjvi gPgBj †gŠRvi gPgBj evRv‡ii evwYwR¨K Rwg 0.05 GKi, hvi eZ©gvb evRvi g~j¨, ZvrÿwbK weµq g~j¨ I wbiƒwcZ g~j¨ h\_vµ‡g GKi cÖwZ 210.00 jÿ, 168.00 jÿ I 160.00 jÿ UvKv | 10.50 | 8.40 | 8.40 |
| 2. evMgviv Dc‡Rjvi KvRxnvUv, bvivqbcvov I gyMvBcvov †gŠRvi D”P g~‡j¨i K…wl Rwg 2.65 GKi, hvi eZ©gvb evRvi g~j¨, ZvrÿwbK weµq g~j¨ I wbiƒwcZ g~j¨ h\_vµ‡g GKi cÖwZ 22.00 jÿ, 17.00 jÿ I 15.00 jÿ UvKv | 58.30 | 45.05 | 39.75 |
| 3. gPgBj †gŠRvi gPgBj evRv‡ii evwYwR¨K Rwg‡Z Aew¯’Z 1736 eM©dzU AvqZ‡bi wØ-Zj cvKv AvevwmK feb (2007 mv‡j wbwg©Z ) | 32.12  (AePq ev‡`) | 22.48 | 20.24 |
| 4. gPgBj †gŠRvi gPgBj evRv‡ii evwYwR¨K Rwg‡Z Aew¯’Z 750 eM©dzU AvqZ‡bi †mwg-cvKv †MvWvDb (2012 mv‡j wbwg©Z) | 5.22  (AePq bvB) | 3.65 | 3.32 |
| **†gvU t** | **106.14** | **79.58** | **71.71** |

|  |  |  |
| --- | --- | --- |
| 11| | **g~j¨vq‡bi wfwË t**  (wK‡mi wfwË‡Z, Kvi mv‡\_ Av‡jvPbv K‡i I wK c×wZ‡Z g~j¨vqb Kiv nÕj|) | K) Rwgi g~j¨ m¤ú‡K© D‡`¨v³vi †Nvlbv  L) Rwgi µq weµ‡qi wfwË‡Z VIR G g~j¨  M) mve †iwRwóª Awd‡m iwÿZ me©wb¤œ †gŠRv †iU  N) mve-†iwRwóª Awdm ‡\_‡K Abyiƒc Rwg µq m¤ú‡K© me©‡kl Z\_¨  O)--------------------- |
| 12| | **eÜK Ae¯’v t**  (hw` \_v‡K, Z‡e wK ai‡Yi eÜK Av‡Q Zvi c~Y© weeiY) |  |
| 13| | **m¤úwËi gvwjKvbv m¤ú‡K© e¨vs‡Ki ZvwjKvf~³ AvBbRxwei gZvgZ t** |  |
| 14| | **mshy³ `wjj-cÎ t**  (g~j `wjj/cP©v/LwZqvb/evqv `wjj/Zjøvkx mb`/nvj LvRbvi `vwLjv BZ¨vw`) |  |
| 15| | **m¤ú` eÜK MÖn‡Yi c~‡e© Znwkj Awdm I †iwRwóª Awdm n‡Z Zjøvkx K‡i `wjjvw`i ï×Zvi wel‡q gZvgZ** (Non Encumbrance Certificate)**:** |  |
| 16| | **gšÍe¨ t** |  |

cÖZ¨qb

Avgiv †hŠ\_fv‡e ewY©Z RvgvbwZ m¤úwË m‡iRwg‡b cwi`k©b I mswkøó `wjj-`¯Ív‡eR h\_vh\_fv‡e cixÿv K‡iwQ Ges mKj Z\_¨vw` mwVK I mZ¨ Av‡Q g‡g© cÖZ¨qb KiwQ|

g~j¨vqb KwgwUi m`m¨M‡Yi ¯^vÿi cÖwZ¯^vÿiKvix KZ…©cÿ

(bvg I c`exmn mxj) (bvg I c`exmn mxj)

**c¨v‡bj G¨vW‡fv‡KU/wjM¨vj G¨vWfvBRvi KZ©„K eÜKxK…Z/eÜKxZe¨ m¤úwËi GKxf‚Z weeiY**

01| FY MÖnxZvi bvg I wVKvbv t ................................................

02| m¤úwËi gvwj‡Ki bvg I wVKvbv ....................................................

03| m¤úwËi Zdwmj t

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **m¤úwËi Ae¯’vb** | **m¤úwËi weeiY** | **LwZqvb bs** | | | **`vM bs** | | | **Rwgi cwigvY** |
| **Gm.G** | **Avi.Gm** | **LvwiR** | **Gm.G** | **Avi.Gm** | **LvwiR** |
| ‡Rjv t  \_vbv t  ‡gŠRv t  ‡R Gj bs t |  |  |  |  |  |  |  |  |

04| Dc‡iv³ Zdwmjf~³ m¤úwËi `wjjvw`i avivevwnK weeiY/eY©bv wb‡¤œ †`qv nÕj hv Avwg hvPvB/cixÿv K‡iwQ| (`wjjvw`i weei‡Yi †k‡l bb-GbKvg‡eªÝ mb`/m¤úwËi mvBU cø¨vb Ges Aby‡gvw`Z b·vi weeiY D‡jøL Ki‡Z n‡e)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **µwgK bs** | **`wjj/cP©v Gi cÖK…wZ I b¤^i** | **ZvwiL** | **`vZv** | **MÖnxZv** | **`wjj Abymv‡i g~j¨** | **g~j Kwc/mvwU©dvBW Kwc/d‡UvKwc** | **gšÍe¨** |
| 01. |  |  |  |  |  |  |  |
| 02. |  |  |  |  |  |  |  |

05| cÖv\_wgK WKz‡g›Um †\_‡K me©‡kl eÜK`vZv ch©šÍ cÖwµqvi avivevwnK weieYmn (WKz‡g›Um Gi bvg, `vZv/MÖnxZv, ZvwiL, LwZqvb bs, `vM bs, Rwgi cwigvY D‡jøLmn) wb®‹›UK gvwjKvbv ¯^‡Z¡i wel‡q gšÍe¨ (bb-GbKvg‡eªÝ mb`, mvBU cø¨vb, Aby‡gvw`Z b·vi wel‡qI gšÍe¨ \_vK‡Z n‡e) t

c¨v‡bj G¨vW‡fv‡KU/wjM¨vj kvLv e¨e¯’vc‡Ki cÖwZ ¯^vÿi

G¨vWfvBRv‡ii ¯^vÿi (bvg I c`exmn mxj)

(bvg I c`exmn mxj)

**f~wgi gvwjKvbv welqK `wjj cwiwPwZ**

* **gvwjKvbv ¯^Ë¡ wba©viY t**
* F‡Yi wecix‡Z M„nxZ RvgvbwZ m¤úwËi gvwjKvbv ¯^Ë¡ mwVKfv‡e Ges wePÿbZvi mwnZ hvPvB Kiv AZ¨vek¨Kxq|
* gvwjKvbv ¯^Ë¡ wba©vi‡Y ÎæwU wePz¨wZ n‡j F‡Yi RvgvbZ ïb¨Zv m„wó nevi m¤¢vebv †`Lv w`‡Z cv‡i|
* d‡j GKw`‡K e¨vsK †hgb ÿwZMÖ¯’ n‡Z cv‡i Ab¨w`‡K †Zgwb g~j¨vqbKvix I gÄyiKvix Kg©KZ©v/Kg©PvixMY `vqx n‡Z cv‡ib|
* mswkøó mKj‡K Aek¨B ¯§iY ivL‡Z n‡e †h, ÎæwUc~Y© gvwjKvbv ¯^Ë¡ m¤^wjZ m¤úwËi wecix‡Z cÖ`Ë FY m¤ú~Y©iƒ‡c SzuwKc~Y© n‡Z cv‡i|
* **gvwjKvbv ¯^Ë¡ wba©vi‡Y mvaviY w`K wb‡`©kbv t**
  + Av‡e`bK…Z F‡Yi wecix‡Z cÖ¯ÍvweZ RvgvbwZ m¤úwËi g~j `wjjcÎvw` MÖnY Ki‡Z n‡e|
  + `iLv¯ÍKvixi gvwjKvbvaxb †gvU Rwg miKvi KZ©„K wba©vwiZ m‡e©v”P wmwjs Gi g‡a¨ \_vK‡Z n‡e|
  + RvgvbZ wnmv‡e cÖ`Ë m¤úwË e¨vs‡Ki AbyK~‡j ˆeafv‡e eÜK †`evi GLwZqvi \_vK‡Z n‡e|
  + ‰eafv‡e n¯ÍvšÍ‡i †Kvbiæc evav wecwË \_vK‡j D³ m¤úwË RvgvbZ wnmv‡e MÖnY‡hvM¨ n‡e bv|
  + DËivwaKvi m~‡Î cÖvß m¤úwËi ˆea gvwjKvbv ¯^Ë¡ n¯ÍvšÍ‡ii AwaKvi wbwðZ n‡Z n‡e|
  + AcÖvß eq¯‹ ev bvevj‡Ki m¤úwË eÜK wnmv‡e MÖnY Kiv hv‡e bv|
  + ‡hŠ\_ gvwjKvbvaxb m¤úwË eÜK MÖn‡Yi †ÿ‡Î cÖPwjZ wewa weavb cwicvjb Ki‡Z n‡e|
* **gvwjKvbv ¯^Ë¡ wba©vi‡Yi †ÿ‡Î mswkøó `wjj `¯Ív‡eR t**
  + GmG †iKW© Ges AviGm †iK‡W©i wfwË‡Z gvwjKvbv AwR©Z n‡j eÜK`vZvi Askx`vwiZ¡ m¤ú‡K© wbwðZ n‡Z n‡e| †mB mv‡\_ nvjmb ch©šÍ LvRbvi `vwLjv wb‡Z n‡e|
  + DËivwaKvi m~‡Î cÖvß Rwgi †ÿ‡Î Iqvwikvb mvwU©wd‡KU hvPvB K‡i †`L‡Z n‡e Ges IqvwikM‡Yi g‡a¨ †iwRóvW© e›Ubbvgv `wjj, LvwiR LwZqvb, wWwmAvi Ges nvjmb ch©šÍ LvRbvi `vwLjv wb‡Z n‡e|
  + µq-weµq `wjj, BRviv `wjj, `Lj n¯ÍvšÍi `wjj, †nev wej GIqvRbvgv `wjj, `vbcÎ `wjj BZ¨vw` m~‡Î cÖvß Rwgi †ÿ‡Î g~j `wjj/`wj‡ji mvwU©dvBW Kwc (cÖ‡hvR¨ †ÿ‡Î), LvwiR LwZqvb, wWwmAvi, nvjmb ch©šÍ LvRbvi `vwLjv MÖnY Ki‡Z n‡e|
  + AcÖvß e¨w³i ˆea AwffveK (RR‡KvU© KZ©„K wbhy³) Rwg n¯ÍvšÍi Ki‡j †m‡ÿ‡Î Av`vj‡Zi Av‡`‡ki Kwc hvPvB K‡i †`L‡Z n‡e|
  + GmG Ges AviGm †iKW©f~³ cÖRv †\_‡K ïiæ K‡i FY Av‡e`bKvix/eÜK`vZv ch©šÍ Rwg GKvwaKevi n¯ÍvšÍwiZ n‡j mKj evqv `wjj Ges mswkøó Ab¨vb¨ KvMRcÎvw`i (LvwiR LwZqvb, wWwmAvi, LvRbvi `vwLjv BZ¨vw`) g~j Kwc hvPvB K‡i bw\_f~³ Ki‡Z n‡e|
  + Znwmj Awd‡mi mswkøó †iKW©cÎvw` (†iwRóvi-2) hvPvB K‡i †`L‡Z n‡e Ges m‡iRwg‡b Z`šÍ K‡i eÜK`vZvi gvwjKvbv I `Ljx ¯^Ë¡ wel‡q wbwðZ n‡Z n‡e|
  + cÖ¯ÍvweZ eÜKx m¤úwË FY Av‡e`bKvixi GK”QÎ `L‡j bv \_vK‡j Zv eÜK wnmv‡e MÖnY‡hvM¨ n‡e bv|
* **RvgvbZx m¤úwËi gvwjKvbv wel‡q AvBb Dc‡`óvi gZvgZ MÖnY t**
* RvgvbZx m¤úwËi ¯^Ë¡ wba©viY Ges Dnv eÜK MÖnY Kivi mvwe©K ÿgZv kvLv e¨e¯’vc‡Ki Dci b¨¯Í Kiv n‡q‡Q|
* wZwb AvBbm¤§Zfv‡e †Kvb m¤úwË eÜK MÖnY ev evwZj Ki‡Z cv‡ib| Z‡e gvwjKvbv ¯^Ë¡ wba©vi‡Y †Kvbiƒc RwUjZv †`Lv w`‡j kvLv e¨e¯’vcK c¨v‡bj G¨vW‡fv‡KU/AvBb Dc‡`óvi gZvgZ MÖnY Ki‡eb|
* RvgvbwZ m¤úwËi ˆeaZv Ges MÖnY‡hvM¨Zv wel‡q m¤ú~Y©fv‡e wbwðZ nevi ci kvLv e¨e¯’vcK g~j¨vqb cÖwZ‡e`b ¯^vÿi Ki‡eb|
* eÜK MÖn‡Yi ci gvwjKvbv ¯^Ë¡ wel‡q †Kvb ÎæwU wePz¨wZ aiv co‡j Ges e¨vsK ÿwZi m¤§yLxb n‡j g~j¨vqbKvix Ges kvLv e¨e¯’vcK `vqx n‡eb|
* **RvgvbZ wn‡m‡e `vjvb‡KvVv t**

`vjvb‡KvVv RvgvbZ wnmv‡e eÜK MÖn‡Yi †ÿ‡Î feb Awaf~³ Rwgi gvwjKvbv wbwðZ nevi ci wb¤œiƒc KvMRcÎvw` cixÿv Ki‡Z n‡e t

* + ‡cŠi KZ©„cÿ/¯’vbxq KZ©„cÿ KZ©„K Aby‡gvw`Z b·v|
  + cÖ‡KŠkjx KZ©„K cÖ¯‘ZK…Z cÖv°wjZ e¨‡qi mb`cÎ hv e¨vs‡Ki cÖ‡KŠkjx KZ©„K cÖwZ ¯^vÿwiZ n‡Z n‡e|
  + ‡cŠi Ki cwi‡kv‡ai iwk`/mb`cÎ|
  + feb wbg©v‡Yi eQi Ges wbg©v‡Yi aiY welqK Z\_¨vw`|
  + feb GjvKvaxb kn‡ii gvóvi cø¨vb|
  + `vqgyw³ Zjøvkx wi‡cvU©|
  + wØZxq eÜK MÖn‡Yi †ÿ‡Î mswkøó e¨vsK/Avw\_©K cÖwZôv‡bi AbygwZcÎ| Z‡e ¯^vfvweKfv‡e e¨vs‡Ki wbKU †Kvb `vjvb‡KvVv wØZxq eÜK wn‡m‡e MÖnY‡hvM¨ bq|
* **RvgvbZ wn‡m‡e AMÖnY‡hvM¨ `jvb‡KvVv t**
  + ‡cŠi GjvKv ewnf©~Z ev MÖvgxY GjvKvq Aew¯’Z `vjvb‡KvVv|
  + cÖvPxb RivRxY© `vjvb‡KvVv|
  + miKvi KZ©„K cwiZ¨³ †NvwlZ `vjvb‡KvVv|
  + KuvPv `vjvb‡KvVv|
  + A¯’vqx wU‡bi evox|
* **e¨wZµg t**
  + Dc‡Rjv m`‡i Aew¯’Z `vjbv‡KvVv eÜK †bqv hv‡e|
  + \_vbv m`‡ii 3 gvBj e¨vmv‡a©i g‡a¨ Aew¯’Z `vjvb‡KvVv eÜK †bqv hv‡e|
  + ¸iæZ¡c~Y© nvU evRv‡ii 1 gvBj e¨vmv‡a©i g‡a¨ Aew¯’Z `vjvb‡KvVv eÜK MÖnY‡hvM¨|
* **RvgvbZ wnmv‡e AMÖnY‡hvM¨ Rwg-Rgv t**
  + miKvix Lvm Rwg|
  + miKvi wba©vwiZ m‡e©v”P wmwjs ewnf©~Z Rwg (100 weNvi D‡a©)|
  + ‡Ljvi gvV, k¥kvb NvU, Kei¯’vb wn‡m‡e †iKW©K…Z Rwg|
  + b`x M‡f© †R‡M DVv Pi|
  + b`x fv½b KewjZ Rwg Rgv|
  + `Ljx ¯^Ë¡ weZwK©Z Ges †gvKÏgvf~³ Rwg Rgv|
  + kni Dbœqb cwiKíbvf~³ Rwg Rgv|
  + `wjj `¯Ív‡e‡R D‡jøL \_vK‡jI b`xM‡f© wejxb nIqv Rwg Rgv|
  + ûKzg `L‡ji AvIZvf~³ Rwg Rgv|

**=0=**

**FY cÖ¯Íve g~j¨vqb (cÖKí FY)**

iYwRr Kzgvi †mb

Abyl` m`m¨

**cÖKí t**†Kvb wbw`©ó mg‡q wbw`©ó A\_©‰bwZK jÿ¨ AR©‡bi D‡Ï‡k¨ mvgvwRK I ivóªxqfv‡e MÖnY‡hvM¨ I Aby‡gvw`Z Lv‡Z g~jab wewb‡qvM Kvh©µg Z\_v A\_©‰bwZK Kg©KvÛ‡K cÖKí ejv nq| cÖK‡í A\_© wewb‡qv‡Mi gva¨‡g wba©vwiZ mg‡qi g‡a¨ `ªe¨ Drcv`b/†mev Kg© m„wó Kiv nq|

FY cÖ¯Íve g~j¨vqb n‡jv FY gÄyi/weZiY c~e© we‡kølY ev Pre-Investment Analysis| †h ‡Kvb wewb‡qv‡M SzuwK \_v‡K| SzuwK n«vm K‡i FY weZiY Kivi wbwg‡Ë weZi‡Yi c~‡e©B bvbv cÖKvi ch©v‡jvPbv I DcvË we‡kølY Kivi cÖ‡qvRb nq| DËg wewb‡qv‡Mi Rb¨ wb¤œewY©Z wel‡qi cÖwZ bRi ivL‡Z nq t

* Person- e¨w³
* Purpose- D‡Ïk¨
* Safety- wbivcËv
* Liquidity-Zvij¨
* Profitability- gybvdv-cÖeYZv
* Security- RvgvbZ
* National Interest- RvZxq ¯^v\_©

G welq¸‡jvi cÖwZ jÿ¨ †i‡L †h †Kvb FY cÖ¯Íve g~j¨vq‡b wb¤œewY©Z Aspect-¸‡jv we‡ePbvq wb‡q wewb‡qv‡Mi †hŠw³KZv e¨vL¨v K‡i F‡Yi mycvwik Ki‡Z nq t

1. **cÖvwZôvwbK welq (Organizational aspect) t** G‡ÿ‡Î cÖKí/e¨emv cÖwZôv‡bi bvg, wVKvbv, gvwjKvbv (GKK, Askx`vix ev †hŠ\_) wel‡q Z\_¨ we‡kølY Kiv nq| †UªW jvB‡mÝ, Pzw³cÎ, wbeÜbcÎ, Kvh©vi‡¤¢i AbygwZcÎ, e¨vsKv‡ii bvg, †jb‡`b BZ¨vw` welq we‡ePbvq wb‡Z nq|
2. **e¨e¯’vcbvMZ welq (Managerial aspect) t** cÖK‡íi e¨e¯’vcbvi aiY- G wel‡q D‡`¨v³vi cÖ‡qvRbxq `ÿZv, AwfÁZv, ‰bwZKZv, `~i`k©xZv Av‡Q wK bv Zv we‡ePbvq wb‡Z n‡e|
3. **evRvi e¨e¯’v (Marketing aspect) t** †h c‡Y¨i e¨emv †m c‡Y¨i evRvi †Kgb A\_©vr eZ©gvb Pvwn`v, fwel¨r m¤¢vebv, evRv‡i cÖwZ‡hvwMZvi Ae¯’v, Avg`vbx, ißvwb, BZ¨vw` wel‡q Av‡jvKcvZ Ki‡Z nq|
4. **KvwiMwi welq (Technical aspect) t** cÖK‡íi Ae¯’vb, †hvMv‡hvM I AeKvVv‡gvMZ myweav, feb wbg©vY, cÖKí hš¿cvwZ cÖvwßi my‡hvM I m¤¢vebv, `ÿ‡jvKej, we`y¨r I cvwbi e¨e¯’v BZ¨vw` wel‡q Z\_¨ we‡kølY I we‡ePbv Ki‡Z nq|
5. **Av\_© mvgvwRK Ae¯’v (Socio-economic aspect) t** cÖK‡íi d‡j Av\_© mvgvwRK †ÿ‡Î Gi cÖfve- †hgb GjvKvi Dbœqb, Kg©ms¯’vb, cwi‡ek `~lY cÖf„wZ welq we‡ePbv Ki‡Z nq|
6. **Avw\_©K welq (Financial aspect) t** cÖK‡íi FY Pvwn`v Avq-e¨q, gybvdvi wnmve, Znwej cÖevn, wewfbœ AbycvZ (Ratio) we‡kølY Financial aspect Gi AšÍM©Z| cÖKíwU Avw\_©K we‡ePbvq Dchy³ wK bv Zv Gme we‡køl‡Y cvIqv hvq|
7. **RvgvbZMZ welq (Security aspect) t** wewb‡qvMK…Z A‡\_©i wbivcËv wbwðZK‡Yi j‡ÿ¨ F‡Yi wecix‡Z MÖnY‡hvM¨ RvgvbZ, mnvqK Rvgvb‡Zi welq we‡ePbvq wb‡Z nq|

wkí I cÖKí F‡Yi cwiwa e¨vcK nIqvq G Lv‡Z A\_©vq‡bi †ÿ‡Î Feasibility Study-‡Z DwjøwLZ gvcKvwV QvovI Financial Aspect-Gi †ÿ‡Î e¨vcK we‡køl‡Yi cÖ‡qvRb nq| G‡Z Avq-e¨q, gybvdvi wnmve, Znwej cÖevn weeiYx, wewfbœ AbycvZ we‡kølY AšÍf©~³ \_v‡K| GQvov cÖKí F‡Yi †ÿ‡Î wb¤œewY©Z c¨vivwgUvi¸‡jv hvPvB I ch©v‡jvPbvi cÖ‡qvRb nq t

* Pay-Back Period – PBP
* Break Even Point – BEP
* Net Present Value – NPV
* Benefit Cost Ratio – BCR
* Internal Rate of Return – IRR
* Debt Service Coverage Ratio – DSCR

**Pay-Back Period t** GwU wewb‡qvMK…Z A\_© †dir Avmvi mgq m¤úwK©Z Abygvb| †h cÖK‡í wewb‡qvMK…Z A\_© h\_v m¤¢e ¯^íZg mg‡q †dir Avm‡e †m cÖKíwU Kvw•LZ|

|  |  |  |
| --- | --- | --- |
| PBP-Gi m~Î | t | *Cost of project*  *Annual cash inflows (return)* |

**Break Even Point t** GwU cÖK‡íi bv-jvf, bv-ÿwZ ch©vq wb‡`©k K‡i| A\_©vr Drcv`‡bi †h ¯Íi ch©šÍ Avq I e¨q mgvb †m ¯ÍiB n‡jv Break Even Point. BEP wbiæc‡Yi wbwg‡Ë cÖ‡qvRbxq m~Îvejx-

|  |  |  |  |
| --- | --- | --- | --- |
| 1. | Contribution margin per unit | t | *Selling price per unit -Variable cost per unit.* |

|  |  |  |  |
| --- | --- | --- | --- |
| 2. | Contribution margin ratio | t | *Contribution margin per unit*  *Selling Price Per Unit* |

|  |  |  |
| --- | --- | --- |
| 3 | BEP (in Unit m~Î-1 t | *Fixed Cost*  *Selling Price Per Unit- Variable Cost Per Unit* |

*Fixed cost*

*Contribution per unit*

ev,m~Î-2 t

1. BEP (in Tk.)

|  |  |  |
| --- | --- | --- |
| m~Î 1 | t | Fixed Cost  Total Sale – Variable Cost  Total Sale |

ev, m~Î-2 t*Selling Price Per Unit×Break Even Units*

*Fixed cost*

*Contribution margin ratio*

ev, m~Î-3 t

*Fixed cost+Desired/Target profit*

*Contribution margin per unit*

Required sale (in units)

*Fixed cost+Desired/Target profit*

*Contribution margin ratio*

Required Sale (in taka)

ev*, Selling price per unit × Required sale units*

**Net Present Value t** cÖK‡íi Future Benefit ‡K wWmKvD›U K‡i eZ©gvb g~j¨ wbiƒcY Kiv nq| Future Benefit Gi Present Value hw` Invested Amount -Gi mgvb A\_ev †ekx nq Z‡e wewb‡qv‡Mi Rb¨ AbyK~j Ae¯’v we‡ePbv Kiv nq| Gi **Av`k©gvb 0 A\_ev > 0**|

NPV -Gi m~Î t*Present value of benefit - present value of cost (investment cost).*

**Benefit Cost Ratio (Profitability Index) t** GwU n‡jv wewb‡qvM n‡Z cÖvß gybvdv Ges cÖK‡í Li‡Pi/wewb‡qv‡Mi AbycvZ we‡kølY|

*Present value of cash inflow(Return)*

*Present value of cash outflow(Investment cost)*

BCRGi m~Ît

BCR -Gi **Av`k©gvb 1 A\_ev 1 Gi †ekx|**

**Internal Rate of Return t** A\_©vr Av‡qi AvšÍtnvi| wewb‡qv‡Mi Future Benefit ‡K †h nv‡i wWmKvD›U Ki‡j Zvi eZ©gvb g~j¨ wewb‡qv‡Mi mgvb nq †m nvi‡K IRR ejv nq| IRR Aek¨B M„nxZ F‡Yi my‡`i nvi A‡cÿv †ekx n‡Z n‡e| IRR hZ †ekx n‡e wewb‡qvM ZZ †ekx wbivc`| IRR Cut off rate n‡Z †ekx nIqv evÃbxq| eZ©gv‡b Cut off rate 22%|

**Debt Service Coverage Ratiot** G AbycvZ Øviv F‡Yi wKw¯Í Ges my` cwi‡kv‡a cÖK‡íi Avw\_©K ÿgZv hvPvB Kiv nq| U¨v· I my` cwi‡kvac~e© MÖm gybvdv Ges AePqRwbZ A‡\_©i mgwó‡K F‡Yi wKw¯Í Ges my` Gi mgwó Øviv fvM K‡i DSCR wbiƒcY Kiv nq|

**FY we‡ePbvi †ÿ‡Î e¨q we‡kølYt** †h †Kvb Avw\_©K Kg©Kv‡Ûi m‡½B e¨‡qi welqwU RwoZ \_v‡K| PjwZ ev cÖKí ‡h †Kvb FYB †nvK bv †Kb Zv we‡ePbvi †ÿ‡ÎI G welqwU AZ¨šÍ ¸iæZ¡c~Y©| e¨q we‡kølY Kivi c~‡e© wewfbœ ai‡Yi e¨q Ges Gi cÖK„wZ m¤ú©‡K Avgv‡`i ®úó aviYv \_vKv cÖ‡qvRb| ‡h †Kvb A\_©‰bwZK Kg©KvÛ cwiPvjbvi `ywU ce© \_v‡K| **GKwU n‡jv cÖwZôvb I cÖvwZôvwbK AeKvVv‡gv M‡o †Zvjv Ges AciwU n‡jv Zv‡Z e¨emv cwiPvjbvi Rb¨ cÖ‡qvRbxq g~ja‡bi e¨e¯’v K‡i e¨emvwqK Kvh©µg cwiPvjbv Kiv|** PjwZ cyuwR F‡Yi †ÿ‡Î ‡KejgvÎ e¨emv cwiPvjbvi Rb¨ bM` A‡\_©i Pvwn`vi welqwU we‡ePbv Kiv nq Z‡e cÖK‡íi †ÿ‡Î AeKvVv‡gv wbg©vY Ges e¨emv cwiPvjbvi Rb¨ bM` A\_© Dfq welq we‡ePbvq wb‡q †m †gvZv‡eK A\_©vqb Kiv nq| g‡b ivLv cÖ‡qvRb, †Kvb F‡Yi †ÿ‡ÎB cÖv°wjZ e¨‡qi kZfvM FY wn‡m‡e e¨vsK wewb‡qvM K‡i bv| GLv‡b D‡`¨v³v KZ©„K b~¨bZg wba©vwiZ AsK wewb‡qvM mv‡c‡ÿ Aewkó A\_© ‡hvM¨ RvgvbZ cÖ`vb mv‡c‡ÿ e¨vsK KZ©„K gÄyi Kiv n‡q \_v‡K|

DwjøwLZ Ae¯’vi †cÖwÿ‡Z wb¤œewY©Z welq¸‡jv m¤ú‡K© Avgv‡`i aviYv ivLv cÖ‡qvRbt

**e¨qt** Bs‡iRx kã Costt Gi mvaviY A\_© e¨q| mvaviYZt †Kvb wKQz AR©b Kiv, jvf Kiv ev cvIqvi Rb¨ †h LiP Kiv nq ev g~j¨ Z¨vM Kiv nq Zv‡KB e¨q ejv n‡q \_v‡K|

**Kwóst** Kwós k‡ãi mvaviY A\_© n‡jv e¨q wbiƒcY Kivi Kjv‡KŠkj ev **e¨q wbiæcY**| A\_©‰bwZK Kg©Kv‡Û e¨q wbiæc‡Yi ‡ÿ‡ÎI e¨‡qi cÖK„wZ I cÖKvi m¤ú‡K© Rvbv cÖ‡qvRb| e¨q‡K cÖavbZ `yÕfv‡M we‡ePbv Kiv nq| GKwU n‡jv g~jabx e¨q Ges AciwU cwiPvjbvMZ e¨q ev cwiPvjb e¨q|

**g~jabx e¨qt** †Kvb A\_©‰bwZK Kg©KvÛ cwiPvjbv Ki‡Z n‡j cÖwZôvb ¯’vc‡b f~wg µq, f~wg Dbœqb Ges fvix hš¿cvwZ µqmn Ab¨vb¨ AeKvVv‡gv wbg©v‡Y †h e¨q Kiv nq Zv n‡jv g~jabx e¨q|

**cwiPvjb e¨qt** e¨emv cwiPvjbvi Rb¨ †h bM` A\_© e¨q Kiv nq Zv cwiPvjb e¨q| KvuPvgvj µq, we`y¨r wej cwi‡kva, kÖwg‡Ki gRyix, †`vKvb fvov, Awdm fvov, F‡Yi my`, LvRbv, U¨v·, Kg©KZ©v‡`i †eZb fvZv, kÖwg‡Ki gRyix cÖ`vb BZ¨vw`i gva¨‡g Drcv`b Kvh© cwiPvjbvi Rb¨ †h e¨q Kiv nq Zv cwiPvjb e¨‡qi AšÍ©fz³| ¯^íKvjxb mg‡q Drcv`b e¨q‡K (cwiPvjb e¨q) Avevi w¯’i e¨q (Fixed Cost) I cwieZ©bxq ev cwieZ©bkxj e¨q (Variable Cost) G `yÕfv‡M fvM Kiv nq|

**w¯’i e¨qt** †hmKj e¨q Drcv`‡bi cwigv‡Yi mv‡\_ m¤úK©hy³ bq A\_©vr Drcv`‡bi cwigvY n«vm ev e„w×i mv‡\_ †h e¨q cwiewZ©Z nq bv eis w¯’iB \_v‡K Zv‡K w¯’i e¨q ejv nq| GwU cwic~iK e¨q ev Dcwi¯’e¨q (Overhead Cost) bv‡g cwiwPZ| mvaviYZ evwo fvov,LvRbv, `xN©‡gqv`x F‡Yi my`, c`¯’ Kg©KZ©v‡`i (¯’vqx Kg©KZ©v/Kg©Pvix) †eZbfvZv BZ¨vw` ¯’vqx e¨q bv‡g AwfwnZ nq| Drcv`b Kg †nvK ev ‡ekx ‡nvK ev mvgwqKfv‡e eÜ \_vKzK e¨emv‡q wU‡K \_vK‡Z n‡j cÖwZôvb‡K Gme ¯’vqx e¨q enb Ki‡ZB nq|

**cwieZ©bkxj e¨qt** †Kvb cÖwZôv‡bi Drcv`‡bi cwigvY cwiewZ©Z nIqvi d‡j ‡h mKj e¨‡qi cwieZ©b nq Zv‡K cwieZ©bkxj e¨q ejv nq| Drcv`‡bi cwigvY evo‡j e¨q ev‡o Ges Drcv`‡bi cwigvY Kg‡j e¨q K‡g| †hgbt kÖwg‡Ki gRyix, KvuPvgvj µ‡qi e¨q, we`y¨r wej, cwienY LiP, c¨vwKs LiP BZ¨vw` cwieZ©bkxj e¨‡qi AšÍf~©³|

‡Kvb FY cÖ¯Ív‡ei e¨q wbiƒc‡Yi ‡ÿ‡Î cÖvmw½KZv we‡ePbvq G mKj e¨q we‡ePbvq wb‡Z nq| D‡jøL¨, PjwZ cyuwR F‡Yi †ÿ‡Î g~jabx e¨q we‡ePbvi ev wnmvevq‡bi cÖ‡qvRb nq bv| e¨emv cwiPvjbvi Rb¨ cÖ‡qvRbxq AeKvVv‡gv we`¨gvb \_vK‡j Ges Ab¨vb¨ welq wewb‡qvM AbyK~j n‡j Avgiv PjwZ cyuwR FY we‡ePbv Ki‡Z cvwi| Z‡e cÖKí FY GKwU †gqvw` wewb‡qvM Ges wecyj As‡Ki A\_©vq‡bi cÖ‡qvRb nq| G †ÿ‡Î f~wgµqmn AeKvVv‡gv wbg©vYRwbZ e¨q, fvix h¯¿cvwZ µq mswkøó g~jabx e¨q Ges e¨emv cwiPvjbvi Rb¨ bM` A‡\_©iI cÖ‡qvRb nq| cÖK‡íi †ÿ‡Î †gqv`x FYGes PjwZ cyuwR FY Dfq FYB we‡ePbv Ki‡Z nq| cÖK‡íi Drcv`b I wecYb Dfq ch©v‡q w¯’i e¨q Ges cwieZ©bxq e¨q AšÍf©~³ \_v‡K| G Kvi‡Y cÖKí F‡Yi Avw\_©K we‡køl‡Y mKj cÖKvi e¨q we‡ePbvq wb‡Z nq|

**cÖK‡íi Avw\_©K we‡køl‡Yi †ÿ‡Î Avek¨Kxq m~Îvejxi cÖ‡qvM**

A) aiv hvK B‡jw±ªK evj¦ Drcv`bKvix GKwU ‡Kv¤úvbxi Avw\_©K weeiYx n‡Z wb¤œiƒc Z\_¨ cvIqv hvq|

1. cY¨ Drcv`‡b w¯’i e¨q (Fixed Cost) 1,00,000/- UvKv (cÖwZ eQi)

2. cwieZ©bxq e¨q (Variable Cost) 12/-UvKv (cÖwZ GKK)

3. cY¨ wecb‡b w¯’i e¨q (Fixed Cost) 44,000/-UvKv

4. cwieZ©bxq e¨q (Variable Cost) 4/-UvKv

5. cÖwZ BDwb‡Ui weµqg~j¨ 28/-UvKv

6. KvswLZ evrmwiK gybvdv 84000/-UvKv

DwjøwLZ Z‡\_¨i wfwË‡Z wb¤œiƒc Avw\_©K we‡kølY Kiv hvq|

A) Drcv`b I wecb‡b †gvU cwieZ©bxq e¨q 12+4= 16/- UvKv|

Drcv`b I wecb‡b †gvU w¯’i e¨q- 1,00,000/-+44000/=1,44,000/-UvKv|

01. Contribution margin per unit=*Selling price per unit-Variable cost per unit.*

BDwbU cÖwZ gybvdv/ jvf = (cÖwZ GK‡Ki weµqg~j¨ - cÖwZ GK‡Ki cwieZ©bkxj e¨q)

28.00-16.00=12.00 UvKv|

*Contribution margin per unit*

*Selling price per unit*

02.Contribution margin ratio=

12.00

28.00

=0.4286

*Fixed cost(¯’vqx LiP)*

*Contribution per unit(cÖwZ GK‡K jvf)*

BEP (in unit)m~Î 2 t

1,44,000.00

12.00

= 12,000GKK cY¨|

BEP ( in taka) *Fixed cost*

*Contribution margin ratio*

1,44000/-

0.4286

= 3,35,978/-UvKv

*Fixed cost+desired profit*

*Contribution margin per unit*

Required sale(in unit) =

1,44000/ + 84,000/

12/-

= 19000 BDwbU

*Fixed cost+desired profit*

*Contribution margin per unit*

*Required sales(in taka)=*

1,44,000.00+ 84,000.00

0.4286

= 5,32,000.00-UvKv|

B) cÖK‡íi †ÿ‡Î ga¨ ev `xN© †gqv‡` wewb‡qvM Ki‡Z nq| †Kvb wewb‡qvM mg‡qi e¨eav‡b jvfRbK n‡e wK bv †m welqwU we‡ePbv Ki‡Z n‡j wewfbœ DcvË we‡kølY Ki‡Z nq| Payback period, Average rate of return, Net present value, Benefit cost ratio, Internal rate of return, Debt service coverage ratio G welq¸‡jv we‡ePbvq wb‡Z nq| DwjøwLZ gvb`‡Ûi Øviv Avw\_©K we‡kølY Ki‡Z n‡j cÖ\_‡g cÖK‡íi Financial statements ˆZix Ki‡Z n‡e| Financial statements ¸‡jv (Requirement of loan,Income statement, cash flow statement, Balance sheet BZ¨vw`) n‡Z wb¤œewY©Z Z\_¨ msMÖn Ki‡Z n‡e|

1. Amount of total investment
2. Depreciation, salvage value
3. Year wise cash inflow (Inflow of profit/Return), Net cash inflow
4. Amount of installment of loan (with interest)
5. Tax BZ¨vw`|

ewY©Z Z\_¨vw` Øviv Payback period, Average rate of return, Net present value, Benefit cost ratio, Internal rate of return, Debt service coverage ratio wbiƒcY K‡i †`L‡Z n‡e gvb`Ûmg~‡ni djvdj cwRwUf wK-bv| BbwW‡KUi¸‡jv cwRwUf wdMvi cÖ`k©b Ki‡j cÖKí jvfRbK we‡ewPZ n‡e|

aiv hvK GKwU †Kv¤úvbx 6 eQi †gqv`x †Kvb cÖK‡í †gwkbvix Ges IqvwK©s K¨vwcUvj mn h\_vµ‡g 16,00,000.00 + 1,00,000.00 UvKv ‡gvU 17,00,000.00 UvKv FY MÖnY Ki‡Z AvMÖnx|

†Kv¤úvbxi FY Av‡e`‡bi †cÖwÿ‡Z g~j¨vqb cÖwZ‡e`b n‡Z cÖvß Z\_¨ wb¤œiæct

K)

|  |  |
| --- | --- |
| eQi | AePq Ges Ki c~e© gybvdv |
| 1 | 4,50,000 |
| 2 | 5,50,000 |
| 3 | 3,50,000 |
| 4 | 4,00,000 |
| 5 | 2,50,000 |
| 6 | 3,00,000 |

L)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| AePq | = | Cost-Salvage Value Life | = | 16,00,000 - 1,00,000  6 years | = | tk. 2,50,000 per year |

M) *Statement of cash Inflow*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Items | Year-1 | Year-2 | Year-3 | Year-4 | Year-5 | Year-6 |
| 1. Profit before depreciation and tax  2. (-)Depreciation | 4,50,000  (2,50,000) | 5,50,000  (2,50,000) | 3,50,000  (2,50,000) | 4,00,000  (2,50,000) | 2,50,000  (2,50,000) | 3,00,000  (2,50,000) |
| 3. Profit before tax  4. (-)Tax 55% | 2,00,000  (1,10,000) | 3,00,000  (1,65,000) | 1,00,000  (55,000) | 1,50,000  (82,000) | -  - | 50,000  (27,500) |
| 5. Profit after tax  6. (+) Depreciation | 90,000  2,50,000 | 1,35,000  2,50,000 | 45,000  2,50,000 | 67,500  2,50,000 | -  2,50,000 | 23,000  2,50,000 |
| 7. Cash beforeterminal cash inflow  8. Salvage value  9. Working capital | 3,40,000 | 3,85,000 | 2,95,000 | 3,17,000 | 2,50,000 | 2,73,000  1,00,000  1,00,000 |
| 10. Net cash inflow | 3,40,000 | 3,85,000 | 2,95,000 | 3,17,500 | 2,50,000 | 4,73,000 |

N) *Payback period*

|  |  |  |
| --- | --- | --- |
| **Year** | **Cash flow** | **Cumulative cash flow** |
| 1 | 3,40,000 | 3,40,000 |
| 2 | 3,85,000 | 7,25,000 |
| 3 | 2,95,000 | 10,20,000 |
| 4 | 3,17,500 | 13,37,500 |
| **5** | 2,50,000 | **15,87,500** |
| 6-7 | 4,73,000 | 20,60,500 |

17,00,000-15,87,500

4,73,000

*Payback period = 5 years+*

=5+0.2378=5.2378years

O) *Average rate of return*

*90,000+1,35,000+45,000+67,500+0+23,000*

*6*

*3,60,500*

*6*

*Average profit == Tk. 60,083.33*

*17,00,000*

*2*

*Average investment= = Tk. 8,50,000*

*Average profit*

*Average investment*

*Average rate of return (ARR)=*

*60,083.33*

*8,50,000*

=

*= Tk.0.07068*

gšÍe¨ t *Target profit* A‡cÿv*Average profit*†ekx nIqv evÃbxq| Z‡e GKvwaK cÖK‡í Zzjbvg~jK we‡køl‡Yi †ÿ‡Î †h cÖK‡íi *ARR* †ekx n‡e †m cÖKí MÖnY‡hvM¨|

*(iii) Net present value calculation :*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Year**  **A** | **Cash flow**  **B** | **Discount factor @ 10% C** | **Present value of Net Benefit**  **( B × C)** | **Discount factor @ 5% E** | **Present value of Net Benefit**  **(B × E)** |
| 1 | 3,40,000/- | 0.909 | 3,09,060/- | 0.952 | 3,23,680/- |
| 2 | 3,85,000/- | 0.826 | 3,18,010/- | 0.907 | 3,49,195/- |
| 3 | 2,95,000/- | 0.751 | 2,21,545/- | 0.864 | 2,54,880/- |
| 4 | 3,17,500/- | 0.683 | 2,15,852/- | 0.823 | 2,61,302/- |
| 5 | 2,50,000/- | 0.620 | 1,55,000/- | 0.784 | 1,96,000/- |
| 6 | 4,73,000/- | 0.564 | 2,66,772/- | 0.746 | 3,52,858/- |
| P. V of cash flow | - | - | **14,87,239/-** | - | **17,37,915/-** |
| Less : **Investment** | - | - | 17,00,000/- | - | 17,00,000/- |
| Net Present value(NPV) | - | - | - (2,12,761) | - | 37,915/- |

|  |  |
| --- | --- |
| IRR- Internal Rate of Return  *C*  *D*  *IRR = A + × (B-A)*  *37,915*  *2,50,676*  *5% + × (10% – 5%)*  *= 5% + 0.1513 × 5%*  *= 5 % + 0.7565%*  *= 5.7565%* | *Here,*  *A = Lower discount rate – 5%*  *B = Higher discount rate – 10%*  *C = NPV at lower discount rate –37,915/-*  *D = Difference between PV at Lower and higher discount rate – 2,50,676/-* |
| IRR Kgc‡ÿ my` nv‡ii 5% †ekx A\_ev Cut off rate-Gi †ekx nIqv evÃbxq  *(v) Benefit Cost Ratio/Profitability Index (PI) Calculation :*  *P.V of cash Inflow*  *P.V of Investment Cost*  *14,87,239*  *17,00,000*  *BCR/PI =*    *= 0.8748* | |

*DSCR – Debt Service Coverage Ratio* (G AbycvZ FY cwi‡kv‡ai *Capacity*wb‡`©k K‡i)

***Gross profit + Depreciation***

***Principal + Interest (Installment*** *of Loan)*

**cÖv‡qvwMKfv‡e cÖK‡íi Avw\_©K we‡kølY Ges cÖvmw½K K\_v**

cÖK‡í A\_©vqb Ki‡Z n‡j cÖK‡í wewb‡qvM m½Z n‡e wK bv Zv ch©v‡Pvjbv Kiv A\_©vr cÖ‡R‡±i wewb‡qvMc~e© Avw\_©K we‡kølY Kiv cÖ‡qvRb| G‡ÿ‡Î wb¤œewY©Z welq¸‡jv we‡ePbvq wb‡Z n‡e t

1. cÖKí ¯’vc‡b f~wg µq, f~wg Dbœqb, AeKvVv‡gv cÖwZôv †hgb- KviLvbv wbg©vY, KviLvbv msjMœ iv¯Ívi e‡›`ve¯Í KiY, h¯¿cvwZ µq, we`y¨r ms‡hvM †bqv ev GZ`mswkøó e¨q, AvmevecÎ I Ab¨vb¨ miÄvgvw` µq eve` †gvU wK ai‡Yi g~jabx e¨‡qi cÖ‡qvRb n‡e Zvi GKwU cÖv°jb Kiv|
2. cÖ¯ÍvweZ cÖK‡íi Drcv`b Kvh©µg cwiPvjbvq wK ai‡Yi ¯’vqx ev w¯’i e¨‡qi cÖ‡qvRb n‡e Zvi GKwU cÖv°jb cÖ¯‘Z Kiv cÖ‡qvRb| Gi g‡a¨ i‡q‡Q ¯’vqx Kg©KZ©v Kg©Pvix‡`i †eZb fvZvw`, Kvh©vj‡qi we`y¨r I cvwbi wej ev Ab¨vb¨ BDwUwjwU mvwf©‡mi wej eve` e¨q, exgv LiP, WvK I Zvi eve` LiP, Kvh©vjq cwiPvjbv mswkó Ab¨vb¨ e¨q hv Drcv`b nIqv ev Kg/‡ekx nIqvi m‡½ m¤úK© bvB Ggb e¨q, cÖKí F‡Yi my`, fvov ev LvRbv BZ¨vw`| †gvU K\_v , Drcv`b Kg †nvK ev ‡ekx ‡nvK ev mvgwqKfv‡e eÜ \_vKzK e¨emv‡q wU‡K \_vK‡Z n‡j cÖwZôvb‡K Gme ¯’vqx e¨q enb Ki‡ZB nq| GwU n‡jv cwiPvjb e¨‡qi w¯’i e¨q Ask ev wd·W Kó |
3. cÖ¯ÍvweZ cÖK‡í Drcv`b Kvh© cwiPvjbv Ki‡Z wM‡q †h mKj cwieZ©bkxj e¨‡qi cÖ‡qvRb n‡e Zv we‡ePbvq wb‡q Gi GKwU cÖv°jb Ki‡Z n‡e| †hgb KvuPvgvj µq, kÖwg‡Ki gRyix, KviLvbvq Drcv`bKvh© cwiPvjbvq e¨eüZ we`y¨r I cvwbi LiP, cwienb LiP, c¨vwKs LiP Ges Ab¨vb¨ e¨q hv cY¨ Drcv`b I wecY‡bi m‡½ mswkøó|
4. PjwZ cyuwR F‡Yi †ÿ‡Î ïay cwiPvjb e¨q we‡ePbv Kiv n‡jI cÖK‡íi †ÿ‡Î g~jabx e¨q, cwiPvjb e¨q (w¯’i e¨q Ges cwieZ©bxq e¨q) Dfq welqB we‡ePbvq wb‡Z nq| †Kvb cÖK‡íi cÖK…wZ hw` Ggb nq †h Zv n‡Z Drcvw`Z cY¨ †`‡ki wewfbœ As‡k wecYb Kiv n‡e ‡m†ÿ‡Î Drcv`b Ges wecYb Dfq †ÿ‡Î w¯’i e¨q Ges cwieZ©bxq e¨q \_vK‡e| ‡hgb- †Kvb cY¨ evwn‡e wewµi Rb¨ wecYb †K›`ª Kiv n‡j †mLvbKvi Nifvov, AvmevecÎ, Kg©KZ©v Kg©Pvix‡`i †eZbfvZvw` Ges BDwUwjwU mvwf©‡mi e¨q mg~n wecYb †ÿ‡Îi w¯’i e¨q Ges cwienb, c¨vwKs, wecY‡bi Rb¨ hvZvqvZ fvZv cwieZ©bxq e¨q wn‡m‡e we‡ewPZ n‡e| Gme ‡ÿ‡Î cÖwZ BDwbU w¯’i Ges cwieZ©bxq e¨q wnmve Ki‡Z n‡j Drcv`b ch©v‡q Ges wecYb ch©v‡q cÖ‡hvR¨ w¯’i I cwieZ©bxq e¨q wba©viY K‡i Dfq Ask †hvM K‡i BDwbU cÖwZ cwieZ©bxq e¨q Ges w¯’i e¨q wba©viY Ki‡Z n‡e|
5. cÖKí FY we‡ePbvi ‡ÿ‡Î Ab¨vb¨ F‡Yi Avw\_©K we‡køl‡Yi gZ FY Pvwn`v wbiæcY, jvf ÿwZ ch©v‡jvPbv, Znwej cÖevn weeiYx QvovI AviI wKQz welq we‡ePbv Ki‡Z nq| G¸‡jvi g‡a¨ i‡q‡Q †eªK B‡fb c‡q›U wbav©iY ( BDwb‡U Ges UvKvi As‡K), †c e¨vK wcwoqW wba©viY, bxU eZ©gvb g~j¨ wbiæcY, †ewbwdU Kó †iwkI wba©viY, AvB Avi Avi wbiæcY, Ges †WU mvwf©m Kfv‡iR †iwkI wba©viY Kiv BZ¨vw`| Gme welq wbiæcY I wba©viY Ki‡Z n‡j jvf ÿwZi wnmve wbiæcY K‡i Zv n‡Z cÖvß Z\_¨ we‡kølY K‡i G DcvË¸‡jv ch©v‡jvPbv Ki‡Z nq| †eªK B‡fb c‡q›U wbav©iY K‡i †`L‡Z nq Drcv`‡bi †Kvb ch©v‡q jvf ÿwZ mgch©v‡q \_v‡K | cÖK‡íi Drcv`b K¨vcvwmwU BEP Õi †P‡q †ekx wK bv| KviY Drcv`b †eªK B‡fb c‡q›U n‡Z D”PZi ch©v‡q bv n‡j cÖZ¨vwkZ gybvdvi my‡hvM \_v‡K bv|
6. ‡eªK B‡fb c‡q›U wba©viY Ki‡Z n‡j Drcv`bP‡µ cÖ‡qvRbxq cwieZ©bxq e¨q Ges w¯’i e¨q wba©viYmn GK Pµ Drcv`b n‡Z cÖvß c‡Y¨i weµqg~j¨ wbiæcY Ki‡Z n‡e| Gici BDwbU cÖwZ (GKwU, GKgb, GKUb Gfv‡e) Drcv`b LiP ( cwieZ©bxq e¨q) Ges BDwbU cÖwZ weµqg~¨j¨ (Selling price per unit) ‡ei Ki‡Z n‡e| wd·W K‡óiI AvbycvwZK Ask wbiæcY K‡i ( GK P‡µi Rb¨ AvbycvwZK Ask) wb¤œewY©Z m~Î cÖ‡qvM K‡i †eªK B‡fb c‡q›U ( GK‡K) wba©viY K‡i †eªK B‡fb GKK ‡K cÖwZ GKK c‡Y¨i weµqg~j¨ Øviv ¸Y K‡i UvKvi As‡K ‡eªK B‡fb c‡q›U wba©viY Kiv hv‡e|

BEP (in unit) m~Î-1 t  *Fixed cost*

*Selling price per unit - variable cost per unit*

BEP (in Tk.) m~Î-1tFixed Cost

Total sale - Variable cost

Total sale

m~Î- 2 t*Selling price per unit* ***×*** *Break even units*

g‡b Kiv hvK, †Kvb cY¨ Drcv`‡b w¯’i e¨q 1,00,000/- | G‡ÿ‡Î GK GKK c‡Y¨i cwieZ©bxq e¨q (Drcv`b LiP) 5/- UvKv Ges Zvi weµqg~j¨ 7/- UvKv| GLv‡b †eªK B‡fb c‡q›U Bb BDwbU n‡e 1,00,000/-

7.00- 5.00

= 50,000 BDwbU Ges UvKvi As‡K †eªK B‡fb UvKv n‡e 7.00 × 50,000 = 3,50,000/-UvKv| †Kvb cÖwZôv‡bi Drcv`b K¨vcvwmwU Aek¨B 50,000 BDwb‡Ui †ekx n‡Z n‡e hv KvswLZ gybvdv AR©‡b mnvqK| KvswLZ gybvdvi ch©vq wba©viY Ki‡Z n‡j G m~Î cÖ‡qvM K‡i Zv †ei Ki‡Z n‡e-

*Fixedcost+Amount of desired or expected Profit*

*Selling price per unit - variable cost per unit*

hw` g‡b Kwi GLv‡b GKP‡µ D‡`¨v³vi cÖZ¨vwkZ gybvdv 50,000.00 UvKv Zv n‡j †eªK B‡fb c‡q›U Bb BDwbU n‡e -

*1,00,000.00+50,000.00*

*7.00 - 5.00*

*=* 75,000 BDwbU Ges UvKvq Zv n‡e 7.00 **×**75000= 5,25,000/- UvKv A\_©vr †Kvb Drcv`bKvix ev D‡`¨v³vi cÖKí fvqvej n‡Z n‡j Zv‡K Aek¨B 75,0000 BDwbU Drcv`b Ki‡Z n‡e Ges G ch©v‡qi ‡cÖvWvKkb K¨vcvwmwU KviLvbvi \_vK‡Z n‡e| Z‡eB cÖKí fvqvej n‡Z cv‡i|

1. cÖwZwU Drcv`b Kvh©µ‡gB wKQz c~ev©bygvb \_v‡K| †hgb KviLvbv ˆ`wbK KZ wkd‡U KZN›Uv Pvjy \_vK‡e, KviLvbvi †gvU Drcv`b ÿgZvi KZ Ask e¨envi Kiv n‡e, cÖK‡íi Kvh©µg KZ eQi †gqv`x n‡e, cÖKí F‡Yi my` nvi, PjwZ cyuwR F‡Yi bevqbKvj, Gi my` nvi BZ¨vw` c~e©vbygvb we‡ePbvq wb‡q cÖK‡íi Avw\_©K we‡kølY Ki‡Z nq|

**g‡b Kiv hvK ‡gv. kwdKzj Bmjvg bvgxq GKRb D‡`¨v³v ÔwgZv d¬vIqvi wgjÕ bv‡g GKwU cÖKí cÖwZôvi Rb¨** ivKve, bv‡Uvi kvLvq F‡Yi Av‡e`b K‡i‡Q| Gÿ‡Y Avgiv Ic‡ii ZvwZ¡K welq¸‡jv cÖ‡qvM K‡i d¬vIqvi wg‡j wewb‡qv‡Mi m¤¢ve¨Zv hvPvB Ki‡Z cvwi|

D‡`¨v³v cÖwZôv‡bi bvgt †gmvm© wgZv d¬vIqvi wgj

‡cÖvcÖvBUit †gv. kwdKzj Bmjvg

wVKvbvt `Ëcvov, bv‡Uvi

‡Rjvt bv‡Uvi|

cÖK‡íi Ae¯’vbt wewmK wkí bMix, `Ëcvov, bv‡Uvi|

**c~e©vbygvb mg~nt**

cÖKíwUi †gqv` 7 (mvZ) eQi|

cÖK‡í g~jabx e¨q Ges cwiPvjb e¨q Dfq †ÿ‡Î FY mnvqZv cÖ‡qvRb n‡e|

cÖK‡íi Drcv`b ‰`wbK `yB wkd‡U 16 N›Uv Pvjy \_vK‡e|,

cÖKí n‡Z AvUv, mywR Ges fzuwl cY¨ wn‡m‡e cvIqv hv‡e|

cÖKí n‡Z Drcvw`Z cY¨ GKwU †K›`ª n‡Z A\_©vr KviLvbv GjvKv n‡Z wewµ Kiv n‡e|

KviLvbvi evrmwiK Drcv`b ÿgZv 50,000 gb Ges Drcv`b ÿgZvi 80% e¨envi K‡i Drcv`vb cwiPvjbv|‰`wbK Drcv`b ÿgZv 133 gb (`yB wkd&‡U)cÖK‡íi wbg©vYKvj 9 (bq) gvm|cÖKí F‡Yi my`nvi 14.50% Ges PjwZ cyuwR F‡Yi my`nvi 15%

**g~jabx e¨qmg~n t**

|  |  |  |
| --- | --- | --- |
| µwgK bs | Li‡Pi LvZ/ weeiY | cÖv°wjZ g~j¨ ( jÿ UvKv) |
| 01. | f~wg µq (GK GKi) | 10.00 |
| 02. | f~wg Dbœqb | 4.00 |
| 03. | BgviZ I Ab¨vb¨ AeKvVv‡gv wbg©vY e¨q | 44.00 |
| 04. | ‡gwkbvix eve` e¨q | 32.00 |
| 05. | ‰e`y¨wZK ¯’vcbv eve` e¨q | 3.00 |
| 06. | AvmevecÎ I mvRmiÄvg µq eve` e¨q | 3.00 |
| 07. | Ab¨vb¨ g~jabx e¨q | 2.00 |
| ‡gvU g~jabx e¨qt | | 98.00 |

e¨vsK FY 58.00 jÿ UvKv|

D‡`¨v³vi Ask 40.00 jÿ UvKv|

g~jabx e¨‡q e¨vsK I D‡`¨v³vi wewb‡qvM AbycvZ 59 t 41

**¯’vqx Kg©KZ©v Kg©Pvix‡`i †eZb fvZvw`i weeiY**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| µwgK bs | c‡`i bvg | c`msL¨v | gvwmK †eZb |  |
| 01. | g¨v‡bRvi | 1 | 35,000/- |
| 02. | wnmve iÿK | 1 | 25,000/- |
| 03. | KiwYK | 1 | 20,000/- |
| 04 | Awdm mnvqK | 3 | 30,000/- | **cÖwZ R‡bi †eZb 10,000/-** |
| ‡gvU t | | | 1,10,000/- |  |

**cÖK‡í Drcv`b Kv‡R PjwZ g~ja‡bi Pvwn`v wbiæcYt**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **A**  µwgK bs | `ªe¨vw`i weeiY (Inventory) | wbiæwcZ w`em (Tied up Period) msL¨v | PjwZ cyuwRi Pvwn`v wbiæcY (Assessment of working capital) | |
| weeiY | UvKv  (jÿ UvKvi As‡K) |
| 01. | KuvPvgvj (Raw material) | 15 w`b | 133 gb***×***15 w`b***×***800 UvKv | 15.96 |
| 02. | Drcv`b cÖwµqvaxb (Work in Process) | 2 w`b | 133 gb***×***2 w`b***×***800 UvKv | 2.13 |
| 03. | ‰Zix cY¨ (Finished goods) | 7w`b | 133 gb***×***7 w`b***×***800 UvKv | 7.45 |
| 04. | LyPiv hš¿cvwZ eve` LiP(Stores & Spares) | GK P‡µ | AvbygvwbK | 0.50 |
| 05. | cÖvcbxq wnmve (Receivables) | 6 w`b | 133 gb***×***6 w`b***×***800 UvKv | 6.38 |
| 06. | bM` (Cash in hand) |  |  | 20.58 |
| ‡gvUt | | | | 53.00 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| B |  |  |  |  |
| 01. | D‡`¨v³v KZ©„K A\_© ms¯’vb (Equity) |  |  | 16.00 |
| 02. | AePq (Depreciation) |  |  | - |
| 03. | Ab¨vb¨ (Others) |  |  | - |
|  | ‡gvU ms¯’vb (TotalEquity) |  |  | 16.00 |
| C | PjwZ cyuwRi Pvwn`v (**A-** B) |  |  | 37.00 |

PjwZ cyuwR‡Z e¨vsK F‡Yi Pvwn`v 37.00 jÿ UvKv|

Ges D‡`¨v³vi A\_© ms¯’vb 16.00 Ó Ó

e¨vsK I D‡`¨v³vi wewb‡qvM AbycvZ 70 t 30

K) Drcv`b ch©v‡q cwieZ©bxq e¨q ( Drcv`b LiP) jÿ UvKvi As‡K

|  |  |  |  |
| --- | --- | --- | --- |
| 01. | KvuPvgvj (Mg) µq | 133 gb ***×***30 w`bv***×***800 UvKv | 31.92 |
| 02. | gRyix | 30 Rb ***×***250 UvKv ***×***30 w`b | 2.25 |
| 03. | KviLvbv cwiPvjbvq we`y¨r LiP | 1 gv‡mi GK P‡µ | 0.50 |
| 04. | cwienb LiP | Ó Ó Ó | 1.50 |
| 05. | c¨vwKs LiP | AvbygvwbK | 0.50 |
| 06. | Ab¨vb¨ LiP | Ó | 0.50 |
| ‡gvU cwiPvjb e¨q | | | 37.17 |

‡gvU Drcv`b **3987 gb** ( 3 gb wm‡÷g jm wn‡m‡e we‡ePbv Kiv n‡jv) **37.17** jÿ UvKv

gb cÖwZ Drcv`b LiP 932/- UvKv|

L) cÖKí cwiPvjbvq w¯’i e¨q mg~nt (jÿ UvKvi As‡K)

|  |  |  |  |
| --- | --- | --- | --- |
| µwgK bs | Li‡Pi weeiY | evrmwiK e¨q | GKPµ Drcv`b cwiPvjbvq AvbycvwZK w¯’i e¨q ( evrt †gvU 10 P‡µi 1 P‡µ e¨q) |
| 01 | ¯’vqx Kg©KZ©v‡`i †eZb fvZvw` | 13.20 | 1.32 |
| 02 | ågY I hvZvqvZ fvZv eve` LiP | 6.00 | 0.60 |
| 03 | we`y¨r I cvwbi wej eve` LiP (KviLvbvi e¨q e¨wZZ) | 1.20 | 0.12 |
| 04 | WvK I Zvi eve` LiP | 0.60 | 0.06 |
| 05 | cÖKí F‡Yi my` | 8.32 | 0.83 |
| 06 | Ab¨vb¨ (exgvmn) | 1.80 | 0.18 |
| ‡gvU evrmwiK w¯’i e¨q Ges AvbycvwZK e¨q | | 31.12 | 3.11 |

w¯’i e¨q + cwieZ©bxq e¨q = GK P‡µi †gvU Drcv`b e¨q (3.11+37.17) = 40.28 jÿ UvKv|

**GK P‡µi Drcv`‡b cÖvß cY¨ Ges weµqg~j¨ t**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **µwgK bs** | **Drcvw`Z c‡Y¨i weeiY** | **cÖvwßi nvi** | **cwigvY** | **gb cÖwZ `i** | **‡gvU g~j¨** | **gšÍe¨** |
| 01 | gq`v | 75% | 2991 gb | 1000/- | 29.91 jÿ Uvt |  |
| 02 | mywR | 20% | 797 Ó | 1600/- | 12.75 Ó Ó |  |
| 03 | fu~wl | 5% | 199 Ó | 1000/- | 1.99 Ó Ó |  |
| **†gvUt** | | | **3987 Ó** |  | **44.65 Ó Ó** |  |

gb cÖwZ Mo weµqg~j¨ ( wnmvevq‡bi myweav‡\_© Mog~j¨ wbiƒcY Kiv n‡jv) t 1120/-UvKv|

BEP level in Unit *Fixed cost*

*Selling price per unit - variable cost per unit*

3,11,000/-

1120.00 - 932.00

= 1654 gb

BEP Level in Tk.t *Selling price per unit* ***×*** *Break even units*

1120.00 ***×***1654 gY = 18.52 jÿ UvKv|

(1654 gY cY¨ Drcv`‡b cwieZ©bxq e¨q I w¯’i e¨qmn †gvU LiP n‡e 932/-***×***1654 gb= 15.41 jÿ UvKv +w¯’i e¨q 3.11 jÿ UvKv = 18.52 jÿ UvKv Ges 1649 gY c‡Y¨i wewµ n‡Z cÖvß Avq 1120.00 ***×***1654 =18.52 jÿ UvKv| A\_©vr 1654 gY cY¨ Drcv`‡b Avq Ges e¨q mgvb| cÖwZôv‡bi Drcv`b ÿgZv Aek¨B BEP Level A\_©vr 1654 g‡Yi AwaK n‡Z n‡e| Z‡e b~¨bZg KZUv †ekx n‡Z n‡e Zv wbf©i K‡i Drcv`bKvixi Profit Expectation Gi Ici| hw` g‡b Kiv nq cÖwZ P‡µ Drcv`bKvixi Profit Expectation 2.00 jÿ UvKv Z‡e Required sale Gi cwigvY n‡e- 2718 gY|

†hgbt

*Fixed cost+Amount of desired or expected Profit*

*Selling price per unit - variable cost per unit*

3,11,000/-+2,00,000/-

1120.00 - 932.00

=2718 gY|

GLv‡b cÖwZôv‡bi GK P‡µ Drcv`b K¨vcvwmwU 3990 gY| cÖwZôv‡bi Drcv`b K¨vcvwmwU KvswLZ †j‡fj Gi Ic‡i \_vKvq cÖKíwU fvqvej n‡e we‡ewPZ nq|

cÖK‡íi FY I my` cwi‡kvaRwbZ e¨qt

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| µwgK bs | weeiY | 1g ermi | 2q ermi | 3q ermi | 4\_© ermi | 5g ermi | 6ô ermi | 7g ermi | gšÍe¨ |
| 01. | cÖKí F‡Yi wKw¯Í | 8.32 | 8.28 | 8.28 | 8.28 | 8.28 | 8.28 | 8.28 |  |
| my` cwi‡kvaRwbZ e¨qt | | | | | | | | |  |
| 01. | cÖKí F‡Yi my` | 8.41 | 7.20 | 6.00 | 4.80 | 3.60 | 2.40 | 1.20 |  |
| 02. | cÖK‡íi wbg©vYKvjxb my` 6.30 jÿ UvKv | 1.26 | 1.26 | 1.26 | 1.26 | 1.26 | - | - | cvuP eQ‡i Av`vq |
| 03. | PjwZ cyuwR F‡Yi my` (Ptcyut e¨envi 37.00 jÿ Uvt 10P‡µ) | 4.62 | 4.62 | 4.62 | 4.62 | 4.62 | 4.62 | 4.62 |  |
| ‡gvU my` e¨q | | 14.29 | 13.08 | 11.88 | 10.68 | 9.48 | 7.02 | 5.82 |  |
| FY I my` cwi‡kvaRwbZ †gvU e¨q | | 22.61 | 21.36 | 20.16 | 18.96 | 17.76 | 15.30 | 14.10 |  |

cÖK‡íi jvf / ÿwZi weeiYxt

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| µwgK bs | weeiY | 1g ermi | 2q ermi | 3q ermi | 4\_© ermi | 5g ermi | 6ô ermi | 7g ermi | gšÍe¨ |
| 01. | cY¨ wewµZ Avq (evrt 2% g~j¨ e„w× we‡ePbvq) | 446.50 | 455.43 | 464.53 | 473.20 | 482.66 | 492.31 | 502.19 |  |
| 02. | cwiPvjb e¨q | 371.70 | 379.13 | 386.56 | 394.29 | 402.17 | 410.21 | 418.41 |  |
| 03. | MÖm gybvdv  (1-2) | 74.80 | 76.30 | 77.97 | 78.91 | 80.49 | 82.10 | 83.78 |  |
| 04. | my` I FY cwi‡kvaRwbZ e¨q | 22.61 | 21.36 | 20.16 | 18.96 | 17.76 | 15.30 | 14.10 |  |
| 05. | Ki cwi‡kva c~e© bxU gybvdv | 52.19 | 54.94 | 57.81 | 59.95 | 62.73 | 66.80 | 69.68 |  |

**bM` Znwej cÖevn weeiYx (Bb‡d¬v-AvDU‡d¬v wfwËK)t**

K) AvšÍtcÖevn-

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| µwgK bs | weeiYx | wbg©vY ermi | 1g ermi | | 2q ermi | | 3q ermi | | | 4\_© ermi | | 5g ermi | 6ô ermi | 7g ermi | |
| 01.e¨vsK FY | | | | | | | | | | | | | | | |
|  | K) cÖKí FY | 58.00 | - | | - | | - | | | - | | - | - | - | |
|  | L) PjwZ cyuwR | - | 37.00 | | 37.00 | | 37.00 | | | 37.00 | | 37.00 | 37.00 | 37.00 | |
| 02.D‡Ï¨v³vi Znwej | | | | | | | | | | | | | | | |
|  | K) cÖKí FY | 40.00 | - | | - | | - | | - | | - | | - | | - |
|  | L) PjwZ cyuwR | - | 16.00 | | 16.00 | | 16.00 | | 16.00 | | 16.00 | | 16.00 | | 16.00 |
| 03. | MÖm cÖwdU |  | 74.80 | | 76.30 | | 77.97 | | 78.91 | | 80.49 | | 82.10 | | 83.78 |
| 04. | Ab¨vb¨ (hw` \_v‡K) | - | - | | - | | - | | - | | - | | - | | - |
| ‡gvU t |  | 98.00 | 127.8 | | 129.30 | | 130.97 | | 131.91 | | 133.49 | | 135.10 | | 136.78 |
| L) ewntcÖevn- | | | | | | | | | | | | | | | |
|  | weeiYx | wbg©vY ermi | | 1g ermi | | 2q ermi | | 3q ermi | | 4\_© ermi | | 5g ermi | 6ô ermi | 7g ermi | |
| 01. | g~jabx e¨q | 98.00 | | - | | - | | - | | - | | - | - | - | |
| 02. | cwiPvjb e¨q I Ab¨vb¨ | - | | 53.00 | | 53.00 | | 53.00 | | 53.00 | | 53.00 | 53.00 | 53.00 | |
| 03. | ‡gqv`x F‡Yi wKw¯Í cwi‡kva | - | | 8.32 | | 8.28 | | 8.28 | | 8.28 | | 8.28 | 8.28 | 8.28 | |
| 04. | my` cwi‡kva (PtcyuwR I †gqvw` FY) |  | | 14.29 | | 13.08 | | 11.88 | | 10.68 | | 9.48 | 7.02 | 5.82 | |
| 05. | Ab¨vb¨ | - | | - | | - | | - | | - | | - | - | - | |
| ‡gvU ewntcÖevn | | 98.00 | | 75.61 | | 74.36 | | 73.16 | | 71.96 | | 70.76 | 68.30 | 67.71 | |
| Znwej DØ„Ët | | - | | 52.19 | | 54.94 | | 57.81 | | 59.95 | | 62.73 | 66.80 | 69.07 | |

Znwej cÖevn weeiYx †gvZv‡eK cÖKí cwiPvjbvq ch©vß Znwej we`¨gvb \_vK‡e| cÖK‡í †Kvb Znwej msKU †`Lv †`‡e bv|

**cÖK‡í AePq I Kic~e© eQiwfwËK gybvdvt (jÿ UvKvi As‡K)**

|  |  |
| --- | --- |
| **eQi** | **gybvdv** |
| 1g ermi | 52.19 |
| 2q ermi | 54.94 |
| 3q ermi | 57.81 |
| 4\_© ermi | 59.95 |
| 5g ermi | 62.73 |
| 6ô ermi | 66.80 |
| 7g ermi | 69.68 |

**AePq‡hvM¨ g~jabx mvgMÖxi g~j¨ 84.00 UvKv|**

Cost of the assets – salvage value

Life of the assets

AePq =

84,000-30,00

7 eQi

=7.71 jÿ UvKv (d¬vU †i‡U cÖwZ eQ‡ii AePq)

**AwR©Z gybvdv wfwËK K¨vk †d¬vweeiYx** (As per year-wise return gained from the Project)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| µwgK bs | weeiY | 1g ermi | 2q ermi | 3q ermi | 4\_© ermi | 5g ermi | 6ô ermi | 7g ermi |
| 01. | Profit before dep. & tax | 52.19 | 54.94 | 57.81 | 59.95 | 62.73 | 66.80 | 69.68 |
| 02. | AePq | 7.71 | 7.71 | 7.71 | 7.71 | 7.71 | 7.71 | 7.71 |
| 03. | U¨v· c~e© gybvdv | 44.48 | 47.23 | 50.10 | 52.24 | 55.02 | 59.09 | 61.97 |
| 04. | U¨v· 30% (AvbygvwbK) | 13.34 | 14.16 | 15.03 | 15.67 | 16.50 | 17.72 | 18.59 |
| 05. | U¨v· cieZ©x gybvdv | 31.14 | 33.07 | 35.07 | 36.57 | 38.52 | 41.37 | 43.38 |
| 06. | + AePq | 7.71 | 7.71 | 7.71 | 7.71 | 7.71 | 7.71 | 7.71 |
| 07. | Cash before terminal Cash inflow | 38.85 | 40.78 | 42.78 | 28.86 | 30.81 | 33.66 | 35.67 |
| 08. | Salvage Value (AePq cieZx© m¤ú‡`i g~j¨) | - | - | - | - | - | - | 30.00 |
| 09. | PjwZ cyuwR | - | - | - | - | - | - | 53.00 |
| 10. | bxU K¨vk †d¬v | 38.85 | 40.87 | 42.78 | 28.86 | 30.81 | 33.66 | 118.67 |

**†bvU t** AePqK…Z A‡\_©i Ici U¨v· cÖ‡`q bq| G Kvi‡Y Profit before dep. & tax n‡Z AePq eve` cÖwfkbK…Z A\_© we‡qvM K‡i U¨v·c~e© gybvdv wbiæcY K‡i cÖ`vb‡hvM¨ Ki Gi cwigvY wba©viY Kiv n‡q‡Q| Gici U¨v·cª`vb cieZ©x K¨vk Gi m‡½ AePq eve` cÖwfkbK…Z A\_© †hvM K‡i cÖK„Z Cash Position wba©viY Kiv n‡q‡Q|

**cÖK‡í wewb‡qvMK…Z A‡\_©i** Pay back Period wba©viYt

|  |  |  |
| --- | --- | --- |
| ermi | bxU K¨vk Bb‡d¬v | wKDwgwjwUf K¨vk Bb‡d¬v |
| 1g ermi | 38.85 | 38.85 |
| 2q ermi | 40.87 | 79.63 |
| 3q ermi | 42.78 | **122.41** |
| 4\_© ermi | **28.86** | 151.27 |
| 5g ermi | 30.81 | 182.08 |
| 6ô ermi | 33.66 | 215.74 |
| 7g ermi | 118.67 | 334.41 |

151.00-122.41

28.86

Pay back Period = 3 ermi +

3 ermi ( c~Y© ermi) + 0.990 (LwÛZ/AvswkK mgq)

= 3.99 ermi|

‡c e¨vK wcwiqW MÖnY‡hvM¨| KviY wewb‡qvMK„Z A\_© ev Znwej 3.99 erm‡iB D‡V Avm‡e| Kv‡RB ‡c e¨vK wcwiqW we‡ePbvq cÖKíwU fvqvej|

**Average Profit (Mo gybvdv)**

31.14+33.07+35.07+36.57+38.52+41.37+43.38

7

= 37.02 jÿ UvKv|

151.00 jÿ UvKv

2

**Average Investment** 151151

= 75.50 jÿ UvKv|

*37.02*

*75.50*

*Average Profit*

*Average Investment*

***Average rate of return (ARR)*** *= = =0.49 UvKv*

*(iii) Net present value calculation :*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Year**  **A** | **Cash flow**  **B** | **Discount factor @ 20% C** | **Present value of Net Benefit**  **( B × C)** | **Discount factor @ 25% E** | **Present value of Net Benefit**  **(B × E)** |
| 1 | 38.85 | .8333 | 32.37 | .8000 | 31.08 |
| 2 | 40.78 | .6944 | 28.31 | .6400 | 26.09 |
| 3 | 42.78 | .5787 | 24.75 | .5120 | 21.90 |
| 4 | 28.86 | .4823 | 13.91 | .4096 | 11.82 |
| 5 | 30.81 | .4019 | 12.38 | .3277 | 10.09 |
| 6 | 33.66 | .3349 | 11.27 | .2621 | 8.42 |
| 7 | 118.67 | .2791 | 33.12 | .2097 | 24.88 |
| *P. V of cash flow* | - | - | **157.11** | - | **134.28** |
| *Less :* ***Investment*** | - | - | 151.00 |  | 151.00 |
| *Net Present value (NPV)* | - | - | 6.11 |  | -16.72 |

|  |  |
| --- | --- |
| IRR- Internal Rate of Return  *C*  *D*  *IRR = A + ×(B-A)*  *6.11*  *22.83*  *20% + × (25% – 20%)*  *= 20% + 1.34% = 21.34%*  *IRR is 6.84% above the investment rate (21.34-14.50)* | *Here,*  *A = Lower discount rate – 20%*  *B = Higher discount rate –25%*  *C = NPV at lower discount rate –6.11 lac*  *D = Difference between PV at Lower and higher discount rate – 22.83* |

DSCR **=** Gross Profit ( before Intt.& Tax)+Depreciation = 74.80Lac

Size of Installment 17.99(Excluding Intt. of C.C Loan)

= 3.93 times

|  |  |  |
| --- | --- | --- |
| BCR | = | 157.11 |
| 151.00 |

=1 t 1.04

GK bR‡i cÖK‡íi Avw\_©K we‡køl‡Yi Z\_¨t

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| µwgK bs | weeiY | cÖZ¨vwkZ AbycvZ ev gvb | cÖK‡í cÖK…Z Ae¯’v | gšÍe¨ |
| 01 | PBP- Pay Back Period | hZ Kg nq fv‡jv | 3.99 ermi | AbyK~j |
| 02 | BEP- Break Even Point | - | BDwb‡U-1654 gb  UvKvq- 18.52 jÿ UvKv | cÖK‡íi Drcv`b K¨vcvwmwU Required sale A‡cÿv †ekx nIqvq Zv AbyK~‡j i‡q‡Q| |
| 03 | Required sale | BEP Gi Ic‡i cÖZ¨vwkZ gybvdv †gvZv‡eK | BDwb‡U-2718 gb  UvKvq- 30.44 jÿ UvKv  cÖK„Z Drcv`b ÿgZv 3887 gb UvKv-43.53 jÿ UvKv |
| 04 | NPV-Net Present Value | 0 A\_ev Gi †ekx| | 6.11 jÿ UvKv | AbyK~j |
| 05 | BCR-Benefit Cost Ratio | 1 A\_ev 1 Gi †ekx | 1t 1.04 | AbyK~j |
| 06 | IRR-Internal Rate of Return | wewb‡qv‡Mi my` nvi n‡Z Kgc‡ÿ 5% †ekx | 21.34%  my` nvi 14.50% | AbyK~j |
| 07 | DSCR- Debt Service Coverage Ratio | GK ev Z`ya© | 3.93% | AbyK~j |
| 08 | Average rate of return (ARR) | hZ †ekx nq fv‡jv| GKvwaK cÖK‡íi Zzjbvi †ÿ‡Î ‡hwUi ARR ‡ekx ‡mwU fv‡jv| | 0.49 UvKv | m‡šÍvlRbK| |

**PjwZ cyuwR FY cÖ¯Íve cÖwµqvKiY**

**iYwRr Kygvi †mb**

**Abyl` m`m¨**

e¨emvwqK Kvh©µg cwiPvjbvi gva¨‡g gybvdv AR©b e¨vs‡Ki Ab¨Zg jÿ¨| G j‡ÿ¨ msM„wnZ AvgvbZ Ges Ab¨vb¨ Drm ‡\_‡K cÖvß Znwej Zvij¨ msiÿY mv‡c‡ÿ FY wn‡m‡e wewb‡qvM Kiv n‡q \_v‡K| KviY e¨vs‡Ki Av‡qi cÖavb Drm n‡jv wewb‡qvMK…Z FY n‡Z cÖvß my` | ivRkvnx K…wl Dbœqb e¨vsK K…wlLv‡Z FY mieiv‡ni Rb¨ GKwU we‡klvwqZ e¨vsK n‡jI GwU wgkÖ e¨vswKs Kvh©µg cwiPvjbv K‡i \_v‡K| Bnv wewfbœ Lv‡Z Ges D‡Ï‡k¨ FY cÖ`vb K‡i| ‡cÖvWvKkb †µwWU QvovI wewfbœ Aby‡gvw`Z Lv‡Z cÖKí FY Ges e¨emv Kvh©µ‡g bM` g~jab eve` PjwZ cyuwR FY cÖ`vb Gi Ab¨Zg KvR|

**PjwZ cyuwR t** PjwZ cyuwR n‡jv bM` g~jab FY| cY¨ Drcv`b, cÖwµqvKiY, wecYb cÖf…wZ A\_©‰bwZK Kg©KvÛ cwiPvjbvi Rb¨ bM` g~jab Pvwn`v c~i‡Yi wbwg‡Ë PjwZ cyuwR FY A\_ev IqvwK©s K¨vwcU¨vj cÖ`vb Kiv nq| †UªwWs Ges cÖ‡mwms Dfq‡ÿ‡Î PjwZ g~jab cÖ`vb Kiv nq| cY¨ µq K‡i mivmwi H cY¨ wewµ- G RvZxq e¨emv‡q PjwZ cyuwR FY weZiY Kiv

nq Zv n‡jv PjwZ cyuwR (†UªwWs ) Ges cY¨ µq Zv iæcvšÍiKiY c~eK wewµ- G RvZxq e¨emv‡q cÖ`vbK…Z PjwZ cyuwR FY n‡jv- PjwZ cyuwR (cÖ‡mwms)|

FY cÖ¯Íve g~j¨vqb n‡jv FY gÄyi/weZiY c~e© we‡kølY ev Pre-Investment Analysis| †h ‡Kvb wewb‡qv‡M SzuwK \_v‡K| SzuwK n«vm K‡i FY weZiY Kivi wbwg‡Ë weZi‡Yi c~‡e©B bvbv cÖKvi ch©v‡jvPbv I DcvË we‡kølY Kivi cÖ‡qvRb nq| DËg wewb‡qv‡Mi Rb¨ FY cÖ¯Íve cÖwµqvKi‡Yi †ÿ‡Î wb¤œewY©Z wel‡qi cÖwZ bRi ivL‡Z nq t

* Person – e¨w³
* Purpose - D‡Ïk¨
* Safety - wbivcËv
* Liquidity - Zvij¨
* Profitability - gybvdv-cÖeYZv
* Security – RvgvbZ
* National Interest - RvZxq ¯^v\_©

G welq¸‡jvi cÖwZ jÿ¨ †i‡L †h †Kvb FY cÖ¯Íve g~j¨vq‡b wb¤œewY©Z Aspect-¸‡jv we‡ePbvq wb‡q Gj Gd-5 ev AwZwi³ KvM‡R wewb‡qv‡Mi †hŠw³KZv e¨vL¨v K‡i F‡Yi mycvwik Ki‡Z nq t

1. **cÖvwZôvwbK welq (Organizational aspect) t** G‡ÿ‡Î cÖKí/e¨emv cÖwZôv‡bi bvg, wVKvbv, gvwjKvbv (GKK, Askx`vix ev †hŠ\_) wel‡q Z\_¨ we‡kølY Kiv nq| †UªW jvB‡mÝ, Pzw³cÎ, wbeÜbcÎ, Kvh©vi‡¤¢i AbygwZcÎ, e¨vsKv‡ii bvg, †jb‡`b BZ¨vw` welq we‡ePbvq wb‡Z nq|
2. **e¨e¯’vcbvMZ welq (Managerial aspect) t** cÖK‡íi e¨e¯’vcbvi aiY- G wel‡q D‡`¨v³vi cÖ‡qvRbxq `ÿZv, AwfÁZv, ‰bwZKZv, `~i`k©xZv Av‡Q wK bv Zv we‡ePbvq wb‡Z n‡e|
3. **evRvi e¨e¯’v (Marketing aspect) t** †h c‡Y¨i e¨emv †m c‡Y¨i evRvi †Kgb A\_©vr eZ©gvb Pvwn`v, fwel¨r m¤¢vebv, evRv‡i cÖwZ‡hvwMZvi Ae¯’v, Avg`vbx, ißvwb, BZ¨vw` wel‡q Av‡jvKcvZ Ki‡Z nq|
4. **KvwiMwi welq (Technical aspect) t** cÖK‡íi Ae¯’vb, †hvMv‡hvM I AeKvVv‡gvMZ myweav, feb wbg©vY, cÖKí hš¿cvwZ cÖvwßi my‡hvM I m¤¢vebv, `ÿ‡jvKej, we`y¨r I cvwbi e¨e¯’v BZ¨vw` wel‡q Z\_¨ we‡kølY I we‡ePbv Ki‡Z nq|
5. **Av\_© mvgvwRK Ae¯’v (Socio-economic aspect) t** cÖK‡íi d‡j Av\_© mvgvwRK †ÿ‡Î Gi cÖfve- †hgb GjvKvi Dbœqb, Kg©ms¯’vb, cwi‡ek `~lY cÖf„wZ welq we‡ePbv Ki‡Z nq|
6. **Avw\_©K welq (Financial aspect) t** cÖK‡íi FY Pvwn`v Avq-e¨q, gybvdvi wnmve, Znwej cÖevn, wewfbœ AbycvZ (Ratio) we‡kølY Financial aspect Gi AšÍM©Z| cÖKíwU Avw\_©K we‡ePbvq Dchy³ wK bv Zv Gme we‡køl‡Y cvIqv hvq|
7. **RvgvbZMZ welq (Security aspect) t** wewb‡qvMK…Z A‡\_©i wbivcËv wbwðZK‡Yi j‡ÿ¨ F‡Yi wecix‡Z MÖnY‡hvM¨ RvgvbZ, mnvqK Rvgvb‡Zi welq we‡ePbvq wb‡Z nq|

PjwZ cywRu FY e¨emv cwiPvjbvi Rb¨ cÖ`vbK…Z ¯^í †gqv`x bM` cyuwR FY| G ai‡Yi F‡Yi †ÿ‡Î F‡Yi m‡ev©”P wjwgU ev D‡Ëvjb mxgv Ges g¨vPzBwiwU †WU wbav©iY K‡i †`qv nq| FY MÖnxZv wba©vwiZ mgq Ges mxgvi g‡a¨ ‡jb‡`b Ki‡Z cv‡ib| cÖwZ P‡µ FYwU mgš^q Ki‡Z nq Ges ‡gqv` †kl nIqvi `yBgvm c~‡e© Zv bevqb K‡i †bqvi my‡hvM \_v‡K|

**Pµt** Pµ A\_© wbw`©ó mgqKvj| e¨vsK n‡Z FY MÖnY K‡i cY¨ µq Ges wecYb K‡i cyYivq Zv bM‡` iæcvšÍi (e¨vs‡K Rgv`vb) Kivi Rb¨ cÖ‡qvRbxq wba©vwiZ mgq‡K GK Pµ ejv nq| e¨emvi cÖK…wZ‡f‡` PµKvj wewfbœ n‡Z cv‡i| ev¯Íe Ae¯’v we‡ePbv K‡i PµKvj wbav©iY Kiv n‡q \_v‡K|

**Turn Over**t †jb‡`‡bi aiY ev Trend of Transaction ch©v‡jvPbvi Rb¨ PjwZ cuywR F‡Yi Turn Over hvPvB Kiv nq| Turn Over n‡jv FY †dir Avmv| †Kvb PjwZ cyuwR F‡Yi †µwWU Kjv‡g RgvK…Z A\_© n‡Z UvY© Afv‡ii aviYv cvIqv hvq|

gÄyixK…Z wjwg‡Ui wecix‡Z D‡ËvjbK…Z A\_© cybtRgv cÖ`vb n‡jv Turn Over| GKwU PjwZ cyuwR FY wnmv‡ei Credit Summation n‡jv wbw`©ó mg‡q H FY wnmv‡ei Total Turn Over| ‡Kvb FY MÖwnZvi F‡Yi †jb‡`b m‡šÍvlRbK wK bv Zv Uvb©Afvi n‡Z aviYv cvIqv hvq|

F‡Yi †ÿ‡Î 360 Kg©w`e‡m GK eQi we‡ePbv Kiv nq| 360 Kg©w`em‡K PµKvj w`em w`‡q fvM K‡i Numberof Cycle (Pµ msL¨v) cvIqv hvq| Loan Limit ‡K Number of Cycle (Pµ msL¨v) Øviv ¸Y Ki‡j †h AsK cvIqv hvq Zv n‡jv GKwU PjwZ cuywR FY wnmv‡ei **cÖZ¨vwkZ/m‡šÍvlRbK**Turn Over| FY wnmv‡ei Total TurnOver ev Credit Summation †K Limit Øviv fvM Ki‡j **cÖK…Z**Turn Over Rvbv hvq|

PjwZ cyuwR FY we‡ePvbv Ki‡Z n‡j cÖ\_‡g GK P‡µ PjwZ cyuwR F‡Yi Pvwn`v wbiæcY Kiv nq Ges Pvwn`vi wfwË‡Z cÖ‡qvRbxq BKzBwU Ges mnvqK RvgvbZ mv‡c‡ÿ F‡Yi gÄyix cÖ`vb Kiv nq| GKwU PjwZ FY cÖ¯Íve cÖwµqvKi‡Y Avw\_©K we‡køl‡Yi †ÿ‡Î wb¤œiæc c×wZ AbymiY Kiv †h‡Z cv‡i|

PjwZ cywRu F‡Yi Avw\_©K g~j¨vqb

**PjwZ cyuwR/IqvwK©s K¨vwcU¨v‡ji Pvwn`v wbiæcY**

1| (........% K¨vcvwmwU‡Z ˆ`wbK Drcv`b ÿgZv ............gY, cÖwZ g‡Yi g~j¨ .............. UvKv wnmv‡e)

jÿ UvKvq

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| A  µwgK bs | weeiY/`ªe¨vw`i d`© (Inventory) | wbiƒwcZ w`em msL¨v (Tied upperiod) | IqvwK©s K¨vwcU¨v‡ji Pvwn`v wbiƒcY (Assessmentof working capital) | |
| weeiY | UvKv |
|  | KuvPvgvj (Raw material)- Mg | ........w`b | 100 gY×15 w`b×900/- | 13.50 |
|  | Drcv`b cÖwµqvaxb (Work inProcess) | .........w`b | 100 gY×2 w`b×900/- | 1.80 |
|  | ‰Zix cY¨ (Finished Goods) | .........w`b | 100 gY×7 w`b×900/- | 6.30 |
|  | LyPiv hš¿cvwZ eve` LiP (Stores& Spares) | 1 P‡µ | AvbygvwbK | 0.50 |
|  | cÖvcbxq wnmve (Receivables) | .........w`b | 100 gY×5 w`b×900/- | 4.50 |
|  | bM` |  |  | 26.60 |
|  |  |  | **‡gvU** | **53.20** |
| B |  | | | |
|  | D‡`¨v³v KZ©„K A\_© ms¯’vb (Equity) |  |  | 16.20 |
|  | AePq |  |  |  |
|  | Ab¨vb¨ |  |  |  |
|  | ‡gvU ms¯’vb |  |  | 16.20 |
| C |  | | | |
|  | IqvwK©s K¨vwcU¨v‡ji bxU Pvwn`v (A-B) |  |  | 37.00 |

e¨vsK FY t 37.00, BKzBwU t 16.20 jÿ UvKv

wewb‡qvM AbycvZ ........ t ........—

e¨vL¨v t

1. KuvPvgvj t †Kvb e¨emv‡q †h KuvPvgv‡ji cÖ‡qvRb nq Zvi K‡qKw`‡bi e¨envi‡hvM¨ cwigvY KuvPvgvj gRy` ivL‡Z nq| G eve` cÖ‡qvRbxq A\_© W/C Gi Pvwn`v wbiæc‡Y wnmv‡e wb‡Z nq|
2. Drcv`b cÖwµqvaxb t KuvPvgv‡ji 1wU Ask Drcv`b cÖwµqvax‡b Pjgvb \_v‡K| ˆ`wbK Drcv`b ÿgZvi AvbygvwbK 2/3 ¸Y cwigvY KuvPvg‡ji g~j¨ G Lv‡Z wnmvevq‡b wb‡Z nq|
3. gRy` ˆZix cY¨ t Drcv`‡bi m‡½ m‡½B †Kvb cY¨ evRviRvZ Kiv m¤¢e nq bv| Drcvw`Z c‡Y¨i wKQz cwigvY cY¨ Drcv`b cÖwµqvq gRy` Ae¯’vq 2/4 w`b \_vK‡Z cv‡i| G eve` A‡\_©i ms¯’vb I W/C wnmvevq‡b AšÍf©~³ ivL‡Z nq|
4. LyPiv hš¿cvwZi LiP t cÖK‡íi †gwkbvixi ÿqÿwZ RwbZ e¨q wbe©v‡ni Rb¨ wKQz LiP cÖwfk‡b ivL‡Z nq|
5. cÖvcbxq wnmve (Receivables) t cY¨ evRv‡i hvIqvi m‡½ m‡½ bM` g~j¨ cvIqv hvq bv| A‡bK †ÿ‡Î euvKx‡Z wewµ Ki‡Z nq hvi g~j¨ nv‡Z Avm‡Z 2/4 w`b mgq jvM‡Z cv‡i| G eve`I A‡\_©i ms¯’vb ivL‡Z nq|
6. bM` A\_© t Drcv`b cÖwµqv Pvjv‡Z cwiPvjb e¨q wbe©v‡ni Rb¨ bM` wKQz A‡\_©i cÖ‡qvRb| PjwZ cuywR Pvwn`v wbiæc‡Y G eve` wKQz A‡\_©i eivÏ ivL‡Z nq|

wewfbœ ch©v‡q wbiƒwcZ A‡\_©i cwigvY †hvM K‡i PjwZ cyuwRi †gvU cwigvY wbiƒcY Ki‡Z nq| Gi ci D‡`¨v³v KZ©„K A\_©ms¯’vb, AePq, euvKx‡Z KuvPvgvj µq cÖf…wZ eve` †h cwigvY Znwej msKzjvb n‡eZv ev` w`‡q bxU PjwZ cuywRi Pvwn`v wbiƒwcZ n‡e| †gvU Drcv`b e¨‡qi 70% e¨vsK FY we‡ePbv Kiv hv‡e|)

Ke--9t41

wb¤œewY©Z c×wZ‡ZI PjwZ cyuwR F‡Yi Pvwn`v wbiƒcY Kiv †h‡Z cv‡it

**PjwZ cuywRi Pvwn`v (............... w`‡bi P‡µ)**

**e¨‡qi cÖv°jb**

1| **µq t**

c‡Y¨i weeiY cwigvY `i`vg

(K)

(L)

(M)

2| Ab¨vb¨ cwiPvjb e¨q t

(K) Ni fvov (hw` \_v‡K)

(L) cwienb e¨q

(M) gRyix

(N) we`y¨r LiP

(O) Ab¨b¨ e¨q

|  |
| --- |
| ‡gvU e¨q |
|  |
| D‡`¨v³v KZ©„K A\_© ms¯’vb |
|  |
| PjwZ cu~wRi Pvwn`v |

Rbve t ......................................., wcZv t ............................, MÖvg t ......................., Dc‡Rjv t ..................., †Rjv t ivRkvnx Gi f~uwl gv‡ji e¨emv‡q PjwZ cywRu F‡Yi Avw\_©K g~j¨vqb|

PjwZ cywR F‡Yi Pvwn`v wbiæcY

jÿ UvKvi As‡K

µwgK bs weeiY UvKvi cwigvY

01. cY¨/KvuPvgvj µq ........

02. ‡`vKvb fvov ........

03. Kg©Pvixi †eZb eve` ........

04. kÖwg‡Ki gRyix eve` ........

05. cwienb e¨q ........

06. we`y¨r wej .........

07. Ab¨vb¨ e¨q .........

‡gvU e¨q (GK P‡µ) ........

&

BKzBwU ev D‡`v³v KZ…©K A\_© ms¯’vb ........

PjwZ cywuR F‡Yi Pvwn`v ........

e¨vsK FY Ges D‡`¨v³vi wewb‡qvM AbycvZ ........ t ........

**jvf-ÿwZi weeiYx ( 90 w`‡bi GK P‡µ)**

jÿ UvKvi As‡K

K) e¨q

µwgK bs weeiY UvKvi cwigvY

01. cY¨/KvuPvgvj µq .........

02. ‡`vKvb fvov ..........

03. Kg©Pvixi †eZb eve` .........

04. kÖwg‡Ki gRyix eve` .........

05. cwienb e¨q ..........

06. we`y¨r wej .........

07. Ab¨vb¨ e¨q ..........

‡gvU e¨q ( GK P‡µ) .........

**L) Avq**

1) cY¨ wewµZ Avq ........

2) Ab¨vb¨ Avq..........

‡gvU Avq (1+2) ........

M) ‡gvU gybvdv .........

N) 14% my‡` 10.00 jÿ UvKvi 90 w`‡bi my` .........

O) bxU gybvdv (M-N) .........

**Znwej cÖevn weeiYx (90 w`‡bi GK P‡µ)**

**AvšÍtcÖevn**

µwgK bs weeiY UvKvi cwigvY (jÿ UvKvq)

1. e¨vsK FY ........
2. BKzBwU ........
3. ‡gvU/MÖm cÖwdU ........
4. Ab¨vb¨ (hw` \_v‡K) ........

-

‡gvU AvšÍt cÖevn .........

**ewnt cÖevn**

µwgK bs weeiY UvKvi cwigvY 01. cwiPvjb e¨q ..........

02. FY cwi‡kva (Avmj) .........

03. my` cwi‡kva ........

04. Ab¨vb¨ e¨q ........

‡gvU ewntcÖevn ..........

Znwej DØ„Ë ........

Znwej cÖevn weeiYx‡Z abvZ¡K Ae¯’v cÖwZdwjZ nIqvq e¨emv‡q chv©ß Znwej we`¨gvb \_vK‡e| e¨emv‡q Znwej NvUwZi NU‡e bv e‡j cÖZxqgvb nq|

**GK bR‡i cÖ¯ÍvweZ F‡Yi Z\_¨t**

|  |  |
| --- | --- |
| F‡Yi D‡Ïk¨ t |  |
| cÖ¯ÍvweZ e¨vsK F‡Yi cwigvY t |  |
| D‡`¨v³vi wbR¯^ wewb‡q‡Mi cwigvY t |  |
| e¨vsK I D‡`¨³vi wewb‡qvM AbycvZ t |  |
| Rvgvb‡Zi cÖK„wZ t |  |
| Rvgvb‡Zi g~j¨ t |  |
| FYvs‡Ki wecix‡Z M„wnZ Rvgvb‡Zi nvi t |  |
| c~e©eZx© wjwg‡Ui cwigvY t |  |
| cÖZ¨vwkZ UvY© Afvi Gi cwigvY t | ........¸Y, Uvt............. |
| cÖK…Z UvY© Afvi Gi cwigvY t | ........¸Y, Uvt............. |
| wmAvBwe msµvšÍ Z\_¨ t |  |
| wmAviwR (†MÖwWs) t |  |

g~j¨vqbKvix Kg©KZ©vi ¯^vÿi e¨e¯’vc‡Ki cÖwZ¯^vÿi

**PjwZ cu~wR FY gÄyi, bevqb I mgš^q c×wZ**

**‡gvt gwebyi iwk` miKvi**

**Abyl` m`m¨**

* ivRkvnx K…wl Dbœqb e¨vs‡Ki PvU©vi Abymv‡i wewfbœ cÖKvi K…wl wfwËK e¨emv evwYR¨ Ges Drcv`bgyLx wkí-cÖKí cwiPvjbvi Rb¨ mvaviYZ wb¤œiæc †ÿ‡Î PjwZ c~uwR FY (†UªwWs I cÖ‡mwms) cÖ`vb Kiv nq t
  + K…wl cY¨ wecYb I cwienb, Avg`vbx I ißvbxKiY BZ¨vw` e¨emvi Rb¨ ¯^í †gqv`x PjwZ cu~wR FY †`qv nq| GB FY †KejgvÎ c‡Y¨i †UªwWs Gi mv‡\_ m¤ú„³|
  + ‡Kvb wkí-cÖK‡í cY¨ Drcv`b/cÖwµqvKi‡Yi Rb¨ ¯^í †gqv`x PjwZ cu~wR FY †`qv nq| GB FY cÖK‡íi Drcv`‡bi mv‡\_ m¤ú„³|
  + PjwZ cu~wR FY 3 (wZb) cÖKv‡i cÖ`vb Kiv nq t
    - nvB‡cvw\_‡Kkb;
    - ‡cøR;
    - nvB‡cvw\_‡Kkb I †cøR Dfq cÖKvi GK‡Î|
* **FY Av‡e`b cÖ¯Íve cÖwµqvKiY t**
  + FY Av‡e`bcÎ MÖnY (GjGd-8);
  + D‡`¨v³v wbe©vP‡bi †ÿ‡Î FY MÖnxZvi †hvM¨Zv welqK mwVK Z\_¨vw` hvPvBKiY;
  + FY cÖ¯Íve g~j¨vq‡bi c~e©vby‡gv`b cÖwZ‡e`b c~iY (GjGd-5) I FY gÄyixi mycvwik cÖ`vb;
  + gÄyiKvix KZ©„c‡ÿi wbKU FY cÖ¯Íve †cÖiY|
* **FY cÖwµqvKiY I eÜKx `wjj m¤úv`b wd t**
  + **FY cÖwµqvKiY wdm t** Av‡e`bK…Z FY As‡Ki 0.50% A\_©vr cÖwZ nvRv‡i 5/- (cuvP) UvKv, Z‡e m‡e©v”P 2,00,000/- (`yB jÿ) UvKvi AwaK n‡e bv|
  + **eÜK `wjj m¤úv`b wdm t** gÄyixK…Z FY As‡Ki 0.50% A\_©vr cÖwZ nvRv‡i 5/- (cuvP) UvKv Z‡e m‡e©v”P 1,00,000/- (GK jÿ) UvKv|
  + **f¨vU Av`vq t** FY cÖwµqvKiY wdm Ges eÜKx `wjj m¤úv`b wd‡mi Dci wbw`©ó nv‡i f¨vU Av`vq Ki‡Z n‡e|

**(‡idv‡iÝ mvK©yjvi t FY I AwMÖg wefvM-1, mvK©yjvi bs-10/2011, ZvwiL t 22-12-2011)**

* **FY cÖ¯Íve cÖwµqvKi‡Yi †PK wjó t**
  + gvV Kg©KZ©v I kvLv e¨e¯’vc‡Ki mycvwikcÎ;
  + ‡Rvbvj/wefvMxq †µwWU KwgwUi mycvwikcÎ;
  + ‡Rvbvj e¨e¯’vcK/wefvMxq gnve¨e¯’vc‡Ki mycvwikcÎ;
  + Da©Zb KZ©„c‡ÿi wbKU cÖ¯Íve †cÖi‡Yi ¯§viKwjwc;
  + c~e©vbygvb cÖwZ‡e`b;
  + FY MÖn‡Yi Rb¨ D‡`¨v³vM‡Yi m¤§wZcÎ/‡Kv¤úvbxi †iRy‡jkb;
  + ¯’vbxq e¨vsK/Avw\_©K cÖwZôv‡bi `vq-‡`bv welqK gZvgZ;
  + wmAvBwe wi‡cvU©/Bb‡Kvqvix dig †cÖi‡Yi diIqvwWs †jUv‡ii Abywjwc;
  + wmAviwR wi‡cvU©;
  + 50.00 jÿ I Z`ya© mxgvi F‡Yi †ÿ‡Î RvgvbZx m¤úwËi g~j¨vqY cÖwZ‡e`b|
  + e¨w³i bv‡g/cÖwZôv‡bi FY Av‡e`b dig c~iY K‡i di‡gi cÖwZ c„ôvq wba©vwiZ As‡k FY Av‡e`bKvixM‡Yi c~Y© bvg wj‡L ¯^vÿi cÖ`vb Ki‡Z n‡e| cÖwZôv‡bi †ÿ‡Î mxj †gvni e¨envi Ki‡Z n‡e;
  + FY Av‡e`b di‡gi wba©vwiZ RvqMvq FY Av‡e`bKvixi ¯^vÿi mZ¨vwqZ K‡i w`‡Z n‡e;
  + FY Av‡e`bKvixi mv¤úªwZK †Zvjv mZ¨vwqZ Qwe;
  + D‡`¨v³vi RvZxqZv I bvMwiKZ¡ mb`cÎ wb‡Z n‡e;
  + ‡UªW jvB‡mÝ;
  + AvqKi mb`cÎ wb‡Z n‡e (D‡`¨v³v I †Kv¤úvbxi Rb¨ c„\_K c„\_K fv‡e);
  + D‡`¨v³v PvKzwiRxwe n‡j wb‡qvMKvix KZ©„c‡ÿi wbKU n‡Z AbvcwËcÎ wb‡Z n‡e;
  + e¨emv cÖwZôv‡bi/cÖK‡íi ˆea we`y¨r ms‡hvM/mieivn msµvšÍ mb`cÎ Ges nvjbvMv` we`y¨r wej cwi‡kv‡ai iwk`;
  + BDwbqb cwil`/‡cŠimfv/wmwU K‡c©v‡ik‡bi U¨v· cwi‡kv‡ai iwk`;
  + Askx`vwi cÖwZôv‡bi †ÿ‡Î cvU©bvikxc `wjj| FY MÖn‡Yi Rb¨ Askx`viM‡Yi m¤§wZcÎ;
  + wjwg‡UW †Kv¤úvbxi †ÿ‡Î †g‡gv‡iÛvg GÛ AvwU©‡Kj&m Ae G¨v‡mvwm‡qkb, mvwU©wd‡KU Ae Bb K‡c©v‡ikb, e¨emv Avi‡¤¢i mb`cÎ, cwiPvjKe„‡›`i ó¨vUvm mn wVKvbv m¤^wjZ ZvwjKv, 3 eQ‡ii e¨vjvÝ mxU I jvf-‡jvKmv‡bi wnmve, FY MÖnY msµvšÍ †Kv¤úvbxi mfvi wm×všÍ, cwiPvjK e„‡›`i m¤ú` I `vq-‡`bvi †Nvlbv cÎ BZ¨vw` wb‡Z n‡e;
  + F‡Yi wecix‡Z cÖ`Ë mnvqK RvgvbwZ m¤úwËi gvwjKvbv ¯^Ë¡ welqK `wjj `¯Ív‡eR (g~j `wjj, GmG/AviGm †iKW©, cÖ¯ÍvweZ LwZqvb, wWwmAvi, LvRbvi `vwLjv Ges gvwjKvbv n¯ÍvšÍi welqK †PBb WKz‡g›U BZ¨vw`) bw\_f~³ Ki‡Z n‡e Ges GZ`msµvšÍ kvLv e¨e¯’vc‡Ki cÖZ¨qbcÎ;
  + mnvqK RvgvbZ wnmv‡e cÖ`Ë `vjvb †KvUvi Aby‡gvw`Z bKkv I g~j¨vqb mb`cÎ MÖnY Ki‡Z n‡e hv g~j¨vqbKvix Kg©KZ©v, e¨vs‡Ki cÖ‡KŠkjx Ges kvLv e¨e¯’vcK KZ…©K cÖwZ¯^vÿwiZ n‡Z n‡e;
  + mnvqK RvgvbwZ m¤úwËi g~j¨ wbiƒcb msµvšÍ Z\_¨vw`;
  + eÜKx m¤úwËi gvwjKvbv ¯^Ë¡ wel‡q g~j¨vqbKvix Kg©KZ©v/kvLv e¨e¯’vcK I AvBb Dc‡`óv/c¨v‡bj G¨vW‡fv‡K‡Ui AvBbMZ gZvgZ;
  + eÜKx m¤úwËi wb®‹›UKZv/`vqgy³ Zjøvkx wi‡cvU©|
* **F‡Yi cwigvY wba©viY t** †Kvb e¨emv ev cÖK‡íi D‡`¨v³vi `ÿZv I AwfÁZv, aviY ÿgZv, KuvPvgvj msMÖn myweav, cwiPvjb Pµ, Drcv`b I cÖkvmwbK e¨q, hš¿cvwZ †givgZ I iÿbv‡eÿY e¨q Ges Drcvw`Z cY¨ evRviRvZKiY e¨q BZ¨vw` we‡ePbvq wb‡q PjwZ cu~wR F‡Yi cwigvY wba©viY Ki‡Z nq|
* **cwiPvjb Pµ t** e¨emvi cÖK…wZ I cwiwa, wkí cÖK‡í Drcv`b Kg©Kv‡Ûi aiY, KuvPvgvj msMÖn, cÖwµqvKiY Ges wecYbKvj BZ¨vw` we‡ePbvq wb‡q PjwZ cu~wR F‡Yi cwiPvjb Pµ wbiƒcb Ki‡Z nq|
* **m¤¢ve¨Zv hvPvB t** PjwZ c~uwR FY cÖ¯Íve g~j¨vq‡bi †ÿ‡Î e¨emv/wkí-cÖK‡íi cÖvwZôvwbK, e¨e¯’vcbvMZ, evRviRvZKiY, KvwiMix, RvgvbZMZ, Av\_©-mvgvwRK Ges Avw\_©K w`K hvPvB I we‡kølb K‡i m¤¢ve¨Zv hvPvB K‡i †`L‡Z nq|
* **FY mycvwik I gÄyixi †ÿ‡Î we‡eP¨ welq mg~n t**
  + D‡`¨v³v‡K kvLvq m‡šÍvlRbKfv‡e AvgvbZ wnmve cwiPvjbv Ki‡Z n‡e;
  + D‡`¨v³v‡K 12 gvm †gqv‡` PjwZ cu~wR F‡Yi wjwgU gyÄyixi mycvwik/gÄyi Kiv hv‡e;
  + nvB‡cvw\_‡Kkb F‡Yi †ÿ‡Î e¨emvi hveZxq gvjvgvj cÖv\_wgK RvgvbZ wnmve eÜK \_vK‡e;
  + gRy` gvjvgv‡ji g~j¨mn weeiYx D‡`¨v³v KZ©„K ¯^vÿwiZ Ges g~j¨vqbKvix I kvLv e¨e¯’vcK KZ©„K cÖwZ¯^vÿwiZ n‡Z n‡e;
  + gRy` gvjvgv‡ji wba©vwiZ g~j¨ n‡Z D‡`¨v³vi gvwR©b (20%-30%) ev` w`‡q Aewkó g~j¨ mxgvi g‡a¨ hyw³hy³fv‡e F‡Yi cwigvY I Wªwqs cvIqvi wba©viY KiZt FY gÄyixi mycvwik/gÄyi Kiv hv‡e;
  + e¨vs‡Ki Aby‡gvw`Z Lv‡Z FY gÄyi Kiv hv‡e;
  + PjwZ cu~wR FY gRy` Ki‡Yi D‡Ï‡k¨ cÖ`vb Kiv hv‡e bv|
* **PjwZ c~uwR F‡Yi my` t**
  + PjwZ cu~wR F‡Yi my` ˆÎgvwmK wfwË‡Z Av‡ivc I Av`vq Ki‡Z n‡e;
  + mg‡q mg‡q F‡Yi Dci my` nvi cwieZ©b Kiv n‡q \_v‡K| †m‡ÿ‡Î cwiewZ©Z I cÖ‡hvR¨ nv‡i my` Av‡ivc I Av`vq Ki‡Z n‡e|
* **PjwZ cu~wR F‡Yi UvKv D‡Ëvjb t**
  + bZzb ev cÖ\_gevi wmwm F‡Yi UvKv weZiYKv‡j FY MÖnxZvi bv‡g wmwm wnmve I‡cwbs †iwRóv‡ii gva¨‡g PjwZ AvgvbZ wnmve †Lvjvi c×wZ Abymi‡Y GKwU wmwm wnmve Lyj‡Z n‡e Ges D³ wmwm wnmv‡ei wecix‡Z PjwZ AvgvbZ wnmv‡ei †PK ewn Bmy¨ Ki‡Z n‡e| D³ †P‡Ki cÖwZ cvZvq wnmve b¤^i e‡· Gfv‡e b¤^i wjL‡Z n‡e;

wmwm (nvB‡cvt)-01

wmwm (‡cøR)-02

* + FY MÖnxZv cieZ©x‡Z FYwU hZeviB bevqb ev ewa©Z KiYmn bevqb Kiæb bv †Kb Zuvi wmwm wnmve b¤^‡ii †Kvb cwieZ©b n‡e bv;
  + gÄyiK…Z wmwm wjwg‡Ui UvKv GK‡hv‡M cÖ`vb bv K‡i Wªwqs cvIqvi wba©vi‡Yi wfwË‡Z GKvwaK wKw¯Í‡Z cÖ`vb Ki‡Z n‡e;

**(‡idv‡iÝ t FY I AwMÖg wefvM-1, mvK©yjvi bs-19/1999, ZvwiL t 30-11-99 Ges mvK©yjvi †jUvi bs-06/2011, ZvwiL t 24-10-2011)**

* **‡cøR AvKv‡i PjwZ c~uwR FY t**
  + cY¨ eÜKx F‡Yi †ÿ‡Î gvjvgv‡ji ¸bv¸b I cwigvY mywbw`©ófv‡e wba©viY Ki‡Z n‡e;
  + gvjvgvj ZvrÿwbKfv‡e weµq‡hvM¨ n‡Z n‡e Ges evRv‡i Pvwn`v \_vK‡Z n‡e;
  + `xN© mgq gRy‡`i †ÿ‡Î cPbkxj gvjvgvj eÜK †bqv hv‡e bv;
  + eÜKx c‡Y¨i wecix‡Z exgv MÖnY Ki‡Z n‡e;
  + gRy`K…Z gvjvgv‡ii Dci FY MÖnxZvi c~Y© ¯^Ë¡ \_vK‡Z n‡e;
  + gvjvgvj m¤ú~Y© `vqgy³ n‡Z n‡e|
* **‡cøR ¸`v‡gi ˆewkó¨ t**
  + ¸`vg cvKv I gReyZ n‡Z n‡e;
  + ¸`vg bxPz I mu¨vZ‡mu‡Z RvqMvq Ges eb¨v cÖeb GjvKvq nIqv hv‡e bv;
  + ivmvqwbK cixÿvMvi ev ivmvqwbK RvZxq `ªe¨ ˆZix KviLvbvi mwbœKUeZ©x ¸`vg MÖnY‡hvM¨ bq;
  + ‡hvMv‡hvM e¨e¯’v fv‡jv Ges cY¨ ¸`vgRvZKiY I Lvjv‡m mgm¨v nq bv Ggb ¸`vg n‡Z n‡e;
  + ¸`v‡g `iRv Rvbvjv mxwgZ cwigvY \_vK‡e Ges †m¸wj gReyZ I wbivc` n‡e|
* **‡cøR FY weZiY t**
  + FY gÄyixc‡Îi kZ©vbyhvqx e¨e¯’vcK/‡Rvbvj e¨e¯’vcKMY evRvi`i, µq g~j¨, Pvjvb g~j¨, ißvbx g~j¨ (cÖ‡hvR¨ †ÿ‡Î) Ges K…wl Awa`ßi KZ…©K cÖPvwiZ evRvi`i BZ¨vw`i wfwË‡Z AZ¨šÍ mZK©Zvi mwnZ gRy` gvjvgv‡ji g~j¨ wba©viY c~e©K †cøR FY weZiY Ki‡eb;
  + FY gÄyixc‡Îi kZ©vbyhvqx wbw`©ó D‡Ëvjb mxgv ch©šÍ F‡Yi UvKv D‡Ëvjb Ki‡Z †`qv hv‡e;
  + gRy` gvjvgv‡ji QvocÎ †`qvi mgq FY Z`viKKvix Kg©KZ©v Ges kvLv e¨e¯’vcK evRvi`i Abyhvqx ev¯Íe m¤§Zfv‡e gvjvgv‡ji g~j¨ wba©viY Ki‡eb hv‡Z ¸`v‡g iwÿZ gvjvgv‡ji g~j¨ n‡Z my`mn mgy`q F‡Yi UvKv I Ab¨vb¨ Li‡Pi UvKv Av`vq wbwðZ Kiv hvq;
  + gRy` gvjvgv‡ji AwZ g~j¨vq‡bi d‡j hv‡Z cÖZviYvi NUbv bv N‡U †m wel‡q h‡\_ó mZK©Zv Aej¤^b Ki‡Z n‡e;
  + kvLv e¨e¯’vcK KZ…©K ¯^vÿwiZ wba©vwiZ †Wwjfvix AW©vi (GjGd-60U) di‡gi wb‡`©kbv †gvZv‡eK ¸`vg †\_‡K gRy` gvjvgvj Qvo Kiv hv‡e| †Kvb Ae¯’v‡ZB gvjvgvj eÜK †bevi mg‡q wba©vwiZ g~j¨ A‡cÿv Kg g~j¨ wbiƒcY K‡i QvocÎ †`qv hv‡e bv|
* **¸`vg cwiPvjbv t**
  + ¸`v‡gi mKj cÖKô e¨vs‡Ki Zvjvq eÜ ivL‡Z n‡e| Pvwe e¨vs‡Ki wbKU msiwÿZ \_vK‡e Ges ¸`vg ZË¡veavbKvix Kg©KZ©v gRy‡`i cwigvb mZK©Zvi mwnZ ch©‡eÿY Kivi wbwg‡Ë wngvMvi GjKvq 24 N›Uv Ae¯’vb Ki‡eb;
  + ¸`v‡gi cÖniv wbwðZ Kivi Rb¨ wek¦¯Í Ges wbf©i‡hvM¨ cÖ‡qvRbxq msL¨K ¸`vg †PŠwK`vi FY MÖnxZvi Li‡P wbhy³ Ki‡Z n‡e| ¸`vg †PŠwK`viMY 24 N›Uv cvjvµ‡g ¸`v‡g Ae¯’vb Ki‡eb;
  + ¸`vg †PŠwK`viMY eÜKK…Z gvjvgv‡ji cÖavb wR¤§v`vi| FY ZË¡veavbKvix Kg©KZ©v Ges kvLv e¨e¯’vcK KZ©e¨iZ †PŠwK`v‡ii Kg©KvÛ wbweofv‡e ch©‡eÿY Ki‡eb;
  + F‡Yi UvKv mgy`q Av`vq nevi ci †PŠwK`viMY‡K PvKzix †\_‡K Ae¨vnwZ cÖ`vb Kiv hv‡e;
  + e¨vsK eÜK MÖnxZv wnmv‡e eÜK `vZvi gvjvgv‡ji eÜKKvjxb mg‡q †Kvb ÿwZ mvab, webó, gv‡ji µgvebwZi Rb¨ `vqx \_vK‡e;
  + ¸`v‡g gvjvgvj msiÿ‡Yi mgq Dnvi c~Y©v½ wbivcËv wbwðZ Ki‡Yi Rb¨ AeKvVv‡gvMZ Ae¯’v ch©‡eÿY Ki‡Z n‡e;
  + e¨vs‡Ki ZvjvPvwe Øviv ¸`vg eÜ ivL‡Z n‡e Ges Pvwe e¨e¯’vc‡Ki wR¤§vq msiwÿZ \_vK‡e;
  + ¸`v‡gi Pvwe wbw`©ó cÖ‡qvRb Qvov Ges Pvwe †iwRóv‡i wjwce× bv K‡i e¨e¯’vc‡Ki e¨w³MZ wR¤§v n‡Z n¯ÍvšÍi Kiv hv‡e bv| gvjvgvj QvoKi‡Yi mgq Aby‡gvw`Z Kg©KZ©v †iwRóv‡i wjwce×KiY c~e©K ¸`vg Lyj‡eb Ges KvR †kl nevi ci †iwRóv‡i wjwce× K‡i Pvwe †dir w`‡eb|
* **PjwZ cu~wR** (**nvB‡cvt) F‡Yi `wjjvqb t** 
  + eÜKx `wjj (GjGd-13);
  + njdbvgv (GjGd-9);
  + wWwc †bvU (GjGd-20);
  + bM` e¨emvqx F‡Yi `wjj (GjGd-60 L, 300/- UvKvi G¨vW‡nwmf ó¨v¤ú hy³ K‡i);
  + ‡jUvi Ae Kw›UwbDBwU (GjGd-60 O, wWwc †bv‡Ui Abyiƒc nv‡i †iwfwbD ó¨v¤ú hy³ K‡i);
  + wifvBfvj †jUvi (GjGd-60 Q, wWwc †bv‡Ui Abyiƒc nv‡i †iwfwbD ó¨v¤ú hy³ K‡i);
  + ‡Kv¤úvbxi bv‡g `vq Av‡ivc (FY g¨vby‡qj 2q L‡Ûi cwiwkó-17 Abyhvqx);
  + FY Av‡e`bKvix wb‡R Ges †Kv¤úvbxi †ÿ‡Î mKj WvB‡i±iMY `wj‡j ¯^vÿi Ki‡eb|
* **PjwZ cu~wR (†cøR) F‡Yi `wjjvqb t** 
  + eÜKx `wjj (GjGd-13);
  + wWwc †bvU (GjGd-20);
  + bM` e¨emvqx F‡Yi `wjj (GjGd-60 K, mgy`q F‡Yi Dci 0.12% nv‡i G¨vW‡nwmf ó¨v¤ú hy³ K‡i)|
  + ‡jUvi Ae Kw›UwbDBwU (GjGd-60 O, wWwc †bv‡Ui Abyiƒc nv‡i †iwfwbD ó¨v¤ú hy³ K‡i);
  + ‡jUvi Ae wWm‡K¬Bgvi (GjGd-60 P);
  + wifvBfvj †jUvi (GjGd-60 Q, wWwc †bv‡Ui Abyiƒc nv‡i †iwfwbD ó¨v¤ú hy³ K‡i);
  + ¸`vg Kg©Pvixi Li‡Pi ÿgZv cÖ`vb cÎ (GjGd-60 Y);
  + ‡Kv¤úvbxi bv‡g `vq Av‡ivc (FY g¨vby‡qj 2q L‡Ûi cwiwkó-17 Abyhvqx);
  + †Kv¤úvbxi †ÿ‡Î mKj WvB‡i±iMY hveZxq `wj‡j ¯^vÿi Ki‡eb|
* **PjwZ cu~wR F‡Yi mnvqK RvgvbZ m¤úwËi g~j¨ wba©iY t**
  + ivKve KZ©„K A\_©vqbK…Z wkí cÖK‡íi hveZxq m¤úv`vw`i g~j¨ n‡Z cÖKí F‡Yi †gvU `vq ev` w`‡q DØ„Ë g~j¨ Øviv PjwZ cu~wR (nvB‡cvt) FY mxgvi †`o¸b (FY mxgvi 150%) Ave„Z n‡j Avjv`v mnvqK RvgvbZ MÖnY e¨wZ‡i‡K PjwZ cu~wR FY gÄyi Kiv hv‡e| †`o¸b Ave„Z bv n‡j AwZwi³ mnvqK RvgvbZ wb‡Z n‡e|
  + ivKve KZ©„K A\_©vqbK…Z †h mKj cÖKí PjwZ c~uwR wjwgU †fvM K‡i Avm‡Q †m mKj cÖKí m¤ú`vw`i g~j¨ wbiƒcY K‡i AePq ev` w`‡q †Kvb DØ„Ë g~j¨ bv \_vK‡j we`¨gvb nvB‡cvw\_‡Kkb FY mxgv bevqb gÄyi Kiv hv‡e| FY mxgv ewa©Z Ki‡Yi †ÿ‡Î AwZwi³ mnvqK RvgvbZ wb‡Z n‡e|
  + ivKve A\_©vqb ewnf©~Z cÖK‡íi PjwZ g~jab FY gÄyixi †ÿ‡Î FY mxgvi †`o¸b (FY mxgvi 150%) Ave„Z K‡i mnvqK RvgvbZ wb‡Z n‡e| †m‡ÿ‡Î `vqgy³ cÖK‡íi f~wg, ¯’vcbv I hš¿cvwZi g~j¨ (cÖ‡hvR¨ AePq g~j¨ ev` w`‡q) mvnvqK RvgvbZ wnmv‡e MÖnY Kiv hv‡e|
  + e¨emv cÖwZôv‡bi (Trading) bM` PjwZ g~jab (nvB‡cvt) F‡Yi †ÿ‡Î FY mxgvi `yB ¸b (FY As‡Ki 200%) Ave„Z K‡i mnvqK RvgvbZ wb‡Z n‡e|
  + RvgvbZx m¤úwËi g~j¨ wba©viY msµvšÍ mKj †iKW©c‡Îi mZ¨vwqZ Kwc bw\_f~³ Ki‡Z n‡e|

**(‡idv‡iÝ t FY I AwMÖg wefvM-1, mvK©yjvi bs-1/2011, ZvwiL t 29-03-2011 Ges mvK©yjvi †jUvi bs-4/2011, ZvwiL t 07-09-2011)**

* **RvgvbZx m¤úwËi ¯^Ë¡ wba©viY I WKz‡g‡›Ukb hvPvB t**
  + 10.00 jÿ UvKv n‡Z 25.00 jÿ UvKv ch©šÍ gÄyixK…Z FY weZi‡Yi c~‡e© eÜKx `wjjmn Ab¨vb¨ `wjjvw` m¤úv`‡bi mwVKZv †Rvbvj wbixÿv Kg©KZ©v hvPvB K‡i QvocÎ cÖ`vb Ki‡eb|
  + 25.00 jÿ UvKvi D‡a© gÄyixK…Z FY weZi‡Yi c~‡e© eÜKx `wjj I Ab¨vb¨ `wjjvw` m¤úv`‡bi mwVKZv †Rvbvj wbixÿv Kg©KZ©v Ges †Rvbvj e¨e¯’vcK hvPvB K‡i QvocÎ cÖ`vb Ki‡eb|
  + 10.00 jÿ UvKvi D‡a© FY gÄyixc‡Îi Kwc mswkøó mKj wbqš¿bKvix Kvh©vj‡q †cÖiY Ki‡Z n‡e|

**(‡idv‡iÝ t FY I AwMÖg wefvM-1, mvK©yjvi †jUvi bs-3/2011, ZvwiLt 25-07-2011)**

* **PjwZ cu~wR F‡Yi exgv t**
  + F‡Yi cwigvY Ges wba©vwiZ g~j¨ mxgvi (gvwR©b) Dci wfwË K‡i ¸`v‡g iwÿZ gvjgv‡ji evRvi`i Abyhvqx FY mxgv Ave„Z K‡i mvaviY exgv/e¨vs‡Ki ZvwjKvf~³ exgv †Kv¤úvbx‡Z FY MÖnxZvi Li‡P FY MÖnxZv I e¨vs‡Ki †hŠ\_ bv‡g exgv Ki‡Z n‡e|
  + FY gÄyixc‡Îi kZ©vbyhvqx Pzwi, WvKvwZ, gRy` gv‡ji µgvebwZ, AwMœ, `v½v I hš¿cvwZ weKj BZ¨vw` SuywKi wecix‡Z exgv Ki‡Z nq|
* **PjwZ c~uwR FY bevqb t**

PjwZ c~uwR F‡Yi msL¨v µgvMZ e„w×, kvLvi Kvh© cwiwa e¨vcKfv‡e e„w× cvIqv Ges †jvKej n«vm cvIqvi †cÖwÿ‡Z PjwZ cu~wR FY bevqb c×wZ mnRxKi‡Yi Rb¨ FY I AwMÖg wefvM-1 †\_‡K 29-03-2011 Zvwi‡L mvK©yjvi bs-2/2011, 06-04-2011 Zvwi‡L mvK©yjvi †jUvi bs-02/2011 Ges 02-05-2012 Zvwi‡L mvKz©jvi ‡jUvi bs-04/2012 Rvix Kiv n‡q‡Q| D³ bxwZgvjvi mvi ms‡ÿc wb¤œiƒc t

* c~‡e©i FY mxgv, cÖ`Ë RvgvbZx m¤úwËi cwigvb I g~j¨ AcwiewZ©Z \_vK‡j PjwZ cuywR FY bevq‡bi †ÿ‡Î D‡`¨v³v‡K hveZxq wd cÖ`vb Ges bZzbfv‡e eÜKx `wjj m¤úv`b Kiv n‡Z Ae¨vnwZ cÖ`vb Kiv hv‡e| Z‡e bZzb c×wZ‡Z RvgvbZx m¤úwËi gyj¨vq‡bi d‡j ev AePqRwbZ Kvi‡Y ev RvgvbZ m¤úwËi cwieZ©bRwbZ (ms‡hvRb/we‡qv‡Rb) Kvi‡Y cÖ`Ë RvgvbZ m¤úwËi g~j¨ cwiewZ©Z n‡jI D‡`¨v³v‡K FY cÖwµqvKiY wd I eÜKx `wjj m¤úv`b wd cÖ`vb e¨wZ‡i‡KB FY bevqb gÄyix cÖ`vb K‡iv hv‡e|
* G‡ÿ‡Î D‡`¨v³v mv`v KvM‡R/cÖwZôv‡bi c¨v‡W FY bevq‡bi Rb¨ Av‡e`b Ki‡eb Ges cÖ‡qvRbxq KvMRcÎvw` Rgv w`‡eb|
* FY bevqb nevi ci PjwZ cu~wR FY msµvšÍ Ab¨vb¨ `wjjvw` h\_vixwZ m¤úv`b Ki‡Z n‡e|
* FYmxgv ewa©ZKiYmn bevq‡bi †ÿ‡Î c~e© wjwgU AwZwi³ F‡Yi Rb¨ Av‡e`b dig I wd MÖnYmn Ab¨vb¨ hveZxq wd MÖnb Ki‡Z n‡e Ges eÜKx `wjjmn Ab¨vb¨ `wjjvw` h\_vixwZ m¤úv`b Ki‡Z n‡e|
* PjwZ g~jab FY Gi Expiry Date Gi 2 gvm c~‡e© bevqb cÖ¯Íve gÄyiKvix KZ©„c‡ÿi wbKU †cÖiY Ki‡Z n‡e| †hŠw³K Kvi‡Y bevqb wejw¤^Z n‡j Expiry Date Gi ci 2 gvm ch©šÍ wjwg‡Ui g‡a¨ †jb‡`b Kivi AbygwZ †`qv hv‡e| 2 gvm c~‡e© bevqb cÖ¯Íve gÄyiKvix KZ…©c‡ÿi wbKU †cÖiY bv Kivi Kvi‡Y †jb‡`b e¨nZ n‡j kvLv e¨e¯’vcK `vqx n‡eb| h\_vmg‡q cÖ¯Íve †cÖi‡Yi ci †hŠw³K †Kvb Kvi‡Y bevqb gÄyix wejw¤^Z n‡j gÄyiKvix KZ©„cÿ †jb‡`b mgqmxgv m‡e©v”P 3 gvm ch©šÍ Aby‡gv`b Ki‡Z cvi‡eb|
* ‡hŠw³K †Kvb Kvi‡Y 2 gvm c~‡e© cÖ¯Íve †cÖiY Kiv m¤¢e bv n‡j †m‡ÿ‡Î Expiry Date Gi ci 2 gvm ch©šÍ †jb‡`b Pvjy ivLvi Rb¨ wefvMxq Kvh©vjq ev cÖavb Kvh©vjq n‡Z Aby‡gv`b wb‡Z n‡e|
* D‡jøwLZ c×wZ‡Z PjwZ cuywR FY cÖ¯Íve bevqb Kivi †ÿ‡Î D×„Z mvK©yjv‡ii mwnZ mshy³ Q‡K (cwiwkó-K) ewY©Z †PK wjó Abyhvqx cÖ‡qvRbxq KvMRcÎ Rgv w`‡Z n‡e| bevqb cÖ¯Íve Aby‡gv`‡bi Rb¨ PjwZ cuywR FY bevqb gÄyixi Z\_¨mxU (cwiwkó-L) e¨envi Ki‡Z n‡e|
* **PjwZ cu~wR FY bevqb gÄyix cÖ`vbKvix KZ©„cÿ t**

PjwZ cu~wR F‡Yi †jb‡`b m‡šÍvlRbK n‡j Ges FYwU wbqwgZ \_vK‡j `wjjvw` m¤úv`bmn Ab¨vb¨ bxwZgvjv h\_vh\_fv‡e cwicvjb mv‡c‡ÿ c~e©eZ©x eQ‡ii gÄyixK…Z FY mxgv ch©šÍ FY gÄyiKvix KZ©„c‡ÿi GKavc bx‡Pi KZ©„cÿ bevqb gÄyix Aby‡gv`b Ki‡Z cvi‡eb t

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| --- | --- | --- | --- |
| **gÄyiKvix KZ©„cÿ** | | **bevqbKvix KZ©„cÿ** | |
|  | cwiPvjbv cl©` |  | e¨e¯’vcbv cwiPvjK |
|  | e¨e¯’vcbv cwiPvjK |  | wefvMxq gnve¨e¯’vcK |
|  | wefvMxq gnve¨e¯’vcK |  | ‡Rvbvj e¨e¯’vcK |
|  | ‡Rvbvj e¨e¯’vcK |  | kvLv e¨e¯’vcK |

* wngvMv‡i Avjy msiÿY, grm¨ cÖwµqvRvZKiY I Pv Lv‡Z PjwZ g~jab F‡Yi †ÿ‡Î D³ myweav cÖ‡hvR¨ b‡n|
* cÖKí, PjwZ g~jab eøK wnmve ev Ab¨vb¨ wnmv‡e ¯’vbv¯ÍwiZ UvKv †gqv‡`vËxY© Ae¯’vq \_vK‡j ewY©Z myweav cÖ‡hvR¨ n‡e bv|
* ‡Kv¤úvbxi cwiPvjK ev Zv‡`i †kqv‡ii †Kvb cwieZ©b n‡j Zv h\_vh\_ KZ©„c‡ÿi Aby‡gv`b e¨wZ‡i‡K D³ myweav cÖ‡hvR¨ n‡e bv|

D‡jøL¨, wb¤œgvb (SS) ch©šÍ FY bevqb gÄyixi †ÿ‡Î c~‡e©i wjwgU mgš^q/cwi‡kv‡ai cÖ‡qvRb nq bv| Z‡e, msMZ/ MÖnY‡hvM¨ Kvi‡Y †Kvb wmwm wjwgU m‡›`nRbK (DF) ev g›` (BL) gv‡b †kÖYxK…Z n‡j D³ F‡Yi UvKv my`vm‡j m¤ú~Y© Av`vq mv‡c‡ÿ g~j FY gÄyiKvix KZ„©c‡ÿi GK avc bx‡Pi KZ©„cÿ ïaygvÎ bevqb gÄyix cÖ`vb Ki‡Z cv‡ib| G‡ÿ‡Î F‡Yi †gqv` n‡e gÄyixi ZvwiL †\_‡K GK eQi (myÎt cÎ bs-cÖKv/FIA-1(44)/2014-2015/204(42), ZvwiLt 22-10-2014 Bs)|

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cwiwkó-ÔK

**PjwZ cuywR FY bevq‡b ‡PK wjó**

(01) FY MÖnxZvi ¯^-e¨vL¨vwqZ Av‡e`bcÎ;

(02) FY MÖnxZvi Qwe Ges RvZxq cwiPq c‡Îi Kwc (hw` c~‡e© MÖnY bv n‡q \_v‡K)

(03) ‡Kv¤úvbxi †¶‡Î †evW© †iRy‡jkb;

(04) bevqbZe¨ F‡Yi e‡Kqv (outstanding) FY mxgvi g‡a¨ \_vK‡Z n‡e;

(05) e¨emv Pvjy \_vK‡Z n‡e;

(06) nvjbvMv` †UªW jvB‡mÝ;

(07) nvjbvMv` LvRbv cwi‡kv‡ai iwk`;

(08) fvov Kiv cÖwZôv‡bi †¶‡Î nvjbvMv` lease agreement Gi Kwc;

(09) gRy` gvjvgv‡ji ZvwjKv (stock report);

(10) weMZ eQ‡ii wbixw¶Z/ cÖwfkbvj e¨vjvÝ kxU (cÖ‡hvR¨ †¶‡Î);

(11) e¨vsK KZ©„K cÖ`Ë ÷K cwi`k©b wi‡cvU©;

(12) nvjbvMv` wmAvBwe wi‡cvU©;

(13) wmAviwR cÖwZ‡e`b;

(14) FY MÖnxZv/ ¯^v\_© mswkøó cÖwZôv‡bi `vq-‡`bv wbqwgZ \_vK‡Z n‡e;

(15) FY wnmv‡ei †jb‡`b weeiYx;

(16) wngvMvi cÖK‡íi †¶‡Î cwiPvjKM‡Yi nvjbvMv` ZvwjKv (dig-12), wngvMv‡ii wdU‡bm Ges †g¤^vikxc mvwU©wd‡KU;

(17) AvqKi cwi‡kv‡ai cÖZ¨qb cÎ;

(18) nvjbvMv` we`y¨r wej cwi‡kv‡ai Kwc|

cwiwkó-ÔLÕ

**PjwZ cu~wR FY bevqb gÄywii Z\_¨wmU**

FY †Km bs :.........................................................F‡Yi D‡Ïk¨ :.......................................

FY Av‡e`‡bi ZvwiL I cwigvY :..............................................................................................................

|  |  |  |
| --- | --- | --- |
| 01| | cÖKí/e¨emv cwiwPwZ t |  |
|  | K) cÖKí/ e¨emv cÖwZôv‡bi bvg | : |
|  | L) cÖKí/ e¨emv cÖwZôv‡bi wVKvbv | : |
|  | M) cÖKí/ e¨emv cÖwZôv‡bi cÖavb Kvh©vjq | : |
|  | N) Drcvw`Z cY¨ | : |
|  |  |  |
| 02| | ‡Kv¤úvbx/ e¨emv cÖwZôv‡bi cwiwPwZ t |  |
|  | K) msMV‡bi cwiwPwZ (GKK gvwjKvbvaxb/ †hŠ\_ gvwjKvbvaxb/ †Kv¤úvbx) | : |
|  | L) Aby‡gvw`Z g~jab (†Kv¤úvbx †¶‡Î) | : |
|  | M) cwi‡kvwaZ g~jab (†Kv¤úvbx †¶‡Î) | : |
|  |  |  |
| 03| | e¨e¯’vcbv cwiwPwZ t |  |

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| µ: bs | D‡`¨v³v‡`i bvg I wVKvbv | m¤úK© | c`ex | M„wnZ †kqv‡ii  (cÖ‡hvR¨ †¶‡Î) | | wk¶vMZ †hvM¨Zv I AwfÁZv |
| msL¨v | cwigvY |
| 1 | 2 |  | 3 | 4 | 5 | 6 |

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| 04| | D‡`¨v³v‡`i ¯^v\_© mswkøó Ab¨vb¨ cÖKí/ cÖwZôv‡bi `vq‡`bv t |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| µ:bs | ¯^v\_© mswkøó cÖwZôv‡bi bvg | F‡Yi cÖK…wZ | A\_©vqbKvix cÖwZôv‡bi bvg | ‡gqv‡`vËx‡Y©i ZvwiL | Av`vq‡hvM¨ | Av`vq | AwbqwgZ `vq | eZ©gvb w¯’wZ | wbqwgZ/ †kªYxgvb | gšÍe¨ |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |

|  |  |
| --- | --- |
| 05| | †Kv¤úvbx/ e¨emv cÖwZôv‡bi we`¨gvb `vq‡`bvi Ae¯’v ............ ZvwiL wfwËK t |

K) †gqv`x FY t

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| µ:bs | gÄywiK…Z FY mxgv | gÄywii ZvwiL | weZiYK…Z F‡Yi cwigvY | ‡gqv` | Av`vq‡hvM¨ wKw¯Íi cwigvY | Av`vq | Abv`vqx | w¯’wZ | wbqwgZ/ †kªYxK…Z |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

L) PjwZ g~jab FY t

|  |  |  |  |  |  |  |  |  |  |  |  |
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| F‡Yi cÖK…wZ (nvB‡cv/ †cøR | FY mxgv | FY gÄywii ZvwiL | D‡ËvwjZ F‡Yi cwigvY | F‡Yi †gqv` | AwR©Z my` Avq | ‡WweU mv‡gkb | ‡µwWU mv‡gkb | eZ©gvb w¯’wZ.... Zvwi‡L | Pµvqb msL¨v (Uvb©Ifvi) | wjwg‡Ui e¨envi | F‡Yi ÷¨vUvm (UC/SS/ DF/BL) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |

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| 06| | RvgvbwZ m¤úwËi g~j¨ t |

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| µ:bs | Rvgvb‡Zi cÖKvi I weeiY | Ae¯’vb | cwigvY/ AvqZb | cÖwZ GKi/ eM©dzU g~j¨ | ‡gvU g~j¨ | AePq | bxU g~j¨ | FYvs‡Ki wecix‡Z g~‡j¨i nvi |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

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| --- | --- | --- |
| 07| | ‡MvWvDb, PvZvj, †gwkbvix BZ¨vw` AeKvVv‡gv msµvšÍ Z\_¨vw` Ges K¨vcvwmwUi weeiY | : |

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| 08| | gRy` gv‡ji g~j¨mn weeiY | : |

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| --- | --- | --- |
| 09| | RvgvbwZ m¤úwËi gvwjKvbv wel‡q AvBb Dc‡`óvi gZvgZ | : |

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| --- | --- |
| 10| | PjwZ g~jab F‡Yi cÖv°jb : |

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| µ:bs | weeiY/LvZ | UvBW Avc wcwiqW | BDwbU g~j¨ | ‡gvU g~j¨ |
| 1 | 2 | 3 | 4 | 5 |

|  |  |  |
| --- | --- | --- |
| 11| | e¨vsK FY I D‡`¨v³vi wewb‡qvM AbycvZ | : |
|  |  | e¨vsK FY : |
|  |  | BKzBwU : |
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| 12| | Znwej cÖevn |  |

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| --- | --- | --- | --- |
| AvšÍt cÖevn  (Cash in flow) | ewnt cÖevn  (Cash out flow) | DØ„Ë Znwej | bxU gybvdv |
| 1 | 2 | 3 | 4 |

|  |  |
| --- | --- |
| 13| | my` gIKzd/Ae‡jvcb/ cybtZdwmwjKiY :  (GZ`msµvšÍ †Kvb Z\_¨ \_vK‡j cÎ bs, ZvwiL, UvKvi cwigvY weeiYmn D‡jøL \_vK‡Z n‡e)| |

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| 14| | Ab¨vb¨ Z\_¨ : |  |

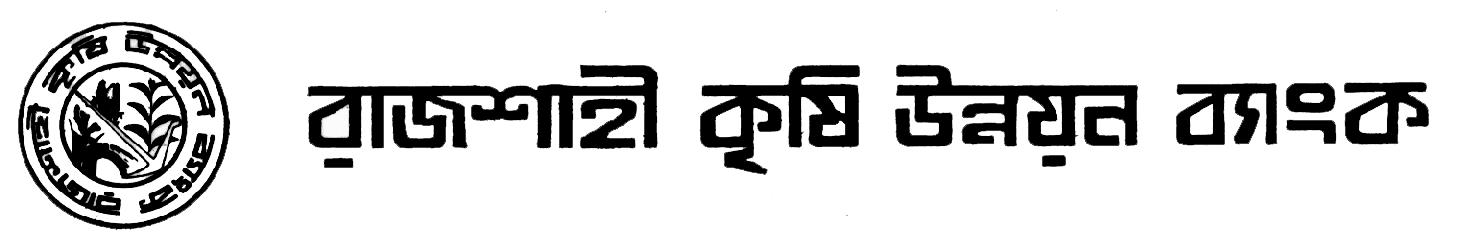
|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| †UªW jvB‡m‡Ýi †gqv` | jxR GwMÖ‡g‡›Ui †gqv` | FY MÖnxZvi `vq‡`bv welqK Z\_¨ | eÜKx m¤úwËi eZ©gvb Ae¯’v | LvRbv cwi‡kv‡ai Z\_¨ | AvqKi cÖ`v‡bi Z\_¨ | cwi‡ek Awa`ß‡ii Qvo cÎ  (cÖ‡hvR¨ †¶‡Î) |
| 1 |  | 2 |  | 3 |  | 4 |

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| --- | --- | --- |
| 15| | wmAvBwe cÖwZ‡e`b | : (me©‡kl msMÖ‡ni mgq Ges nvjbvMv` msMÖ‡ni Rb¨ †cÖwiZ c‡Îi bs I ZvwiLmn Kwc) |

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| 16| | ‡µwWU wi¯‹ †MÖwWs (wmAviwR) : | (gšÍe¨ mn) |

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| 17| | exgvKiY : |  |

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| --- | --- | --- |
| g~j¨vqbKvix/Dc¯’vcbKvix Kg©KZ©vi gZvgZ/mycvwik : |  |  |
|  |  | g~j¨vqbKvix/Dc¯’vcbKvix Kg©KZ©vi  Kg©KZ©vi ¯^v¶i, bvg I c`ex |
| mycvwikKvix Kg©KZ©vi gZvgZ : |  |  |
|  |  | mycvwikKvix Kg©KZ©vi ¯^v¶i, bvg I c`ex |
|  |  |  |
|  |  | gÄyiKvix KZ©„c‡¶i ¯^v¶i, bvg I c`ex |



....................................................

Da©Zb KZ©„c‡ÿi wbKU FY cÖ¯Íve †cÖi‡Yi ¯§viKwjwc

1. Av‡e`bKvix t
2. Av‡e`bKvixi ó¨vUvm© t
3. Av‡e`bK…Z F‡Yi cwigvY t
4. c~e© `vq-‡`bvi weeiYx t

(ivKve/Ab¨vb¨ e¨vsK/A\_©jMœx cÖwZôv‡bi mwnZ)

1. F‡Yi D‡Ï‡k¨ t

(cÖK‡íi cÖK…wZ, Ae¯’vb, D‡Ïk¨, kZ© BZ¨vw`)

1. c~e©vbygv‡bi Ae¯’v t

(wba©vwiZ di‡g c~e©vbygvb cÖwZ‡e`b mshy³ Ki‡Z n‡e)

1. eZ©gvb `vq-‡`bvi wel` weeiY t

(e¨vsK/A\_©jMœx cÖwZôvb/Ab¨vb¨)

1. cÖ¯Ív‡ei mswÿß eY©bv t

(Uvb©Ifvi, e¨e¯’vcbv, D‡Ëvjb, FY cwi‡kva

Af¨vm, †¯‹j Ges FY †Ljvcx)

1. FY/AwMÖ‡gi Rb¨ cÖ¯ÍvweZ t

RvgvbZ (¯’vei m¤úwË, ¯^Z¡ I g~j¨vqb,

Ab¨vb¨ MÖnY‡hvM¨ RvgvbZ)

1. e¨vsK I FY MÖnxZvi wewb‡qvM t

AbycvZ

1. cwi‡kv‡ai mycvwikmg~n t

e¨e¯’vc‡Ki mycvwik t

**¯§j GÛ wgwWqvg G›UvicÖvBR (GmGgB) FY bxwZgvjv**

**‡gvt gwebyi iwk` miKvi**

Abyl` m`m¨

DbœZ Ges Dbœqbkxj †`k Mywj‡Z wkívq‡bi gva¨‡g A\_©‰bwZK cÖe„w× AR©‡b ÿz`ª I gvSvix wk‡íi weKvk Ges m¤úªmviY AZxe ¸iæZ¡c~Y© wnmv‡e mgv`„Z n‡q Avm‡Q| wk‡ívbœZ †`‡ki wkí wecø‡ei †ÿ‡Î GmGgB AMÖYx fzwgKv †i‡L‡Q Ges eZ©gv‡b GB aviv Ae¨vnZ i‡q‡Q| wewb‡qvM, gybvdv AR©b, mÂq, Kg©ms¯’v‡bi my‡hvM m„wó, ißvbx e„w× I RxebhvÎvi gvb Dbœq‡b wek¦e¨vcx GmGgBÔi Ae`vb Acwimxg|

evsjv‡`‡ki A\_©‰bwZK Kg©Kv‡Ûi MwZaviv I wkívq‡bi AeKvVv‡gvMZ my‡hvM myweavi mxgve×Zv, `ÿ I AwfÁ D‡`¨v³v Ges cu~wRi Afv‡ei Kvi‡Y e„nr wkí cÖwZôvq D‡jøL‡hvM¨ mvdj¨ jvf Kiv m¤¢e nqwb| d‡j GKw`‡K †hgb wkíRvZ mvgMÖxi Avg`vbx wbf©ikxjZv †e‡oB Pj‡Q, ˆe‡`wkK g~`ªv e¨q e„w× cv‡”Q Ab¨w`‡K †Zgwb µgea©gvb RbmsL¨vi Kg©-ms¯’v‡bi †Kvb my‡hvMI m„wó n‡”Q bv| myZivs ÿz`ª I gvSvix wkí cÖwZôv I weKv‡ki gva¨‡g Drcv`bkxjZvi MwZ Z¡ivwš^Z Kivi j‡ÿ¨ evsjv‡`‡ki wkíbxwZ‡Z GmGgB †m±i‡K AMÖvwaKvi LvZ wnmv‡e cÖvavb¨ †`qv n‡q‡Q|

ivRkvnx K…wl Dbœqb e¨vsK ïiæ †\_‡K K…wl F‡Yi cvkvcvwk K…wl wfwËK e¨emv cwiPvjbv I wkí cÖKí ¯’vc‡b FY cÖ`vb K‡i Avm‡Q| miKvix wkíbxwZ I evsjv‡`k e¨vs‡Ki FY bxwZgvjvi Av‡jv‡K ivKv‡ei gva¨‡g K…wl wfwËK wkí cÖK‡íi cvkvcvwk AK…wl Lv‡Zi ÿz`ª I gvSvix wkí-cÖKí I e¨emvq wewb‡qv‡Mi my‡hvM m„wó n‡q‡Q|

†`‡ki DËi cwðgv‡Â‡j Kg©ms¯’v‡bi my‡hvM m„wó, †eKviZ¡ n«vm, Avq ea©b Kg©Kv‡Ûi m¤úªmvi‡Yi gva¨‡g `vwi`ªZv `~ixKiY Ges RvZxq A\_©‰bwZK cÖe„w× AR©‡b Ae`vb m„wói j‡ÿ¨ ivKve KZ©„K **31-07-2008 Bs Zvwi‡L FY I AwMÖg wefvM-1 Gi mvK©yjvi b¤^i-03/2008** Rvix Kiv n‡q‡Q| cieZ©x‡Z evsjv‡`k e¨vs‡Ki GmGgB GÛ †¯úkvj ‡cÖvMÖvgm& wefv‡Mi 14-07-2015Bs Zvwi‡Li mvK©yjvi bs-04 Gi gva¨‡g RvixK…Z ÔMaster Circular of SME Financing’ Gi †cÖwÿ‡Z ivKv‡ei FY I AwMÖg wefvM-1 KZ©„K 02-08-2015Bs Zvwi‡L FIAwe-1 mvK©yjvi bs-03/2015 Rvix Kiv nq| GQvovI wewfbœ mg‡q GZ`msµvšÍ RvixK…Z mvK©yjvi I mvK©yjvi †jUv‡ii ms‡kvabxmg~n ms‡hvRb K‡i GmGgB FY bxwZgvjv wb‡¤œ eY©bv Kiv n‡jv t

1| **F‡Yi D‡Ïk¨ t**

1. A\_©‰bwZK cÖe„w× I `vwi`ª we‡gvP‡bi PvwjKvkw³ wnmv‡e ÿz`ª I gvSvix wkí weKv‡ki j‡ÿ¨ D‡`¨v³v‡`i wbwe©‡Nœ FY cÖ`vb|
2. h\_vh\_fv‡e FY cÖ`v‡bi gva¨‡g cÖwZkÖæwZkxj I †hvM¨ SME D‡`¨v³v ‡kÖbx †Mv‡o †Zvjv|
3. e¨cK Kg©ms¯’v‡bi my‡hvM m„wó Kiv|
4. Relationship Banking wbf©i FY cÖ`vb I Av`v‡qi cÖevn m„wó Kiv|
5. ‡gav m¤ú`‡K Venture Capital Gi weKí wnmv‡e M‡o DV‡Z mnvqZv Kiv Ges bZzb I D™¢vebkxj D‡`¨v³v Dbœq‡bi †KŠkj m„wó Kiv|

**2|** **ÿz`ª I gvSvix wk‡íi AvKvi t**

evsjv‡`k e¨vs‡Ki GmGgB GÛ †¯úkvj †cÖvMÖvgm& wefv‡Mi mvKz©jvi bs-04, ZvwiL t 14-07-2015 Gi gva¨‡g K‡UR BÛvw÷ªR/G›UvicÖvBR, gvB‡µv BÛvw÷ªR/G›UvicÖvBR, ÿz`ª Ges gvSvix wk‡íi msÁv/aiY wb¤œiæcfv‡e cÖ`vb Kiv n‡q‡Q t

**K. K‡UR BÛvw÷ªR/G›UvicÖvBRt**

K‡UR BÛvw÷ªR/G›UvicÖvBR ej‡Z cwiev‡ii m`m¨‡`i cÖvavb¨ wewkó ‡mme wkí cÖwZôvb‡K eySv‡e †hme cÖwZôv‡b Rwg I KviLvbv feb e¨wZ‡i‡K ¯’vqx m¤ú‡`i g~j¨ cÖwZ¯’vcb e¨qmn 5 jÿ UvKvi bx‡P Ges cvwievwiK m`m¨ mgš^‡q Rbej m‡e©v”P 10 R‡bi AwaK b‡n|

**L. gvB‡µv BÛvw÷ªR/G›UvicÖvBRt**

**†mev LvZ t** Rwg Ges KviLvbv feb e¨wZ‡i‡K ¯’vqx m¤ú‡`i g~j¨ cÖwZ¯’vcb e¨qmn 5 jÿ UvKvi Kg wKsev ‡hme wkí cÖwZôv‡b 10 R‡bi Kg kÖwgK/Kg©x KvR K‡i|

**e¨emv LvZ t** Rwg Ges KviLvbv feb e¨wZ‡i‡K ¯’vqx m¤ú‡`i g~j¨ cÖwZ¯’vcb e¨qmn 5 jÿ UvKvi Kg wKsev ‡hme cÖwZôv‡b 5 Rb ev Gi Kg kÖwgK/Kg©x KvR K‡i|

**g¨vbyd¨vKPvwis wkí t** Rwg Ges KviLvbv feb e¨wZ‡i‡K ¯’vqx m¤ú‡`i g~j¨ cÖwZ¯’vcb e¨qmn 5 jÿ UvKv †\_‡K 50 jÿ UvKv wKsev ‡hme wkí cÖwZôv‡b 10-24 Rb ev Zvi Kg msL¨K kÖwgK/Kg©x KvR K‡i|

**M.ÿz`ª wkí/G›UvicÖvBR t**

**†mev LvZ t** Rwg Ges KviLvbv feb e¨wZ‡i‡K ¯’vqx m¤ú‡`i g~j¨ cÖwZ¯’vcb e¨qmn 5 jÿ UvKv †\_‡K 1 †KvwU UvKv wKsev ‡hme wkí cÖwZôv‡b 10-49 Rb kÖwgK/Kg©x KvR K‡i|

**e¨emv LvZ t** Rwg Ges KviLvbv feb e¨wZ‡i‡K ¯’vqx m¤ú‡`i g~j¨ cÖwZ¯’vcb e¨qmn 5 jÿ UvKv †\_‡K 1 †KvwU UvKv wKsev ‡hme cÖwZôv‡b 6-10 Rb kÖwgK/Kg©x KvR K‡i|

**g¨vbyd¨vKPvwis wkí t** Rwg Ges KviLvbv feb e¨wZ‡i‡K ¯’vqx m¤ú‡`i g~j¨ cÖwZ¯’vcb e¨qmn 50 jÿ UvKv †\_‡K 10 ‡KvwU UvKv wKsev ‡hme wkí cÖwZôv‡b 25-99 Rb kÖwgK/Kg©x KvR K‡i|

**L. gvSvix wkí t**

**†mev LvZ t** Rwg Ges KviLvbv feb e¨wZ‡i‡K ¯’vqx m¤ú‡`i g~j¨ cÖwZ¯’vcb e¨qmn 1 †KvwU UvKv †\_‡K 15 †KvwU UvKv ch©šÍ wKsev ‡hme wkí cÖwZôv‡b 50-100 Rb kÖwgK/Kg©x KvR K‡i|

**e¨emv LvZ t** Rwg Ges KviLvbv feb e¨wZ‡i‡K ¯’vqx m¤ú‡`i g~j¨ cÖwZ¯’vcb e¨qmn 1 †KvwU UvKv †\_‡K 15 †KvwU UvKv ch©šÍ wKsev ‡hme wkí cÖwZôv‡b 50-100 Rb kÖwgK/Kg©x KvR K‡i|

**g¨vbyd¨vKPvwis wkí t** Rwg Ges KviLvbv feb e¨wZ‡i‡K ¯’vqx m¤ú‡`i g~j¨ cÖwZ¯’vcb e¨qmn 10 †KvwU UvKvi AwaK Ges 30 ‡KvwU UvKvi g‡a¨ wKsev ‡hme wkí cÖwZôv‡b 100-250 Rb kÖwgK/Kg©x KvR K‡i|

**3| F‡Yi Aby‡gvw`Z LvZ/eyóvi LvZ t**

miKvix wkí gš¿Yvj‡qi GmGgB Dbœqb bxwZ †KŠk‡j ewY©Z mKj Lv‡Z FY cÖ`vb Kiv hv‡e|

**4| FY weZiYKvix kvLvi ch©vqt**

ivKv‡ei mKj †Rjv, Dc‡Rjv I BDwbqb ch©v‡qi evwbwR¨K ¸iæZ¡c~Y© kvLv mgyn †\_‡K GmGgB Lv‡Z FY weZiY Kiv hv‡e|

**5|GmGgB †mj t**

**cÖavb Kvh©vjqt** FY I AwMÖg wefvM-1/2 Gi 1 Rb Dc-gnve¨e¯’vcK, 1 Rb mnKvix gnve¨e¯’vcK, 1 Rb Da©Zb gyL¨ Kg©KZ©v|

**wefvMxq Kvh©vjqt** 1 Rb Dc-gnve¨e¯’vcK, 1 Rb mnKvix gnve¨e¯’vcK/Da©Zb gyL¨ Kg©KZ©v, 1 Rb Da©Zb gyL¨ Kg©KZ©v/ gyL¨ Kg©KZ©v |

**‡Rvbvj Kvh©vjq/XvKv kvLv/GjwcI t** 1 Rb Dc-gnve¨e¯’vcK/mnKvix gnve¨e¯’vcK, 1 Rb Da©Zb gyL¨ Kg©KZ©v, 1 Rb gyL¨ Kg©KZ©v/ Da©Zb Kg©KZ©v|

**6| MÖnb‡hvM¨ D‡`¨v³v t**

K. evsjv‡`‡ki mvevjK (18 eQ‡ii D‡×© eqm) bvMwiK|

L. †`Dwjqv, gv`Kvm³, Db¥v` I Roeyw× m¤úbœ bb Ggb e¨w³|

M. †ckv`vix AwfÁZv, e¨e¯’vcbvq `ÿZv, KvwiMix I evRvi m¤ú‡K© AwfÁ, cÖ‡qvRbxq gyja‡bi AwaKvix, Avw\_©Kfv‡e ¯^”Qj, FY cwi‡kv‡a AbyKzj g‡bvfvem¤úbœ D‡`¨v³v|

N. cÖwkÿb cÖvß †eKvi hyeK I hyeZxmn gwnjv D‡`¨v³vMY AMÖvwaKvi cv‡eb|

O. F‡Yi mØ¨envi I cwi‡kv‡ai ÿgZvmn Avw\_©K AvPi‡Y mybv‡gi AwaKvix|

P. evsjv‡`k e¨vs‡Ki AbyKzj wmAvBwe Z\_¨|

Q. †Kvb e¨vsK, Avw\_©K cÖwZôvb/GbwRI-Gi FY †Ljvcx bb|

R. e¨vs‡Ki cwiPvjK, Kg©Pvix A\_ev Zv‡`i cwiev‡ii m`m¨‡`i hw` †Kvb GmGgB-‡Z 5% I Gi AwaK †kqvi \_v‡K †m‡ÿ‡Î D³ ÿz`ª I gvSvix G›UvicÖvBR‡K FY †`qv hv‡e bv|

**7| cÖK‡íi gvwjKvbvi aiY t**

†cÖvcªvBUikxc dvg©, cvU©bvikxc dvg©, cÖvB‡fU wjwg‡UW †Kv¤úvbx|

**8| F‡Yi †gqv` t**

¯^í †gqv`x FY (12 gvm ch©šÍ), ga¨g †gqv`x FY (4 eQi ch©šÍ)| m‡šÍvlRbK †jb‡`‡bi wfwË‡Z ‡gqv`‡k‡l Dfq cÖKvi FYB bevqb‡hvM¨/cybt cÖ`vb‡hvM¨|

**9| FY mxgv t**

1. **K‡UR BÛvwUªRt** me©wb¤œ 10 nvRvi UvKv|
2. **gvB‡µv BÛvwUªRt** me©wb¤œ 20 nvRvi UvKv|
3. **ÿz`ª wkí t** 50 nvRvi UvKv †\_‡K AbwaK 50 jÿ UvKv ch©šÍ|
4. **gvSvix wkí t** 51 jÿ UvKv †\_‡K m‡e©v”P 10 ‡KvwU UvKv ch©šÍ|

**PjwZ gyjab t** m‡e©v”P bxU PjwZ gyja‡bi 100% A\_ev †gvU Inventory and Receivables-Gi 75% †hwU Kg n‡e|

**w¯’i m¤ú` µq t** µq gy‡j¨i m‡e©v”P 90%|

**10| e¨vsK I D‡`¨v³vi wewb‡qvM AbycvZ t**

50 nvRvi UvKv †\_‡K 10 jÿ UvKv ch©šÍ GmGgB wk‡í †WU BKzBwU AbycvZ n‡e 50 t 50|

10 jÿ UvKvi D‡a© 10 ‡KvU UvKv ch©šÍ GmGgB wk‡í †WU BKzBwU AbycvZ n‡e 60 t 40|

Z‡e AwaK BKzBwU wewb‡qv‡M mÿg/AvMÖnx D‡`¨v³v‡K AMÖvwaKvi cÖ`vb Kiv hv‡e|

**11| mnvqK RvgvbZ t**

50,000/- UvKvi D‡a© GmGgB F‡Yi †ÿ‡Î FY mxgv Ave„Z K‡i cÖ‡qvRbx mnvqK RvgvbZ MÖnY Ki‡Z n‡e|

**12| myy‡`i nvi t**

GmGgB Lv‡Z cÖKí FY/‡gqv`x F‡Yi (‡mev/e¨emv/wkí) my‡`i nvi 14.50%| PjwZ gyjab F‡Yi (‡mev/e¨emv/wkí) my‡`i nvi 15% | bvix D‡`¨v³vMY‡K e¨emvwqK Kg©KvÛ cwiPvjbvq DrmvwnZ Kivi j‡ÿ¨ wkí ¯’vcb I PjwZ gyjab (‡mev/e¨emv/wkí) Dfq F‡Yi †ÿ‡Î my‡`i nvi 13%| mKj †ÿ‡ÎB ‰ÎgvwmK wfwË‡Z my` Av‡ivc‡hvM¨| GB my‡`i nvi 01-01-2015 Bs ZvwiL n‡Z Kvh©Ki Kiv n‡q‡Q| (FY I AwMÖg wefvM-1 Gi mvKz©jvi †jUvi bs-01/2015, ZvwiLt 18-02-2015Bs )|

**13|e¨emvwqK ÿgZv t**

FY I AwMÖg wefvM-1 Gi 07-06-2012 Zvwi‡Li mvK©yjvi †jUvi bs-06/2012 †gvZv‡eK wewfbœ ch©v‡qi Kg©KZ©vM‡Yi e¨emvwqK ÿgZv wb¤œiæc t

(jÿ UvKvq)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **µt** | **F‡Yi LvZ** | **GgwW** | **wWGgwW/**  **wRGg (Acvt)** | **wRGg**  **(wefvMxq Kvh©vjq)** | **wWwRGg**  **(‡Rvbvj/XvKv kvLv/GjwcI)** | **GwRGg (†Rvbvj Kvh©vjq cÖavb)** | **kvLv e¨e¯’vcK** | | | |
| **GwR**  **Gg** | **GmwcI** | **wcI** | **wmwbt Awd /Awdmvi** |
| **1** | **¯^í †gqv`x PjwZ gyjab FYt** | | | | | | | | | |
| **K) ‡cøR FY** | **150.00** | **50.00** | **40.00** | **20.00** | **20.00** | **-** | **-** | **-** | **-** |
| **L) nvB‡cvt / eÜ‡Ki wecix‡Z FY** | **200.00** | **30.00** | **25.00** | **12.00** | **12.00** | **4.00** | **2.00** | **1.00** | **0.50** |
| **2** | **g~jab (‡gqv`x)** | **110.00** | **40.00** | **35.00** | **10.00** | **10.00** | **3.00** | **1.50** | **1.00** | **0.50** |

Dc‡iv³ e¨emvwqK ÿgZvi D‡a© FY gÄyix ÿgZv cwiPvjbv cl©‡`i GLwZqvifz³| Z‡e ivKve KZ©„K GmGgB Lv‡Z 10 †KvwU UvKvi D‡a© †Kvb FY gÄyi Kiv nq bv|

**14| GmGgB F‡Yi Znwej ms¯’vb t**

mswkøó †Rvb/wefvM GmGgB Lv‡Z FY weZi‡Yi Znwej ms¯’vb Ki‡e|

**15| FY weZiY t**

cÖwZwU weZiYK…Z wKw¯Íi UvKvi mØ¨envi hvPvB K‡i cieZ©x wKw¯Í weZiY Ki‡Z n‡e| PjwZ c~uwR F‡Yi †ÿ‡Î e¨vs‡Ki cÖPwjZ bxwZgvjv AbymiY Ki‡Z n‡e|

**16| hš¿cvwZ msMÖn c×wZ t**

e¨vs‡Ki cÖPwjZ bxwZgvjv AbymiY K‡i D‡`¨v³v I‡cb †UÛvi A\_ev 3 wU cÖwZ‡hvwMZvgyjK `ic‡Îi gva¨‡g †gwkbvix wbe©vPb Ki‡Z cvi‡eb|

**17| FY cwi‡kva myPx t**

**K. ¯’vqx gyjab FY t**

**1)** e¨emvi Drcv`b Pµ Ges Znwej cÖevn we‡ePbv K‡i m‡e©v”P 4 eQ‡ii g‡a¨ gvwmK/ ‰ÎgvwmK/lvb¥vwmK/evwl©K wfwË‡Z cwi‡kvamyPx wba©vwiZ n‡e|

2) cybtA\_©vqbK…Z F‡Yi †ÿ‡Î FY MÖn‡Yi ZvwiL †\_‡K 6 gvm †MÖm wcwiqWmn mgvb 7wU lvb¥vwmK wKw¯Í‡Z 4 eQ‡i my`mn cwi‡kva‡hvM¨ n‡e (evsjv‡`k e¨vsK, GwmGmwcwW mvKzjvi bs-02, ZvwiLt 26-05-2008)|

3) PjwZ gyjab FY GK eQi †gqv‡` e¨emvi Ae¯’vi wbwi‡L I m‡šÍvlRbK †jb‡`b (Uvb©Ifvi) mv‡c‡ÿ bevqb/ewa©Z Kiv hv‡e|

**18| F‡Yi RvgvbZ I `wjjcÎ m¤úv`b t**

1. **50 nvRvi UvKvi Da© †\_‡K 10 jÿ UvKv ch©šÍ F‡Yi †ÿ‡Î**

K.F‡Yi UvKvq m„ó m¤ú‡`i Dci cÖ\_g PvR© m„wó c~e©K m¤ú` e¨vs‡K eÜK (Registerd Mortgage) \_vK‡e|

L.wWwc †bvU I njd bvgv|

M. cÖwZ wKw¯Í F‡Yi Rb¨ GKwU K‡i AwMÖg ZvwiL m¤^wjZ (Post Dated) ‡PK Ges my`mn F‡Yi g~j¨ mgcwigvb GKwU ZvwiL wenxb †PK (Un Dated) wb‡Z n‡e |

N.eÜKx Rwg/`vqe× m¤úwË wbjv‡g weµ‡qi Rb¨ ÿgZvcÎ(Power of Attorney) 300/-UvKvi bb-RywWwkqvj ÷¨v‡¤ú MÖnY Ki‡Z n‡e|

O.Z…Zxq cÿxq GKRb MÖnb‡hvM¨ e¨w³i wbKU †\_‡K e¨w³MZ wbðqZvcÎ(Personal Guarantee) wb‡Z n‡e|

1. **10 jÿ UvKvi D‡a© 10 ‡KvwU UvKv ch©šÍ F‡Yi †ÿ‡Î**

K.F‡Yi UvKvq m„ó m¤ú‡`i Dci cÖ\_g PvR© m„wó c~e©K m¤ú` e¨vs‡K eÜK (Registerd Mortgage) \_vK‡e|

L.Bb‡f›Uix, wiwm‡fejm, AwMÖg cÖ`vb, cøv›U †gwkbvix BZ¨vw`i Dci nvB‡cvw\_‡Kkb `wjj m¤úv`b Ki‡Z n‡e|

M.wWwc †bvU I njd bvgv|

N. cÖwZ wKw¯Í F‡Yi Rb¨ GKwU K‡i AwMÖg ZvwiL m¤^wjZ (Post Dated) ‡PK Ges my`mn mgy`q F‡Yi g~j¨ mgcwigvb GKwU ZvwiL wenxb †PK (Un Dated) wb‡Z n‡e |

O.eÜKx Rwg/`vqe× m¤úwË wbjv‡g weµ‡qi Rb¨ ÿgZvcÎ(Power of Attorney) 300/- UvKvi bb-RywWwkqvj ÷¨v‡¤ú MÖnY Ki‡Z n‡e|

P.FY MÖnxZvi ¯^vgx A\_ev ¯¿x/wcZv A\_ev gvZv/cwiev‡ii Ab¨ m`‡m¨i wbKU †\_‡K e¨w³MZ wbðqZvcÎ(Personal Guarantee) wb‡Z n‡e|

**19| F‡Yi cÖv\_wgK Av‡e`b cÎ MÖnY I cÖwµqvKiY t**

K.e¨vs‡Ki cÖPwjZ cÖvK-Aby‡gv`b cÖwµqvKi‡Yi Av‡e`b Q‡K hveZxq Z\_¨ mn D‡`¨v³v cÖv\_wgK Av‡e`b Ki‡eb|¯^ ¯^ gÄyix ÿgZv Abyhvqx Dchy³ KZ©„cÿ cÖv\_wgK Av‡e`b Aby‡gv`b A\_ev evwZj K‡i D‡`¨v³v‡K AewnZ Ki‡eb|

L. bZzb †UK‡bvjwR m¤^wjZ cÖK‡íi †ÿ‡Î cÖavb Kvh©vjq/ mswkøó wefvMxq Kvh©vj‡qi GmGgB †mj cÖv\_wgK cÖ¯Íve g~j¨vqb K‡i cÖ‡qvRbxq wm×všÍ cÖ`vb Ki‡eb|

M. kvLv/‡Rvbvj/wefvMxq Kvh©vj‡qi mswkøó Kg©KZ©vMY m‡iRwgb Z`šÍ K‡i Ges D‡`¨v³vi mv‡\_ wØcvwÿK Av‡jvPbv K‡i cÖ¯Íve evwZj A\_ev AvbyôvwbK Av‡e`bcÎ MÖnb Kivi wm×všÍ MÖnb Ki‡eb|

N.cÖv\_wgK Av‡e`b Aby‡gvw`Z n‡j cÖ‡qvRbxq wdm mn AvbyôvwbK Av‡e`b MÖnb K‡i cÖ¯Íve gyj¨vqb Kivi ci mswkøó †µwWU KwgwUi mycvwikµ‡g Dchy³ KZ„©cÿ FY gÄyi Ki‡eb|

O. FY cÖ¯Íve gyj¨vq‡bi mgqmxgv t kvLv Kvh©vjq 15 w`b, †Rvbvj Kvh©vjq 15 w`b, wefvMxq Kvh©vjq/cÖavb Kvh©vjq 15 w`b mg‡qi g‡a¨ FY gÄyixi cÖ‡qvRbxq e¨e¯’v MÖnY Ki‡eb|

**20| GmGgB F‡Yi Rb¨ e¨eüZ dig, g~j¨ I wdm (mg‡q mg‡q cwieZ©b‡hvM¨) t**

**K. FY Av‡e`b dig t**

|  |  |  |
| --- | --- | --- |
| **F‡Yi aiY** | **`iLv‡¯Íi Kwci msL¨v** | **dig b¤^i** |
| **wkíR FYt** K) 1 †KvwU UvKv ch©šÍ  L) 1 †KvwU UvKvi D‡a© | 2 Kwc  3 Kwc | Gj, Gd-4  Gj, Gd-4 |
| **AwkíR FY/ PjwZ cuywR FYt**  K) 10 jÿ UvKv ch©šÍ  L) 10 jÿ UvKvi D‡a© | 3 Kwc  3 Kwc | Gj, Gd-8  Gj, Gd-8 |

**L. FY cÖwµqvKiY I `wjj m¤úv`b wd (A‡dir‡hvM¨) t**

1. **FY Av‡e`b dig I eÜKx `wj‡ji g~j¨ t** webvg~‡j¨|
2. **F‡Yi Av‡e`b wd, G¨vcÖvBRvj wd I mvP© wdt** bvB|
3. **FY cÖwµqvKiY wd t** Av‡e`bK…Z FY As‡Ki 0.50% A\_©vr cÖwZ nvRv‡i 5/- (cuvP) UvKv, Z‡e m‡e©v”P 2,00,000/- (`yB jÿ) UvKvi AwaK n‡e bv|
4. **eÜK `wjj m¤úv`b wd t** gÄyixK…Z FY As‡Ki 0.50% A\_©vr cÖwZ nvRv‡i 5/- (cuvP) UvKv Z‡e m‡e©v”P 1,00,000/- (GK jÿ) UvKv|
5. **f¨vU Av`vq t** FY cÖwµqvKiY wdm Ges eÜKx `wjj m¤úv`b wd‡mi Dci wbw`©ó nv‡i f¨vU Av`vq Ki‡Z n‡e|

(‡idv‡iÝ mvK©yjvi b¤^i t FY I AwMÖg wefvM-1, mvK©yjvi bs-10/2011, ZvwiL t 22-12-2011)

**21| F‡Yi Rb¨ cÖ‡qvRbxq `wjjcÎ t**

1. FY MÖnxZv KZ©„K h\_vh\_fv‡e cyiYK…Z I ¯^vÿwiZ FY Av‡e`b dig|
2. e¨vs‡Ki cÖPwjZ wbqg Abymv‡icÖKí FY/PjwZ c~uwR FY cÖ¯Íve cÖwµqvKi‡Yi †ÿ‡Î cÖ‡hvR¨ hveZxq KvMR cÎvw` I RgvbZ welqK `wjj `¯Ív‡eR wb‡Z n‡e|
3. FY gÄyixc‡Îi mKj kZ©vw` †g‡b †bevi m¤§wZcÎ|
4. Askx`vix dv‡g©i †ÿ‡Î t †iwRóvW© cvU©bvikxc `wj‡ji g~j/ mvwU©dvBW Kwc|
5. wjwg‡UW †Kv¤úvbxi †ÿ‡Î t
   1. cwiPvjKM‡Yi nvj bvMv` ZvwjKv, R‡q›U óK †Kv¤úvbx KZ©„K Aby‡gvw`Z †g‡gv‡iÛvg GÛ AvwU©‡Kjm Ae G‡mvwm‡qkb, mvwU©wd‡KU Ae BbKi‡cv‡ikb Gi mvwU©dvBW Kwc|
   2. FY MÖnY, `wjj m¤úv`b I wnmve cwiPvjbvi †ÿ‡Î †Kv¤úvbxi GgwW/‡Pqvig¨vb/WvB‡i±i‡K ÿgZv Ac©b msµvšÍ †K¤úvbxi †evW© mfvi †iRy‡jk‡bi Kwc|
   3. e¨vs‡Ki c~e© Aby‡gv`b e¨ZxZ †Kv¤úvbxi e¨e¯’vcbv cwieZ©b I†g‡gv‡iÛvg GÛ AvwU©‡Kjm Ae G‡mvwm‡qkb cwieZ©b bv Kivi AsMxKvibvgv|
   4. me©‡kl 3 eQ‡ii wbixwÿZ Avw\_©K weeibxi Kwc|
   5. e¨e¯’vcbv cwiPvjK, †Pqvig¨vbmn mKj cwiPvjK‡`i e¨w³MZ wbðqZvcÎ|
   6. †Kv¤úvbxi mKj**Ò**Fixed and Floating Assets”**-**Gi Dci †iwRóªvi Ae R‡q›U óK †Kv¤úvbx KZ©„K Bmy¨K…Z ÒCertificate of Registration of Charges”
   7. wWgvÛ cÖwgmvix †bvU|
   8. gvjvgvj I cb¨ eÜKx cÎ|
   9. †jUvi Ae nvB‡cvw\_‡Kkb Ae eyK †WUm GÛ wiwm‡fejm|
   10. cÖKí hš¿cvwZ eÜKx cÎ|
   11. w¯’i m¤ú‡`i Dci PvR© m„wóKiY cÎ|
   12. e¨vsK I MÖvnKM‡Yi †hŠ\_bv‡g mKj SuywK Ave„Z K‡i Stock Value-Gi 110% exgv cwjwm MÖnY|
   13. cÖ‡hvR¨ †ÿ‡Î †jUvi Ae Kw›UwbDBwU, ZvwiL wenxb wifvBf¨vj †jUvi, K‡c©v‡iU M¨vivw›U, †jÛvim cvwicvmy¨ wmwKDwiwU †kqvwis GwMÖ‡gbU|

**22 | FY SuywK e¨e¯’vcbv t**

K. GKB FY MÖnxZv KZ…©K wewfbœ e¨vsK †\_‡K FY MÖn‡Yi my‡hvM I mxgv wbqš¿Y Ki‡Z n‡e|

L. FY Av‡e`bKvixi evm¯’vb, Awdm, †Uwj‡dvbmn mKj †hvM‡hv‡Mi wVKvbv wel‡q m‡iRwgb Z`šÍ Ki‡Z n‡e|

M. m‡›`nRbK Amr I ¯^fveRvZ FY ‡Ljvcx e¨w³ hv‡Z FY bv cvq †m welqwU wbwðZ Ki‡Z n‡e|

N. Av‡e`bKvixi ¯^vÿi I cwiPq hvPvB c~e©K wbwðZ n‡Z n‡e|

O. FY msµvšÍ hveZxq `wjj cÎvw` wbivc` †ndvR‡Z ivL‡Z n‡e|

P. Af¨šÍixb wbixÿvi gva¨‡g ‡Kvb ÎæwU wePz¨wZ cwijwÿZ n‡j Zv `ªæZ ms‡kvab Ki‡Z n‡e|

**23| FY Av`vq t**

¯^vfvweK cÖwµqvq h\_vmg‡q hv‡Z FY Av`vq wbwðZ Kiv hvq †m wel‡q FY MÖnxZvi mwnZ wbweo †hvMv‡hvM M‡o Zzj‡Z n‡e| ‡Kvb wKw¯Í †Ljvcx n‡j FY Av`v‡qi we‡kl Kvh©µg MÖnY Ki‡Z n‡e| F‡Yi wbðqZv cÖ`vbKvix‡`i †K Pvc cÖ‡qvM Ki‡Z n‡e| FY †gqv‡`vËxY© n‡j PyovšÍ cÎ Rvix Ki‡Z n‡e| ¯^vfvweK cÖwµqv e¨\_© n‡j `ªæZ AvBbMZ e¨e¯’v MÖnY K‡i Dnvi ev¯Íevqb wbwðZ Kivi Rb¨ Zrci \_vK‡Z n‡e|

**=0=**

**F‡Yi `wjjvqb**

**‡gvt gwebyi iwk` miKvi**

**Abyl` m`m¨**

e¨vsK KZ©„K MÖvnK‡K ‡h FY cÖ`vb Kiv nq Zv g~jZt GKwU Pzw³i AvIZvq ‡`qv n‡q \_v‡K| A\_©vr FY msµvšÍ Pzw³i cÖ‡qvR‡b wewfbœ `wjj m¤úv`b Ki‡Z nq| e¨vs‡Ki AvBbm½Z ¯^v\_© msiÿ‡Yi wbwg‡Ë gÄyiK…Z FY weZi‡Yi c~‡e© `vwjwjK cÖgvYcÎ †hgbt wWwc †bvU, njdbvgv, wbðqZvcÎmn Ab¨vb¨ `wjj `¯Ív‡eR cÖ¯ÍÍyZKiY Ges cÖ¯ÍvweZ mnvqK RvgvbZx m¤úwË e¨vs‡Ki AbyK~‡j eÜK cÖ`v‡bi Rb¨ eÜKx `wjj m¤úv`b Kivi cÖwµqv‡K F‡Yi WKz‡g‡›Ukb ev `wjjvqb ejv nq|

* **`wjjvq‡bi †ÿ‡Î g~j/‡em WKz‡g›Um n‡jv t**

1. gÄyixcÎ
2. wWwc †bvU
3. njdbvgv Ges
4. eÜKx `wjj|

* **gÄyix cÎ t**FY cÖv\_©xi Av‡e`b hvPvB K‡i Dchy³ we‡ePbvq e¨vsK †h FY gÄyi K‡i Zv Aby‡gv`‡bi Av‡`k bvgv kZ© mv‡c‡ÿ GKwU `wjj| G‡Z wK wK k‡Z© KZ UvKv gÄywi ‡`qv n‡q‡Q Zvi weeiY wjwce× \_v‡K|
* **wWwc †bvU t**wWgvÛ cÖwgmwi †bvU ev wWwc †bvU n‡jv cÖwZkÖæwZcÎ| GwU GKwU ¸iæZ¡c~Y© `wjj/Bbóªy‡g›U| GB `wj‡j FY MÖnxZv Pvwnev gvÎ wbw`©ó nv‡i my` mn M„nxZ F‡Yi mgy`q UvKv cwi‡kv‡ai A½xKvi K‡i \_v‡Kb|
* **njdbvgv t**njdbvgv FY MÖn‡Yi ¯^xK…wZmn Zv cwi‡kv‡ai A½xKvicÎ Ges FY MÖn‡Yi †ÿ‡Î cÖ`Ë Z‡\_¨i mZ¨Zv ¯^xKvi g~jK †Nvlbv cÎ|
* **eÜKx `wjj t** e¨vs‡Ki ¯^v\_© msiÿ‡Yi wbwg‡Ë F‡Yi wecix‡Z cÖ¯ÍvweZ RvgvbwZ m¤úwË eÜKx `wj‡ji gva¨‡g e¨vs‡Ki AbyK~‡j FY MÖnxZv KZ©„K eÜK †`qv nq| eÜKx `wj‡j cÖ`Ë ÿgZv e‡j e¨vsK AvBbMZ cÖwµqv Abymi‡Yi gva¨‡g eÜKx m¤úwË wewµ K‡i F‡Yi A\_© Av`vq Kivi GLwZqvi AR©b K‡i|

e¨vsK wewfbœ A\_©‰bwZK Kg©KvÛ cwiPvjbvi Rb¨ FY cÖ`vb K‡i \_v‡K| mKj F‡Yi `wjjvq‡bi †ÿ‡Î GKB ai‡Yi `wjj cÎ MÖn‡Yi cÖ‡qvRb nq bv, wKQz wfbœZv \_v‡K| †hgbt km¨ Drcv`‡bi Rb¨ gÄyiK…Z F‡Yi †ÿ‡Î Rwg eÜKx `wjj MÖnY bv K‡i km¨ eÜKx `wjj m¤úv`b Kiv nq| F‡Yi aiY Abyhvqx `wjjvq‡bi †ÿ‡Î m¤úv`b‡hvM¨ `wjjc‡Îi weeiY wb¤œiæc t

* **mvaviY †gqv`x FY t**
* wWwc †bvU (GjGd-20)
* eÜKx `wjj (GjGd-13)
* cÖ¯ÍvweZ eÜKx m¤úwËi `vqgyw³ mb`cÎ (GjGd-11)
* njdbvgv (GjGd-9)
* Ab¨vb¨ (gÄywic‡Î DwjøwLZ kZ©vbyhvqx)
* **cÖKí FY t**
* wWwc †bvU (GjGd-20)
* F‡Yi UvKvq AvnwiZ m¤ú‡`i `vq eÜb (nvBcw\_‡Kkb)
* njdbvgv (GjGd-9)
* eÜKx `wjj (GjGd-13)
* cÖ¯ÍvweZ eÜKx m¤úwËi `vqgyw³ mb`cÎ (GjGd-11)
* Ab¨vb¨ (gÄwyic‡Î DwjøwLZ kZ©vbyhvqx)
* **PjwZ cu~wR FY t**
* wWwc †bvU (GjGd-20)
* eÜKx `wjj (GjGd-13)
* cÖ¯ÍvweZ eÜKx m¤úwËi `vqgyw³ mb`cÎ (GjGd-11)
* bM` e¨emvqx F‡Yi `wjj (GjGd-60K, 60L, 60M, 60N- cÖ‡qvRb Abyhvqx)
* ‡jUvi Ae Kw›UwbDBwU /avivevwnKZv cÎ (GjGd-60-B)
* ‡jUvi Ae wWm‡K¬Bgvi /bv `vex cÎ (GjGd-60-Gd)
* wifvBfvj †jUvi /mwµqKiY cÎ (GjGd-60-wR)
* Ab¨vb¨ (gÄywic‡Î DwjøwLZ kZ©vbyhvqx)
* **AveZ©bkxj km¨ FY t**
  + wWwc †bvU (GjGd-20)
  + km¨ eÜKx `wjj (Gj Gd-17)
  + ‡jUvi Ae Kw›UwbDBwU (GjGd-60-B)
* wifvBfvj †jUvi (GjGd-60-wR)
  + eÜKx `wjj (cwigvb †f‡` cÖ‡hvR¨ †ÿ‡Î)

**(‡idv‡iÝ t FY I AwMÖg wefvM-2, mvK©yjvi bs-01/2008, ZvwiL t 28-07-2008)**

* **f~wgnxb eM©vPvlx `jwfwËK km¨ FY**
  + wWwc †bvU (GjGd-20)
  + km¨ eÜKx `wjj (GjGd-17)
  + Drcv`b cwiKíbv
  + njd bvgv (Gj Gd-9 K)
  + ‡hŠ\_ A½xKvibvgv (150/- bb-RywWwkqvj ó¨v‡¤ú)

**(‡idv‡iÝ t FY I AwMÖg wefvM-2, mvK©yjvi bs-03/2009, ZvwiL t 09-09-2009)**

* **ÿz`ª I gvSvix G›UvicÖvBR FY t**
  + wWwc †bvU (GjGd-20)
  + eÜKx `wjj (GjGd-13)
  + cÖ¯ÍvweZ eÜKx m¤úwËi `vqgyw³ mb`cÎ (GjGd-11)
* njd bvgv (GjGd-9)
  + Post dated/Undated Cheque
  + eÜKx Rwg mivmwi wewµi ÿgZv (Power of attorney 300/- UvKvi bb-RywWwkqvj ó¨v‡¤ú)
  + Z…Zxq cÿxq cvi‡mvbvj M¨viv›Ux
  + Bb‡f›Uix, cøv›U †gwkbvixi Rb¨ nvBcw\_‡Kkb `wjj (10.00 j‡ÿi D‡a© 1000.00 jÿ UvKv ch©šÍ)
  + FY MÖnxZvi cwiev‡ii m`‡m¨i cvi‡mvbvj M¨viv›Ux
  + wjwg‡UW †Kv¤úvbxi †ÿ‡Î mKj cwiPvj‡Ki cvi‡mvbvj M¨viv›Ux
  + ‡jUvi Ae Kw›UwbDBwU (GjGd-60B)
  + wifvBfvj †jUvi (GjGd-60-wR)

**(‡idv‡iÝ t FY I AwMÖg wefvM-1, mvK©yjvi bs-02/2008, ZvwiL t 28-07-2008)**

**miKvix cÖv\_wgK wkÿKM‡Yi FY t**

* + wWwc †bvU (GjGd-20)
  + Employers certificate
  + wKw¯Í cwi‡kv‡ai A½xKvibvgv/ÿgZv Ac©Y cÎ
  + wbðqZv cÖ`vKvixi M¨vivw›U eÛ/A½xKvibvgv
  + Post dated Cheque
  + Spouse Guarantee

**(‡idv‡iÝ t FY I AwMÖg wefvM-2, mvK©yjvi bs-02/2008, ZvwiL t 28-07-2008)**

* **ivKve grm¨ cjøx FY t**
  + wWwc †bvU (GjGd-20)
  + grm¨ eÜKx (nvB‡cvt) `wjj (Gj Gd-23)
  + ‡jUvi Ae Kw›UwbDBwU (GjGd-60B)
  + cyKzi wjR GwMÖ‡g›U (bb-RywWwkqvj ó¨v¤ú)
  + eÜKx `wjj (Gj Gd-13)
  + eÜKx m¤úwË mivmwi wbjvg ÿgZv (Power of attorney 300/- UvKvi bb-RywWwkqvj ó¨v‡¤ú)

**(‡idv‡iÝ t FY I AwMÖg wefvM-1, mvK©yjvi bs-04/2008, ZvwiL t 31-07-2008)**

* **nvBeªxW bvm©vix FY t**
  + wWwc †bvU (Gj Gd-20)
  + eÜKx `wjj (GjGd-13)
  + ‡jUvi Ae Kw›UwbDBwU (GjGd-60B)
  + eÜKx m¤úwË mivmwi wbjvg ÿgZv (Power of attorney 300/- UvKvi bb-RywWwkqvj ó¨v‡¤ú)
  + GwMÖ‡g›U di K¨vk †µwWU (Gj Gd-60 we)
  + njdbvgv (Gj Gd-9)
  + wifvBfvj †jUvi (GjGd-60-wR)

**(‡idv‡iÝ t FY I AwMÖg wefvM-1, mvK©yjvi bs-05/2008, ZvwiL t 31-07-2008)**

* **KbRygvi FY t**
  + wWwc †bvU (Gj Gd-20)
  + ‡jUvi Ae nvBcw\_‡Kkb
  + RvgvbZKvixi M¨vivw›U eÛ
  + wKw¯Í cwi‡kv‡ai A½xKvi bvgv
  + mvgMÖx cÖvwß ¯^xKvi
  + ‡jUvi Ae B‡›UªvWvKmb
  + e¨vsK-MÖvnK †hŠ\_ bv‡g µq iwk`
  + Ab¨vb¨ cÖwZôvb †\_‡K M„nxZ F‡Yi †NvlYv cÎ

**(‡idv‡iÝ t FY I AwMÖg wefvM-2, mvK©yjvi bs-03/2004, ZvwiL t 20-09-2004)**

* **gyw³‡hv×v FY t**
  + wWwc †bvU (Gj Gd-20)
  + njdbvgv (Gj Gd-9)
  + F‡Y m„ó m¤ú` nvB‡cvw\_‡Kkb `wjj/eÜKx `wjj
  + Post dated Cheque
  + Z…Zxq cÿxq cvi‡mvbvj M¨viv›Ux
* **weGwWwm K›Uªv± †MÖvqvm© (AvjyexR) FY t**
  + wWwc †bvU (Gj Gd-20)
  + km¨ nvB‡cvw\_‡Kkb `wjj (GjGd-17)
  + ‡iwRóvW© AvjyPvlx wnmv‡e weGwWwmÕi mycvwik cÎ
* **Gwiqv G‡cÖvP c×wZ‡Z f~Æv Pvl FY t**
  + wWwc †bvU (GjGd-20)
  + wbjv‡g eÜKx m¤úwË wewµi ÿgZv (Power of attorney 300/- UvKvi bb-RywWwkqvj ó¨v‡¤ú)
  + njdbvgv (Gj Gd-9)
  + e¨w³MZ wbðqZv cÎ
  + Pzw³e× Pvlx I g~j D‡`¨v³vi g‡a¨ †hŠ\_ A½xKvibvgv/Pzw³cÎ
  + Avmj I GK eQ‡ii my‡`i mgcwigvY As‡Ki Post dated Cheque

**(‡idv‡iÝ t FY I AwMÖg wefvM-2, mvK©yjvi bs-03/2008, ZvwiL t 31-10-2008)**

* **ivKve-GbwRI †nvj‡mj gvB‡µv †µwWU t**
  + wWwc †bvU (GjGd-20)
  + 150/- bb-RywWwkqvj ó¨v‡¤ú e¨vsK GbwRI Pzw³bvgv
  + eÜKx `wjj (GjGd-13)
  + Letter of agreement for lien (deposit)
  + ‡iRy‡jkb

**(‡idv‡iÝ t FY I AwMÖg wefvM-2, mvK©yjvi bs-01/2011, ZvwiL t 07-09-2011)**

* **ÿz`ª e¨emv FY t**
  + wKw¯Í cwi‡kv‡ai A½xKvibvgv
  + ‡iwRóvW© Askx`vwi `wjj
  + 150/- UvKvi ó¨v‡¤ú Z…Zxq cÿxq cvi‡mvbvj M¨viv›Ux

**F‡Yi wecix‡Z m¤úvw`Z `wjj-`¯Ív‡e‡R ÷¨v¤ú wWDwU cÖ`v‡bi ZvwjKv**

**(m~ÎtFY I AwMÖg wefvM-1, mvKz©jvi †jUvi bs-07/2012, ZvwiLt 15-11-2012Bs )**

|  |  |  |  |
| --- | --- | --- | --- |
| µt | **welqe¯‘** | ïé-nvi | **÷¨v‡¤úi nvi** |
|  | **bM` A\_© MÖnb**(Reciept)/  **cÖvwß ¯^xKvi** (Acknowledgement) |  |  |
| (K) F‡Yi A\_© MÖn‡Yi †ÿ‡Î |  |  |
| i) 1000/- UvKvi wb‡P | ïb¨ |  |
| ii) 1000/-UvKv I Z`ya© | 10/- | ‡iwfwbD |
| **(L) Ab¨vb¨ †ÿ‡Î** |  |  |
| i) 400/- UvKv ch©šÍ | ïb¨ |  |
| ii) 401/- UvKv I Z`ya© | 10/- | ‡iwfwbD |
|  | **njdbvgv** (Affidavit) |  |  |
| (K) K…wl F‡Yi †ÿ‡Î | ïb¨ |  |
| (L) Ab¨vb¨ F‡Yi †ÿ‡Î | 200/- | bb-RywWwkqvj |
|  | **Pzw³cÎ**(Agreement) |  |  |
| 1. Agreement for cash credit (Hypothecation of goods without guarantor): LF-60 (b) | 300/- | GW‡nwmf |
| 1. Agreement for cash credit (Hypothecation of goods) : LF-60(c) | 300/- | GW‡nwmf |
| 1. Agreement for cash credit (Hypothecation of debts and assets) : LF-60(d) | 300/- | GW‡nwmf |
| 1. Letter of undertaking by company not to create any further charge over the property and assets including uncalled capital: LF-60 (h) | 300/- | GW‡nwmf |
| 1. Agreement for pledge of securities:ACF-172(A) | 300/- | GW‡nwmf |
| 1. Agreement for cash credit (On security of pledge of goods, produces and merchandise) : LF-60(a) | ‡cøR F‡Yi 0.12% | GW‡nwmf |
|  | **wbðqZvcÎ** (Guarantee) | 200/- | bb-RywWwkqvj |
|  | **ÿgZv Ac©b cÎ**(Power of Attorny) |  |  |
| (K) e¨vs‡K eÜKxK…Z m¤úwË weµ‡qi ÿgZv Ac©Y | ïb¨ |  |
| (L) Ab¨vb¨ †ÿ‡Î | 200/- | bb-RywWwkqvj |
|  | **wWgvÛ ‡cÖvwgRvwi †bvU**(DP Note) |  |  |
| (K) 2,000/- UvKvi bx‡P | 10/- | ‡iwfwbD |
| (L) 2,000/- UvKv †\_‡K 10,000/- UvKvi bx‡P | 20/- | ‡iwfwbD |
| (M) 10,000/- UvKv I Z`ya© | 50/- | ‡iwfwbD |
|  | Letter of continuity :LF-60(e) | wWwc †bv‡Ui Abyiæc | ‡iwfwbD |
|  | R Revival Letter :LF-60(g) | wWwc †bv‡Ui Abyiæc | ‡iwfwbD |
|  | First party letter of lien cum authority | 200/- | we‡kl AvVv‡jv ÷¨v¤ú |
|  | Third party letter of lien cum authority | 200/- | we‡kl AvVv‡jv ÷¨v¤ú |

**‡jvb WKz‡g‡›Ukb †PK wj÷**

**(m~Î bs-cÖKv/FIA-1/350/2012-2013/682(444) ZvwiL t 04-04-2013Bs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **µt bs** | **FY WKz‡g›Um& Gi bvg** | LF-No /ACF-No**m~Î b¤^i** | **‡h ai‡Yi F‡Yi †ÿ‡Î cÖ‡hvR¨** | **m¤úv`b/MªnY Kiv n‡q‡Q wK bv, (√) wPý w`b** | |
| **n¨vu** | **bv** |
|  | FY Av‡e`b cÎ/dig |  | mKj cÖKvi FY |  |  |
|  | c~ev©bygvb cÖwZ‡e`b | GjGd-5 | mKj cÖKvi eÜKx FY |  |  |
|  | FY gÄywi cÎ/gÄywi Av‡`k |  | mKj cÖKvi FY |  |  |
|  | wWwc †bvU (cÖ‡qvRbxq †iwfwbD ÷¨v¤úmn) | GjGd-20 | mKj cÖKvi FY |  |  |
|  | km¨ eÜKx FY MÖn‡Yi njdbvgv | GjGd-09K | ïaygvÎ km¨ FY |  |  |
|  | km¨ eÜKxKiY `wjj | GjGd-17 | ïaygvÎ km¨ FY |  |  |
|  | grm¨ eÜKxKiY `wjj | GjGd-23 | ïaygvÎ grm¨ FY |  |  |
|  | eÜKx `wjj (GKK) | GjGd-13 | mKj eÜKx FY |  |  |
|  | eÜKx `wjj (GKvwaK) | GjGd-13 | mKj eÜKx FY |  |  |
|  | eÜKx Rwg/`vqe× m¤úwË mivmwi wbjv‡g weµ‡qi ÿgZv cÎ (Power of attorney) | FY I AwMÖg-1 mvKz©jvi bs-03/2008, ZvwiLt 31-07-2008, Abyt 20(2) | mKj eÜKx FY |  |  |
|  | njdbvgv | GjGd-9 | mKj †gqv`x I PjwZ cuywR FY |  |  |
|  | `vq gyw³cÎ/Zjøvkx wi‡cvU© (Search Report) | GjGd-11 | f~m¤úwË eÜKx mswkøó FY |  |  |
|  | A¯’vei m¤úwË eÜKxKiY `wjj | GjGd-55 | K…wl hš¿cvwZ, `y»eZx Mvfx, nv‡ji ej` BZ¨vw` |  |  |
|  | F‡Yi Dci m„ó m¤ú‡`i `vqeÜb (nvB‡cvw\_‡Kkb eÛ) `wjj | FY I AwMÖg-1 mvKz©jvi bs-03/2008, ZvwiLt 31-07-2008, Aby‡”Q`-25 | wkí I cÖKí FY |  |  |
|  | ‡Kv¤úvbxi bv‡g `vq Av‡ivc ( PvR© wµ‡qkb) | cwiwkó-17 (FY g¨vbyqvj-2) | ‡Kv¤úvwb/ GbwRI-‡K cÖ`Ë FY |  |  |
|  | ‡Kv¤úvbxi mKj cwiPvj‡Ki e¨vw³MZ M¨vivw›U |  | ‡Kv¤úvwb‡K cÖ`Ë FY |  |  |
|  | cÖK‡íi /gRy` gvjvgv‡ji exgvcÎ | FY I AwMÖg mvKz©jvi bs-11/1995, ZvwiLt 29-08-1995 | cÖKí, PjwZ cuywR, K…wl hš¿cvwZ FY |  |  |
|  | GwMÖ‡g›U di K¨vk †µwWU (300/- UvKvi G¨vW‡nwmf ÷¨v¤ú) | LF- 60(b) | PjwZ cuywR FY |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **µt bs** | | | **FY WKz‡g›Um& Gi bvg** | **LF-No /ACF-Nom~Î b¤^i** | **‡h ai‡Yi F‡Yi †ÿ‡Î cÖ‡hvR¨** | **m¤úv`b/**  **MªnY Kiv n‡q‡Q wK bv, (√) wPý w`b** | | |
| **n¨vu** | **bv** | |
|  | avivevwnKZv cÎ (Letter of continuity) (wWwc †bv‡Ui ÷¨v¤ú nv‡i) | | | LF- 60(e) | PjwZ cuywR FY |  |  |
|  | mwµqKiY cÎ (Revival letter)(wWwc †bv‡Ui ÷¨v¤ú nv‡i) | | | LF- 60(g) | PjwZ cuywR FY |  |  |
|  | bv-`vex cÎ (Letter of disclaimer) | | | LF- 60(f) | wmwm †cøR FY |  |  |
|  | ¸`vg Kg©Pvixi Li‡Pi Rb¨ AbygwZ cÎ | | | GjGd-60(Y) | wmwm †cøR FY |  |  |
|  | wngvMvi wmwm †cøR `wjj (‡cøR F‡Yi 0.12% G¨vW‡nwmf ÷¨v¤ú) | | | GjGd-21 | wngvMv‡i Avjy †cøR wmwm |  |  |
|  | wmwm †cøR `wjj (‡cøR F‡Yi 0.12% G¨vW‡nwmf ÷¨v¤ú) | | | GjGd-60(G) | cY¨ †cøR eÜKx wmwm |  |  |
|  | GwMÖ‡g›U di †cøR Ae wmwKDwiwUR (300/- UvKvi G¨vW‡nwmf ÷¨v¤ú) | | | ACF-172(A) | ¯’vqx I wWwcGm Avgvb‡Zi wecix‡Z FY |  |  |
|  | dv÷© cvwU© †jUvi Ae wj‡qb Kvg A\_wiwU (wWwc †bv‡Ui nv‡i G¨vW‡nwmf ÷¨v¤ú) | | | FY I AwMÖg mvKz©jvi bs-24/1990, ZvwiLt 27-05-1990 ms‡hvRbx-ÒLÓ | ¯’vqx Avgvb‡Zi wecix‡Z FY |  |  |
|  | \_vW© cvwU© †jUvi Ae wj‡qb Kvg A\_wiwU (wWwc †bv‡Ui nv‡i G¨vW‡nwmf ÷¨v¤ú) | | | FY I AwMÖg mvKz©jvi bs-24/1990, ZvwiLt 27-05-1990 ms‡hvRbx-ÒMÓ | ¯’vqx Avgvb‡Zi wecix‡Z FY |  |  |
|  | wmwKDwiwU †Wwjfvix †jUvi | | | ACF-173 | ¯’vqx Avgvb‡Zi wecix‡Z FY |  |  |
|  | FDR, RDMS, RTMSGi g~j iwk` (wWmPvR©K…Z) | | | kvwbwe mvKz©jvi bs-04/2011, ZvwiLt 30-05-2011 Aby‡”Q` bs-08 | FDR, RDMS, RTMSGi wecix‡Z FY |  |  |
|  | gÄwyiK…Z FY PjwZ wnmv‡ei gva¨‡g †jb‡`‡bi m¤úwZcÎ (GmIwW F‡Yi †ÿ‡Î) | | | FY I AwMÖg mvKz©jvi bs-24/1990, ZvwiLt 27-05-1990 ms‡hvRbx- ÒPÓ | GdwWAvi I wWwcGm FY |  |  |
|  | | ‡jUvi Ae wj‡qb (wWwc †bv‡Ui nv‡i G¨vW‡nwmf ÷¨v¤ú) | | kvwbwe mvKz©jvi bs-04/2012, ZvwiLt 08-07-2012 Aby‡”Q` bs-11 | DPS, RGPS, RSS, RMSS, RMDS, RDMS, RTMS, RMPS |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| **µt bs** | | **FY WKz‡g›Um& Gi bvg** | **LF-No /ACF-Nom~Î b¤^i** | **‡h ai‡Yi F‡Yi †ÿ‡Î cÖ‡hvR¨** | **m¤úv`b/**  **MªnY Kiv n‡q‡Q wK bv, (√) wPý w`b** | | |
| **n¨vu** | **bv** | |
|  | mswkøó AvgvbZ wnmve n‡Z w¯’wZ FY wnmv‡e ¯’vbvšÍ‡ii †jUvi Ae A\_wiwU | | kvwbwe mvKz©jvi bs-04/2011, ZvwiLt 30-05-2011 Aby‡”Q` bs-08 | DPS, RGPS, RSS, RMSS, RMDS, RDMS, RTMS, RMPS |  |  |
|  | ‡jUvi Ae wWmevm©‡g›U | | kvwbwe mvKz©jvi bs-04/2011, ZvwiLt 30-05-2011 Aby‡”Q` bs-08 | DPS, RGPS, RSS, RMSS, RMDS |  |  |
|  | ‡jUvi Ae GwMÖ‡g›U | | kvwbwe mvKz©jvi bs-04/2011, ZvwiLt 30-05-2011 Aby‡”Q` bs-08 | RGPS, RSS, RMSS, RMDS, RDMS, RTMS, RMPS |  |  |
|  | MÖvn‡Ki m¤úwZcÎ | | kvwbwe mvKz©jvi bs-04/2011, ZvwiLt 30-05-2011 Aby‡”Q` bs-08 | RGPS, RSS, RMSS, RMDS |  |  |
|  | K‡c©v‡iU M¨vivw›U | | FY I AwMÖg-2 mvKz©jvi bs-01/2011, ZvwiLt 07-09-2011, Aby‡”Q` bs-17(Q) | ivKve-GbwRI wjs‡KR †nvj‡mj †µwWU |  |  |
|  | AwMÖg †PK | | FY I AwMÖg wefvM-1 mvKz©jvi bs-03/2008 I FY I AwMÖg-02 mvKz©jvi bs-03/2004, mvKz©jvi bs-06/2005 | SME FY, KbRygvi FY, PvKzwiRxwe‡`i FY I cÖ‡hvR¨ Ab¨vb¨ †ÿ‡Î |  |  |

wØZxq Kg©KZ©v/e¨e¯’vcK/‡Rvbvj wbixÿv Kg©KZ©v/e¨e¯’vcK/‡Rvbvj wbixÿv Kg©KZ©v/‡Rvbvj e¨e¯’vcK

# Credit Risk Grading (CRG) : cÖ‡qvM I ev¯Íevqb|

**Gm,Gg, AvnmvbDjøvn&**

**Abyl` m`m¨**

wmwm/PjwZ cuywR Ges wkí/cÖKí FY cÖ¯Íve g~j¨vq‡bi †¶‡Î CRG (Credit Risk Grading) : cÖ‡qv‡Mi K\_v ejv n‡q‡Q| Avgv‡`i e¨vs‡K Consumer Financing, Small Enterprise Financing (SECP), Short Term/Agricultural Credit and Micro Credit e¨ZxZ 5.00 j¶ UvKv I Z`ya© mKj cÖKí FY Ges PjwZ cuywR/wmwm F‡Yi †¶‡Î CRG cÖ‡qv‡Mi Rb¨ bxwZgvjv Rvix Kiv n‡q‡Q|

02| Avw\_©K LvZ ms¯‹vi Kg©m~Px (FSRP) Gi civgk© Abyhvqx 1993 mv‡j FY SzuwK ¯Íi wbY©q Kivi Rb¨ LRA (Lending Risk Analysis) Pvjy Kiv nq| Gi AvIZvq 8 ai‡bi SuywK we‡kølY Kivi cÖ‡qvRb coZ| A\_©‰bwZK Kg©Kv‡Û MwZkxjZv I wewb‡qvM e„w×i mv‡\_ mv‡\_ SzuwK †hgb evo‡Q †Zgwb SzuwKi cÖK…wZiI cwieZ©b n‡”Q| A\_©‰bwZK Kg©Kv‡Û Giƒc cwieZ©bkxj MwZkxjZvi welqwU we‡ePbvq †i‡L evsjv‡`k e¨vsK Zv‡`i 11-12-2005 Zvwi‡Li weAviwcwW mvKz©jvi b¤^i-18 †gvZv‡eK LRA evwZj K‡i 31 gvP© 2006 Gi g‡a¨ CRG cÖ‡qvM I ev¯Íevqb Kivi wb‡`©k †`q| CRG Gi AvIZvq wb‡gœv³ 5wU DcKiY (Components) we‡kølY K‡i SzuwK ¸iæZ¡ Abyhvqx cv‡k¦© ewY©Z fviZ¡ (Weightage) gvb cÖ‡qvM Kiv nq;

|  |  |  |  |
| --- | --- | --- | --- |
| µwgK bs | SzuwKi DcKiY (Components) | t | fviZ¡ (Weight) gvb |
|  | Avw\_©K SzuwK (Financial Risk) | t | 50% |
|  | e¨emv/wkí m¤úK©xxq (Business/Industry Risk) | t | 18% |
|  | e¨e¯’vcbv SzuwK (Management Risk) | t | 12% |
|  | RvgvbZ m¤úK©xq SzuwK (Security Risk) | t | 10% |
|  | e¨emvwqK AvPiY m¤úK©xq SzuwK (Relatiohship Risk) | t | 10% |
|  | †gvU | t | 100% |

03| Component Iqvix †h mKj Key Parameters we‡ePbv Ki‡Z nq Zv wbgœiƒc t

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **Principal Risk Components** | **t** | **Key Parameters** |
|  | Financial Risk | t | Leverage, Liquidity, Profitability & Coverage Ratio |
|  | Business/Industry Risk | t | Size of business, Age of Business, Business outlook, Industry Growth, Competitions & barriers to Business |
|  | Management Risk | t | Experience, Succession & team work |
|  | Security Risk | t | Security Coverage, Collateral Coverage and Support |
|  | Relationship Risk | t | |  | | --- | | Accounts conduct, Utilization of limit, Compliance of conditions & Personal deposit | |

04| cÖavb 5wU Components Gi AvIZvq 20wU Key Parameters Gi wecix‡Z Parameters Iqvix wb‡gœv³fv‡e weightage w`‡Z n‡e t

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Principal Risk Components | | Key Parameters | Weight | |
|  | Financial Risk |  |  | 50% |
| Leverage | 15% |  |
| Liquidity | 15% |  |
| Profitability | 15% |  |
| Coverage | 5% |  |
|  | Business/Industry Risk |  |  | 18% |
| Size of Business | 5% |  |
| Age of Business | 3% |  |
| Business out look | 3% |  |
| Industry Growth | 3% |  |
| Market Competition | 2% |  |
| Entry/Exit Barrier | 2% |  |
|  | Management Risk |  |  | 12% |
| Experience | 5% |  |
| Succession | 4% |  |
| Team work | 3% |  |
|  | Security Risk |  |  | 10% |
| Security Coverage | 4% |  |
| Collateral Coverage | 4% |  |
| Support | 2% |  |
|  | Relationship Risk |  |  | 10% |
| Account conduct | 5% |  |
| Utilization of Limit | 2% |  |
| Compliance of Covenants Conditions | 2% |  |
| Personal deposit | 1% |  |

05| CRG Gi Scoring t

CRG Scoring Kivi Rb¨ CRG SCORE SHEET c~iY Ki‡Z nq| CRG SCORE SHEET c~i‡Yi Rb¨ KwZcq wb‡`©kbv wbgœiƒc t

|  |  |  |
| --- | --- | --- |
| A | Financial Risk | G‡¶‡Î FY MÖnxZvi e¨emv‡qi wbixw¶Z e¨emvwqK wnmve, jvf-‡jvKmv‡bi wnmve I w¯’wZ c‡Îi cÖ‡qvRb| †Kv¤úvbxi †¶‡Î wbixw¶Z wnmve cÎ cvIqv hvq| e¨w³ we‡kl ev †Kvb e¨emv cÖwZôv‡bi †ejvqI A‡bK mgq D³iƒc wnmve cÎ cvIqv hvq| †h‡¶‡Î wbixw¶wZ wnmve cÎ cvIqv hvq bv †m‡¶‡Î e¨emv‡qi ev¯Íe wfwËK Z‡\_¨i Av‡jv‡K wnmvecÎ ˆZix K‡i wb‡Z n‡e m¤úyY© bZzb FY cÖ¯Ív‡ei †¶‡Î cÖ\_g eQ‡iB Projection Gi Dci wfwË K‡i ˆZix Ki‡Z n‡e| |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Leverage | | Gi A\_© n‡”Q †Kv¤úvbx, e¨emv cÖwZôvb ev e¨emvqxi F‡Yi Dci wbf©iZv| A\_©vr GKUv e¨emv cÖwZôvb †gvU wewb‡qvwRZ gyja‡bi ev m¤ú‡`i g‡a¨ KZUzKz wbR Dr†mi Ges KZUzKz F‡Yi Dci wbf©ikxj Zv Debt Equity Ratio Gi gva¨‡g cÖKvk Kiv hvq| Ab¨fv‡e, †gvU `vq I †gvU bxU m¤ú` (Net Worth) Gi AbycvZ n‡”Q Debt Equity Ratio| PjwZ gyja‡bi †ejvq gvwR©b we‡ePbv Ki‡Z n‡e| D`vniY¯^iƒc 30% gvwR©‡bi †ejvq wjfv‡iR n‡e 70/30 ev 2.33 Ges †¯‹vi n‡e 8| Debt Equity Ratio 0.25 Gi bx‡P n‡j Leverage Gi †¯‹vi n‡e 15 Ges 2.75 Gi †ekx n‡j †¯‹vi n‡e k~b¨| |
|  | Liquidity | | GUv n‡”Q Current Ratio. GUv wbY©q Ki‡Z n‡j PjwZ m¤ú`‡K PjwZ `vq w`‡q fvM K‡i wbY©q Ki‡Z n‡e| PjwZ m¤ú‡`i g‡a¨ bM` I e¨vsK Rgv, Gj wm gvwR©b, wewb‡qvM, mgvcbx gRy`, †`bv`vie„›`, Bb‡f›Uix BZ¨vw` Ges PjwZ `v‡qi g‡a¨ ¯^í‡gqv`x e¨vsK FY, †gqv`x F‡Yi PjwZ Ask, wewea cvIbv`vi, cÖ‡`q wej, e‡Kqv LiPvejx, AwMÖg cÖ`vb, cÖ‡`q wWwf‡W›U BZ¨vw` AšÍf©~³ n‡e| Current Ratio. 2.74 Gi †ekx n‡j Liquidity Gi †¯‹vi n‡e 15 Ges 0.70 Gi Kg n‡j †¯‹vi k~b¨| |
|  | Profitability | GUv n‡”Q Operating Profit Margin, hv wbY©‡qi myÎ n‡”Q- ×100  cÖwZôv‡bi †gvU jvf (Gross Profit) n‡Z Acv‡iwUs LiP (Awdm, e¨e¯’vcbv I cÖkvmwbK LiP, weµq I weZiY LiP) ev` w`‡j Acv‡iwUs gybvdv cvIqv hvq| weµq (Sales) ej‡Z Total Sales Revenue †K eySvq| †gvU weµq jä n‡Z weµq †diZ, evÆv ev f¨vU ev` w`‡Z n‡e| Operating Profit Margin 25% Gi †ekx n‡j Profitability ‡¯‹vi 15 Ges 1% Gi bx‡P n‡j †¯‹vi k~b¨| | |
|  | Coverage | Coverage ej‡Z Interest Coverage Ratio eySvq| A\_©vr GKwU e¨emv cÖwZôv‡bi Kvh©µ‡g AwR©Z Avq Ges M„nxZ F‡Yi my‡`i AbycvZB n‡”Q Coverage. †mvRv K\_vq GKwU e¨emv cÖwZôv‡bi Ki I my` c~e© Av‡qi gva¨‡g M„nxZ F‡Yi my` cwi‡kv‡ai ¶gZvi gvÎv n‡”Q Coverage. myÎwU n‡”Q;  Interest Coverage Ratio 2 Gi †ekx n‡j †¯‹vi 5 Ges 1 Gi bx‡P n‡j †¯‹vi k~b¨| | |

Financial Risk Gi m‡e©v”P †¯‹vi n‡”Q 50

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| --- | --- |
| **B.** | **Business/Industrial Risk :** |

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| 1. | Size of Business | GUv n‡”Q e¨emv cÖwZôv‡bi AvKvi| mvaviYZt evsjv‡`kx UvKvq mswkøó e¨emv cÖwZôvb/wk‡í GKwU Avw\_©K erm‡i †gvU weµq gy‡j¨i cwigv‡Yi Dci wbf©i K‡i †¯‹vi cÖ`vb Kiv nq| mvaviYZt wbixw¶Z e¨emvwqK wnmve n‡Z †gvU weµq gyj¨ wbY©q Kiv nq| e¨w³ we‡kl e¨emv cÖwZôv‡b †hLv‡b Gai‡bi wbixw¶Z e¨emvwqK wnmve \_v‡K bv †mLv‡b e¨emv cÖwZôv‡bi µq-weµ‡qi LvZv-c‡Î D‡jøwLZ ev¯Íe wfwËK Z‡\_¨i Dci wbf©i K‡i †gvU weµq gyj¨ wbY©q Kiv nq| evwl©K weµq gyj¨ 60.00 †KvwU UvKvi †ekx n‡j †¯‹vi 5 Ges 2.50 †KvwUi Kg n‡j †¯‹vi n‡e k~b¨| bZzb cÖ¯Ív‡ei †ejvq 1g eQ‡ii Projection Gi Z\_¨ †\_‡K ˆZix Kiv nq| |

|  |  |  |
| --- | --- | --- |
| 2. | Age of Business | GUv n‡”Q e¨w³/cÖwZôvb mswkøó e¨emv‡q KZ eQi wb‡qvwRZ i‡q‡Q Zvi wnmve| GUv n‡jv †h e¨emv ïiæ Kiv n‡q‡Q Zvi †Kvb cwieZ©b bv K‡i e¨emv‡q wb‡qvwRZ \_vKvi e¨vwß| e¨emv cwieZ©b Kiv n‡j cwiewZ©Z Ae¯’vi e¨vwß eySv‡e| e¨emv‡qi e¨vwß 10 eQ‡ii †ekx n‡j †¯‹vi 3 Ges 2 eQ‡ii Kg n‡j †¯‹vi k~b¨ n‡e| |

|  |  |  |
| --- | --- | --- |
| 3. | Business out look | GUv n‡”Q GKRb e¨emvqx/cÖwZôvb/GKwU wkí evRv‡i ev A\_©‰bwZK Kg©Kv‡Û KZUzKz Ae`vb ivL‡Q Zvi wnmve| Ab¨ K\_vq mswkøó FY cÖv\_©x e¨w³ ev cÖwZôvb Zvi e¨emvwqK Kg©Kv‡Ûi gva¨‡g evRv‡ii KZ As‡k Zvi Ae`vb i‡q‡Q Zvi gyj¨gvb cÖKvk K‡i| cÖv\_©xZ F‡Yi D‡Ïk¨wU hw` A\_©bxwZ‡Z h‡\_ó favourable nq Z‡e †¯‹vi 3, Stable n‡j 2, wKQzUv AwbwðZ n‡j 1| |

|  |  |  |
| --- | --- | --- |
| 4. | Industry Growth | GUv n‡”Q cÖv\_©xZ F‡Yi D‡Ïk¨wU GKwU †`‡ki A\_©‰bwZK DbœwZi KZ Ask| G †¶‡Î ivóªxqfv‡e ev †Kvb ¯^xK…Z cÖwZôvb KZ©„K M‡elYvjä djvdj cÖ‡qvRb| †hgb-jeY Drcv`b| G cY¨wUi mvgwMÖK Pvwn`v, mieivn, †`‡k we`¨gvb Drcv`b BZ¨vw`i M‡elYvjä djvdj n‡Z Gi Demand Supply GapwbY©q Kiv Ges cÖv\_©xZ F‡Y Drcvw`Ze¨ cY¨/†mevi cÖ‡qvRbxqZv kZKiv nv‡i wbY©q Kiv| Avgv‡`i †`‡k †h‡nZz cÖ‡Z¨KwU c‡Y¨i Rb¨ ¯^xK…Z †Kvb cÖwZôvb KZ©„K M‡elYv Kiv nq bv †mRb¨ cÖK…Z Growth Rvbv hvq bv| ivKve Gi Rb¨ G‡¶‡Î cÖv\_©xZ F‡Yi gva¨‡g Drcvw`Z c‡Y¨i Pvwn`v cÖPzi Abyf~Z n‡j Good A\_©vr †¯‹vi 2 Ges †gvUvgywU n‡j Moderate A\_©vr †¯‹vi 1 aiv n‡e| |

|  |  |  |
| --- | --- | --- |
|  | Market Competition | GUv n‡”Q cÖv\_©xZ F‡Yi gva¨‡g Drcvw`Z/Drcvw`Ze¨ cY¨wUi evRv‡i wKiƒc cÖwZ‡hvwMZv, `¶Zv ev cÖfve i‡q‡Q Zvi gvÎv wbY©q Kiv| cY¨wU evRv‡i Dominant Player n‡j †¯‹vi 2, Moderate Competitive n‡j †¯‹vi 1 Ges Highly Competitive n‡j †¯‹vi 0 n‡e| |

|  |  |  |
| --- | --- | --- |
|  | Entry/Exit Barriers | GUvi gva¨‡g cÖv\_©xZ F‡Yi gva¨‡g Drcvw`Z/Drcvw`Ze¨ cY¨wUi Drcv`‡b ˆewiZv Av‡Q wKbv Zv g~j¨vqb Kiv nq| Lye †ekx ˆewiZv \_vK‡j †¯‹vi 2, †gvUvgywU \_vK‡j †¯‹vi 1 Ges †Kvb ˆewiZv ev evav bv \_vK‡j †¯‹vi 0| |

Business/ Industry Risk Gi m‡e©v”P †¯‹vi n‡”Q 18

**C. Management Risk**

|  |  |  |
| --- | --- | --- |
|  | Experience | GUv n‡”Q Kviev‡ii e¨e¯’vcbvi `¶Zv| GKwU e¨emv cÖwZôv‡bi gyj gvwjK/D”PZi ch©v‡qi g~j e¨e¯’vcbv `¶Zvi mwnZ e¨emv cÖwZôvbwUi cwiPvjbvi AwfÁZvi wnmve| gyj e¨e¯’vcbv/D”PZi e¨e¯’vcbv 10 eQ‡ii AwaK e¨emv‡q wb‡qvwRZ \_vK‡j †¯‹vi 5, 5-10 eQ‡ii Rb¨ †¯‹vi 3, 1-5 eQ‡ii Rb¨ †¯‹vi 1, †Kvb `¶Zv bv \_vK‡j †¯‹vi k~b¨| |
|  | Second Line/ Succession | GUv e¨emv cÖwZôvbwUi gyj gvwjKvbv/e¨e¯’vcbvi cwieZ©‡bi aviv ev MwZi we‡kølY Kiv‡K eySvq| †Kvb cwieZ©b bv n‡j †¯‹vi 4, e¨e¯’vcbvi cwieZ©b 1-2 eQi n‡j †¯‹vi 3, 2-3 eQi n‡j 2| |
|  | Team work | `jMZ AUzU m¤ú„³Zvi gva¨‡g e¨e¯’vcbv myôzfv‡e Pj‡Q wKbv ev e¨e¯’vcbvi †Kvb ÎæwU Av‡Q wKbv Zv g~j¨vqb Kiv nq| A‡bK †¶‡Î †`Lv hvq e¨e¯’vcbvi Team work my›`ifv‡e Pj‡Q| e¨e¯’vcbvi g‡a¨ mswkøó KZ©v e¨w³‡`i g‡a¨ †Kvb gZ‰ØZZv †bB| e¨e¯’vcbvi `¶Zv Giƒc †¶‡Î Lye fvj n‡j †¯‹vi 3, †gvUvgywU n‡j 2, Lvivc n‡j 1 Ges e¨e¯’vcbvq MÛ‡Mvj \_vK‡j †¯‹vi k~b¨ n‡e| |

Management Risk Gi m‡e©v”P †¯‹vi n‡”Q 12

**D. Security Risk**

|  |  |  |
| --- | --- | --- |
|  | Security Coverage (Primary) | GUv cÖv\_©xZ F‡Yi Rvgvb‡Zi cÖK…wZ wKiƒc n‡e Zvi wfwË‡Z g~j¨vqb Kiv nq| cÖv\_wgK RvgvbZ hw` m¤ú~Y© cY¨ eÜKx nq ev F‡Yi e„n`vsk †Kvb bM` m¤ú` (¯’vqx AvgvbZ/eÛ BZ¨vw`) ev Registered Mortgage nq Z‡e †¯‹vi 4 †iwRóvW© nvB‡cvw\_‡Kkb n‡j (1g PvR©/1g c¨vwicvmy) n‡j †¯‹vi 3, wØZxq PvR© n‡j 2, mvaviY nvB‡cvw\_‡Kkb n‡j 1, †Kvb RvgvbZ bv \_vK‡j k~b¨| |
|  | Collateral Coverage (Property Location) | GUv RvgvbwZ m¤úwËi Ae¯’v‡bi gyj¨vqb K‡i| Registered Mortgage †cŠi K‡c©v‡ikb/¸iæZ¡c~Y© GjvKvq n‡j †¯‹vi 4, †cŠimfv/Dc‡Rjv/Dckni n‡j †¯‹vi 3, Equitable Mortgage A\_ev †Kvb Rwg bv n‡q hw` Plant and Machinery nq Z‡e †¯‹vi 2 n‡e| |
|  | Support (Guarantee) | Rvgvb‡Zi g‡a¨ e¨w³MZ M¨vivw›U, K‡cv©‡iU M¨vivw›U \_v‡K| D”P bxU m¤ú` (High Net Worth) hy³ e¨w³MZ A\_ev K‡c©v‡iU M¨vivw›Ui †¶‡Î †¯‹vi n‡e 2, †gvUvgywU bxU m¤ú`hy³ M¨vivw›Ui †¶‡Î †¯‹vi n‡e 1, †Kvb M¨vivw›U bv \_vK‡j †¯‹vi k~b¨ n‡e| |

Security Risk Gi m‡e©v”P †¯‹vi n‡”Q 10

**E. Relationship Risk**

|  |  |  |
| --- | --- | --- |
|  | Account conduct: | GUv n‡”Q cÖv\_©xZ FY MÖnxZvi AZx‡Z M„nxZ F‡Yi Performance, c~‡e©i FY wnmve ev GZ`msµvšÍ Ab¨ †Kvb e¨vswKs wnmv‡e FY cÖv\_©xi †jb‡`b msµvšÍ AZxZ Avw\_©K AvPiY, †Kvb FY wnmv‡e c~‡e©i 3 eQi †Ljvcx e¨wZZ m‡šÍvlRbK †jb‡`b \_vK‡j †¯‹vi 5, †Ljvcx e¨ZxZ m‡šÍvlRbK †jb‡`b 3 eQ‡ii Kg mgq n‡j †¯‹vi 4, wba©vwiZ F‡Yi Awba©vwiZ/wejw¤^Z mg‡q cwi‡kv‡ai gva¨‡g wnmve wbqwgZ \_vK‡j †¯‹vi 2 Ges †gqv‡`vËxY© \_vK‡j ev wnmve AwbqwgZ \_vK‡j †¯‹vi k~b¨ n‡e| |
|  | Utilization  of Limit (actual/projection) | e¨emv‡qi cÖK…wZ, e¨e¯’vcbvi `¶Zv BZ¨vw` Dcv`vbmgy‡ni ZviZ‡g¨i Rb¨ A‡bK mgq eÜKxK…Z F‡Yi mxgv cwic~Y©fv‡e e¨eüZ nq bv& F‡Yi wjwgU e¨env‡ii gvÎvi Dci GUv wbY©q Kiv nq| gÄyixK…Z F‡Yi mxgv 60% Gi †ekx e¨eüZ n‡j †¯‹vi 2.40%-60% n‡j †¯‹vi 1, 40% Gi wb‡gœ n‡j †¯‹vi k~b¨ aiv nq| m¤úyY© bZzb cÖ¯Ív‡ei †¶‡Î †¯‹vi 2 aiv nq| |
|  | Compliance of Covenants Conditions | gÄyixc‡Î `wjjvqbmn Ab¨vb¨ mswkøó kZ©vw` c~iY Kivi Rb¨ ejv nq| A‡bK FY cÖv\_©x G mKj kZ©vw` cy‡ivcywi cvjb Ki‡Z cv‡ib| kZ©vw` cyi‡bi †hvM¨Zvi Dci GUv wbf©i K‡i| cwic~Y©fv‡e cwicvj‡bi †¶‡Î †¯‹vi 2, AvswkK cwicvj‡bi †¶‡Î †¯‹vi 1 |
|  | Personal deposit | GUv FY cÖv\_©x/cÖwZôvb/†Kv¤úvbxi cwiPvjK‡`i e¨w³ AvgvbZ wnmve m¤úwK©Z| c~‡e©i †\_‡KB ev e¨emv cwiPvjbvKvjxb e¨w³MZ mÂ‡qi cwigv‡Yi Dci GUvi †¯‹vi wbY©q Kiv nq| e¨w³MZ mÂq \_vK‡j †¯‹vi 1, Ab¨\_vq k~b¨ nq| |

Relationship Risk G m‡e©v”P †¯‹vi n‡”Q 10

06| GB CRG Scoring Kivi Rb¨ †h mKj Q‡K Z\_¨ DcvË msMÖn, Dc¯’vcb, we‡kølY BZ¨vw` Kivi cÖ‡qvRb c‡o Zv wbgœiƒct

Appendix A : Data Collection, Check list.

Appendix B : Limit Utilization Form

Appendix C : CRG Score Sheet

Appendix D : Credit Risk Grading Form

Appendix E : Credit risk Grading Report (MIS)

Appendix F : Financial Spread Sheet (FSS)

07| Appendix F Gi Avw\_©K weeiY I AbycvZ/nvi we‡kølY, Appendix B Gi FY e¨envi Z\_¨ DcvË Ges e¨emv, cÖwZôvb, gvwjKvbv, e¨e¯’vcbv `¶Zv, RvgvbZ, e¨vs‡Ki mv‡\_ m¤úK© BZ¨vw`i wfwË‡Z Appendix C †gvZv‡eK mKj Key Parameters †Z †Kvb ch©v‡q KZ †¯‹vi †`qv n‡e Zv wbgœiƒcfv‡e wbY©q Kiv nq t

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Criteria | Weight | Parameter | Score | Actual Parameter | Score Obtained |
| A. Financial Risk | 50% |  |  |  |  |
| 1. Leverage : (15%)  Debt Equity Ratio (x) – Times  Total liabilities to Tangible Net worth  All calculations should be based on annual financial statements of the borrower (audited preferred). | | * less then 0.25 * 0.26x to 0.35x * 0.36x to 0.50x * 0.51x to 0.75x * 0.76x to 1.25x * 1.26x to 2.00x * 2.01x to 2.50x * 2.51x to 2.75x * more than 2.75x | 15  14  13  12  11  10  8  7  0 |  |  |
| 2. Liquidity : (15%)  Current Ratios (x) – Times  Current Assets to Current Liabilities | | * Greater than 2.74x * 2.50x to 2.74x * 2.00x to 2.49x * 1.50x to 1.99x * 1.10x to 1.49x * 0.90x to 1.09x * 0.80x to 0.89x * 0.70x to 0.79x * Less than 0.70x | 15  14  13  12  11  10  8  7  0 |  |  |
| 3. Profitability (15%)  Operating Profit Margin (%)  ×100 | | * Greater than 25% * 20% to 24% * 15% to 19% * 10% to 14% * 7% to 9% * 4% to 6% * 1% to 3% * Less than 1% | 15  14  13  12  10  9  7  0 |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 4. Coverage (5%)  Interest Coverage Ratio (x) – Times | * More than 2.00x * More than 1.51x less than 2.00x * More than 1.25x less than 1.50x * More than 1.00x less than 1.24x * less than 1.00x | 5  4  3  2  0 |  |  |
| Total Score-Financial Risk |  | 50 |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Criteria | Weight | Parameter | Score | Actual Parameter | Score Obtained |
| B. Business/Industry Risk | 18% |
| 1. Size of business (sales in BDT crore)  The size of the borrower’s business measured by the most recent year’s total sales. Preferably best on audited financial statements | | * > 60.00 * 30.00-59.99 * 10.00-29.99 * 5.00-9.99 * 2.50-4.99 * <2.50 | 5  4  3  2  1  0 |  |  |
| 2. Age of business  The number of years the borrower has been engaged in the primary line of business. | | * >10 years * >5-10 years * >2-5 years * <2 years | 3  2  1  0 |  |  |
| 3. Business outlook  A critical Assessment of the medium term prospects of the borrower, taking into account the industry, market share and economic factors | | * Favorable * Stable * Slightly uncertain * Cause for concern | 3  2  1  0 |  |  |
| 4. Industry Growth | | * Strong (10%+) * Good (>5% - 10%) * Moderate (>1%-5%) * No Growth (<1%) | 3  2  1  0 |  |  |
| 5. Market Competition | | * Dominant player * Moderately competition * High competition | 2  1  0 |  |  |
| 6. Entry/Exit Barriers | | * Difficult * Average * Easy | 2  1  0 |  |  |
| Total Score-Business/Industry Risk | |  | 18 |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Criteria | Weight | Parameter | Score | Actual Parameter | Score Obtained |
| C. Management Risk | 12% |
| 1. Experience  (Management & Management Term)  The quality of management based on the aggregate number of years that the senior Management Term has been in the industry. | | * More than 10 years in the related line of business * 5-10 years in the related line of business * 1-5 years in the related line of business * No experience | 5  3  2  0 |  |  |
| 2. Second Line/Succession | | * Ready Succession * Succession within 1-2 years * Succession within 2-3 years * Succession in question | 4  3  2  0 |  |  |
| 3. Team Work | | * Very Good * Moderate * Poor * Regular Conflict | 3  2  1  0 |  |  |
| Total Score-Management Risk | |  | 12 |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Criteria | Weight | Parameter | Score | Actual Parameter | Score Obtained |
| D. Security Risk | 10% |
| 1. Security Coverage (Primary) | | * Fully pledge facilities/Substantially cash covered/Reg. Mortg. for HBL * Registered Hypothecation   (1st charge/1st pari Passu charge)   * 2nd Charge/Inferior Charge * Simple Hypothecation/negative lien on assets. * No security | 4  3  2  1  0 |  |  |
| 2. Collateral Coverage  (Property Location) | | * Registered Mortgage on Municipal Corporation/Prime area property. * Registered Mortgage on pourashava/semi-urban area property * Equitable Mortgage or No property but plant & machinery as collateral * Negative lien on collateral * No collateral | 4  3  2  1  0 |  |  |
| 3. Support (Guarantee) | | * Personal guarantee with high net worth or strong corporate Guarantees * Personal guarantees or Corporate Guarantee with average financial strength * No support/Guarantee | 2  1  0 |  |  |
| Total Score-Security Risk | |  | 10 |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Criteria | Weight | Parameter | Score | Actual Parameter | Score Obtained |
| E. Relationship Risk | 10% |
| 1. Account conduct | | * More Than 3 (Three) years accounts with faultless record * Less thanes 3 (three) years account with faultless record * Accounts having satisfactory dealings with some late payments * Frequent past dues & Irregular dealings in account | 5  4  2  0 |  |  |
| 2. Utilization of Limit  (actual/projection) | | * More than 60% * 40% - 60% * Less than 40% | 2  1  0 |  |  |
| 3. Compliance of Covenants/Conditions | | * Full Compliance * Some Non-Compliance * No-Compliance | 2  1  0 |  |  |
| 4. Personal Deposits  The extent to which the bank maintains a personal banking relationship with the key business sponsors/principals | | * Personal accounts of the key business Sponsors/Principals are maintained in the bank, with significant deposits * No depository relationship. | 1  0 |  |  |
| Total Score-Security Risk | |  | 10 |  |  |
| Grand Total-All Risk | |  | 100 |  |  |

08| CRG Gi msw¶ß bvg I b¤^i

Dc‡iv³ 5wU cÖavb wbY©vqK (Components) Gi AšÍM©Z cv‡k¦© ewY©Z 20wU Key parameters ‡Z SzuwK we‡kølY Kiv nq| wewfbœ Key parameters Gi wfbœ wfbœ fviZ¡ (weightage) gvc cÖ‡qvM Kiv nq| mKj Key parameters †Z cÖvß †¯‹v‡ii †hvMdj wfwË‡Z Risk Grading (SzuwK ¯Íi) wbY©q Kiv nq| FY SzuwKi ¯Íi‡K 8 fv‡M fvM K‡i wbgœiƒc bvgKiY I b¤^i †`qv n‡q‡Q|

|  |  |  |  |
| --- | --- | --- | --- |
| **Grading** | **Short Name** | **Risk Grade Score** | **Number** |
| Superior | SUP | Fully covered by cash, Govt, Guarantee, Bank Guarantee | 1 |
| Good | GD | Above 85 | 2 |
| Acceptable | ACCPT | 75-85 | 3 |
| Marginal/Watch list | MG/WL | 65-74 | 4 |
| Special Mention | SM | 55-64 | 5 |
| Sub-Standard | SS | 45-54 | 6 |
| Doubtful | DF | 35-44 | 7 |
| Bad and Loss | BL | Below 35 | 8 |

Dc‡iv³ SuywK we‡kølY I †MÖwWs K‡i FY we‡ePbv Ki‡Z n‡e| mvaviYZ †Kvb F‡Yi Risk Grading hw` SUP, GD, ACCPT nq Z‡e FY gÄyix wel‡q BwZevPK wm×všÍ MÖnY Kiv hvq| Grading hw` MG, SM A\_ev Unacceptable (SS, DF, BL) nq Z‡e FY gÄyixi wel‡q mZK©Zv Aej¤^b Kiv Avek¨K| G‡¶‡Î cÖv\_©x‡K bM` RvgvbZ e„w×, fvj `„k¨gvb m¤ú` RvgvbZ wn‡m‡e cÖ`vb, Guarantee MÖnY, AwaK nv‡i equity cÖ`vb, e¨e¯’vcbvi DbœwZ mn e¨emv‡q wgZ¨e¨wqZv Aej¤^b BZ¨vw`i gva¨‡g Grading Score DbœwZ Kivi e¨e¯’v wb‡Z n‡e| FY weZiY cieZ©x‡Z SUP, GD, ACCPT Grading Gi †Kvb FY 60 w`b ch©šÍ †gqv` DËxY© \_vK‡j Dnv SMA wn‡m‡e wPwýZ n‡e| ZLb G‡K Early Warning Signal wn‡m‡e Mb¨ K‡i cwi`k©b I ms‡kvab e¨e¯’v †Rvi`vi Ki‡Z n‡e|

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CRG** | | | | |
| **Financial Risk** | **Business/Industry Risk** | **Management Risk** | **Security Risk** | **Relationship Risk** |
| *Leverage* | *Size of business* | *Experience* | *Security Coverage* | *Accounts conduct* |
| *Liquidity* | *Age of Business* | *Succession* | *Collateral Coverage* | *Utilization of limit* |
| *Profitability* | *Business outlook* | *Team work* | *Support* | *Compliance of conditions* |
| *Coverage Ratio* | *Industry Growth* | *Personal deposit* |
| *Competitions* |
| *Barriers to Business* |

|  |
| --- |
| \* ¯úxKvi t Abyl` m`m¨, ivKve, cÖwk¶Y BbwówUDU, ivRkvnxz |

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**‡gvt Avwidz¾vgvb**

Da©Zb Abyl` m`m¨

**Background t** e¨vswKs †m±i I Avw\_©K cÖwZôvb mg~‡n FY k„sLjv wbqš¿Y wel‡q wek¦e¨vs‡Ki civgv‡k©i †cÖwÿ‡Z FSRP (Financial Sector Reform Program) Gi AvIZvq †`‡ki FY cÖ`vbKvix ms¯’v¸wj n‡Z FY mswkøó Z\_¨vejx msMÖn, cÖwµqvKiY I nvjbvMv` DcvË-fvÛvi (Database) ‰Zixi j‡ÿ¨ 1992 mv‡ji 18 B AvMó evsjv‡`k e¨vs‡K CIB ( Credit Information Bureau) MwVZ nq|

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CIB MV‡bi D‡Ïk¨ t

1. ‡Ljvcx F‡Yi cwigvb Kgv‡bv Ges †Ljvcx FY e„w×i nvi Kgv‡bv|
2. FYMÖnxZv Ges FYcÖ`vbKvixi g‡a¨ mgm¨v mg~n mnRxKiY Kiv|
3. fv‡jv FY MÖnxZv wPwýZKiY Ges Lvivc FY MÖnxZv wbev©P‡bi SzuwK Kwg‡q Avbv|
4. A‡cÿvK…Z fv‡jv SuywK e¨e¯’vcbv M‡o †Zvjv|
5. SzuwKc~Y© we‡ePbvq eo FY weZiY Kwg‡q Avbv|
6. GmGgB Lv‡Z FY cÖevn evov‡bv|
7. A\_©‰bwZK cÖe„w×, Kg© ms¯’vb m„wó Ges `vwi`ª we‡gvP‡b Ae`vb ivLv|
8. e¨vsK Ges FY MÖnxZvi g‡a¨ Av¯’vi m¤úK© m„wó Kiv|
9. FY MÖnxZvi FY m¤úwK©Z wewfbœ Z\_¨ cvkvcvwk Zvi FY †hvM¨Zv Ges FY cwi‡kva AvPiY m¤ú‡K© Z\_¨ cÖ`vb|

Participants of CIB :

1. Banks ( RAKUB, BKB, Sonali, Agrani, EBL, NBL etc.)
2. Financial Institutions (Uttara finance and Investment, United leasing company, MIDAS financing limited, Delta-Brac housing, IDLC etc.)
3. HBFC (House Building Finance Corporation)
4. ICB ( Investment Corporation of Bangladesh)

User of CIB :

1. Banks
2. Financial Institutions
3. Ministry of Finance
4. Ministry of Commerce & Industry
5. Ministry of Expatriates Welfare & Overseas Employment
6. Securities & Exchange Commission (SEC)
7. Board of Investment (BOI)
8. National Board of Revenue (NBR)
9. Election Commission (EC)
10. Other government organizations
11. Different departments of Bangladesh Bank

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1. CIB Inquiry
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CIB online reporting G FY MÖwnZv I F‡Yi Z\_¨ mwbœ‡ek Gi Rb¨ Subject information (FY MÖwnZvi Z\_¨) Ges Contract information (F‡Yi Z\_¨) GB `yÕwU Avewk¨K Ask i‡q‡Q|

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**GKK gvwjKvbvaxb cÖwZôvb (Individual Concern) t**– 500/-UvKv

**‡Kv¤úvbx (Askx`vix cÖwZôvb/ wjwg‡UW ‡Kv¤úvbx) t** wjwg‡UW †Kv¤úvbx ev Askx`vix cÖwZôv‡bi Rb¨ - 500/- UvKv| cÖwZôv‡bi gvwjK, Askx`vi ev cwiPvj‡Ki Rb¨ c„\_Kfv‡e AwZwi³ 300/- UvKv nv‡i mvwf©m PvR© cÖ‡hvR¨ n‡e|

**Subject Link (Bb‡Kv‡qixK…Z e¨w³i ¯^v\_© mswkøó cÖwZôvb) t** cÖ‡hvR¨ †ÿ‡Î Subject Link msµvšÍ Z‡\_¨i Rb¨ 50/- UvKv nv‡i mvwf©m PvR© Av`vq‡hvM¨ n‡e|

**wmAvBwe wi‡cvU© KLb cÖ`vb Ki‡Z n‡e t** wmAvBwe wi‡cvU© kvLv n‡Z cieZx© gv‡mi 10 Zvwi‡Li g‡a¨ †Rvbvj Awd‡m (nvW© Kwc/ wmwW), †Rvbvj Kvhv©jq n‡Z cieZx© gv‡mi 12 Zvwi‡Li g‡a¨ cÖavb Kvhv©j‡q (wmwW/ B-‡gBj) Ges cÖavb Kvhv©jq n‡Z evsjv‡`k e¨vs‡Ki wmAvBwe-‡Z 20 Zvwi‡Li g‡a¨ (GdwUwci gva¨‡g) cÖ`vb Ki‡Z n‡e|

**Some important terms used in CIB Online system:**

**Financial Institution (FI) – User:** The terms are used interchangeably to mean the bank or non-banking financial institution that is regulated by the Bangladesh Bank and must therefore send monthly data updates to the credit bureau.

**Client:** a customer of the FI that has requested a new credit relationship with such FI or who already has a credit relationship with them, including any related Co-Borrowers, Guarantors, and Owners/Shareholders of Companies.

**Consumer – Individual:** an individual who has requested or obtained credit.

**Non-Consumer:** a Sole Trader or a Company who has requested or obtained credit.

**Contract – Account – Credit Line Data:** terms used interchangeably to identify the dataset of financial and other information relating to a credit relationship.

**Subject – Client Data:** the dataset of personal information relating to an interested party – this includes information on Consumers and Non-Consumers.

**New Credit Line Data – New Contract:** Credit Line Data That is sent for the first time in a monthly contribution (a credit line application that has already been entered via an online enquiry must also be sent as a new credit line).

**New Client Data – New Subject:** Client Data that is sent for the first time in a monthly contribution for a Data Client in a given credit relationship. A Client may have already been sent within a contribution, linked to other Credit Line Data, so it not necessary re-send again the client dataset. It is necessary fill in the link (into the proper field of layout contribution file) with the New Credit Line.

**Contract (or Subject) Data Update:** a data update pertaining to a Contract (or Subject) where data has already been sent by means of a monthly contribution.

**Mandatory Field:** The field must be completed. Failure to do so will result in an error being reported by the System.

**Dependent Field:** This field must be completed in specific circumstances indicated in the guide.

**Optional Field:** The FI can decide whether or not to complete this field

**Borrower:** The Subject requesting or having been granted credit. Each Contract must have associated with it one and only one Borrower. If there are multiple borrowers, one is identified as the Borrower, all others are identified as Co-Borrowers.

**Co-Borrower:** In a case with multiple borrowers that share the level of risk of a Contract, one is identified as the Borrower, all others as Co-Borrowers. From the standpoint of level of credit risk there is no difference between a Borrower and related Co-Borrowers in the System.

**Guarantor:** A Subject that places a guarantee in whole or in part, with personal or real guarantees, on a specific Contract requested by or issued to a specific Borrower.

**Credit Request – Requested Credit:** A request for credit issued by a Client

**Renounced Credit:** The Client is no longer interested in a Credit Request previously placed at the FI.

**Refused Credit:** The FI refused a specific Credit Request of a Client.

**Living Credit:** The FI agreed to provide credit to a Client following a specific Credit Request, and the Client agreed to the terms proposed by the FI.

**Terminated Credit:** the specific Contract has been closed (whether because fully repaid or for whatever reason) on, or after the expected closing date. No further information on the Contract will be sent by the institution after the contribution in which is declares a Contract to be Terminated Credit.

**Terminated in Advance:** the specific Contract has been closed (whether because fully repaid or for whatever reason) before the expected closing date. No further information on the Contract will be sent by the institution after the contribution in which is declares a Contract to be Terminated in Advance.

**Owner:** A subject with a special role in a company as those indicated in table Error! Reference source not found; or also the individual that owns a Proprietorship.

**Individuals:** with term “individual” we refer to an actual person

**Sole Trader or Sole Interest or Individual Concern or Proprietorship or Proprientorial Concern:** with term “sole trader” we refer to a type of business entity which legally has no separate existence from its owner. All debts of the business are debts of the debtor. It is a “sole” trader in the senses that the owner has no partners. A sole trader essentially refers to a natural person (individual) doing business in his or her own name and in which there is only one owner. A sole trader may do business with a trade name other than his or her legal name.

**Company:** with the term “company” we refer indifferently to

* a form of body corporate or corporation, generally registered under the Companies Acts or similar legislation
* every Business Institutions, Government and Semi-government organizations, Industries.

It does not include a partnership or any other unincorporated group of persons.

Abbreviations used in contract data supplied by CIB :

|  |  |
| --- | --- |
| Contract Installment | |
| Abbreviation | Elaboration |
| a c date | Accounting Date |
| rtype | Record Type |
| ficode | F.I. Code |
| brcode | Branch Code |
| fisubjcode | F.I. Subject Code |
| ficontract | F.I. Contract Code |
| cotrcttyp | Contract Type |
| cotractpha | Contract Phase |
| cotractsta | Contract Status |
| currencyco | Currency Code (in file) |
| currencycr | Currency Code of Credit |
| startdtcon | Starting date of the contract |
| reqdtcont | Request date of the contract |
| Planenddte | Planned End Date of the contract |
| Actuaenddt | Actual End Date of the contract |
| Dtlstpayme | Date of Last Payment |
|  | Flag Subsidized Credit |
|  | Flag pre-finance of Loan |
|  | Code Reorganized Credit |
| persguanty | Personal Guarantee Type |
| Realguanty | Real Guarantee Type |
| Amtguanper | Amount guaranteed by Personal Guarantee |
| Amtguanrea | Amount guaranteed by Real Guarantee |
| Totfinamt | Total financed amount |
| Noinstalme | Total Number of Installments |
| Periodicit | Periodicity of Payment |
| Methodpaym | Method of Payment |
| Monthlyins | Monthly Installment Amount |
| Expdtnxtin | Expiration Date of Next Installment |
| Amtnxtexpi | Amount of Next Expiring Installment |
| Noremainin | Number of remaining Installments |
| remainamt | Remaining Amount |
| noodnotpai | Number of Overdue and not Paid Installments |
| odnotpaida | Overdue and not Paid Amount |
| nodaypayde | Number of Days of Payment Delay |
|  | Type of leased good |
|  | Value of leased good |
|  | New/used |
|  | Brand |
|  | Registration Number |
|  | Date of manufacturing |
| recoverdue | Due for recovery |
| recoverper | Recovery During the reporting period |
| cumulareco | Cumulative recovery |
| lawsuitdt | Date of law suit |
| classifidt | Date of classification |
| norescheti | No. of time(s) rescheduled |
| Econpurcod | Economic Purpose code |

## Online Inquiry Form-1:

**Tick**

|  |
| --- |
| New |
| Renewal |
| Enhancement |
| Others |

Personal Information

**(TO BE FILLED IN CAPITAL LETTER/TYPE)**

Amount of loan applied for:

Actual figure ……………………………..

In words …………………………….

Type of contract: Installment/Non installment

Number of Installment (If contract type is installment):

**Individual’s (Borrower/Co-Borrower/Company’s Owner/Proprietor/Guarantor) Information**

Name of the Bank/FI:

Record Type: P

|  |  |  |
| --- | --- | --- |
| FI Code : | | Branch Code: |
| FI Subject Code : | | CIB Subject Code (If known): |
| Subject’s Title : | Subject’s Name : | |
| Father’s Title : | Father’s Name : | |
| Mother’s Title : | Mother’s Name : | |
| Husband’s Title : | Husband’s Name : | |
| Sector Type : | Sector Code : | |

Gender: Male/Female

Date of Birth:

District of Birth:

Country of Birth:

National ID Number:

National ID Number (Available/Not available):

|  |  |
| --- | --- |
| If available input ‘1’ | If not available input ‘0’ |

**TIN (Accepted Value is only 12 digit ETIN):**

Permanent Address: Street No./Village……............................................., Street name............................. / PS/Upazilla……….............., Postal Code………, District…............., Country……………….

**Present Address**: Street No./Village……............................................., Street name............................. / PS/Upazilla……….............., Postal Code………, District…............., Country……………….

**Business address**: Street No./Village……............................................., Street name............................. / PS/Upazilla……….............., Postal Code………, District…............., Country……………….

Other ID Documents (Passport/Driving/ Nationality certificate):

ID type…………ID no…………ID issue date………….ID issue country……………..

Telephone Number:

|  |  |  |
| --- | --- | --- |
| Date: | Seal and signature of the authorized officer | Seal and signature of the manager |

\*Additional form is needed in case of more than one individual.

\*\*Abbreviated name is not allowed in case of an individual

**Online Inquiry Form-3:**

Tick

|  |
| --- |
| New |
| Renewal |
| Enhancement |
| Others |

**Institutions (Companies, partnership, Proprietorship concern etc.)**

**(TO BE FILLED IN CAPITAL LETTER/TYPE)**

Amount of loan applied for:

Actual figure ……………………………..

In words …………………………….

Type of contract: Installment/Non installment

Number of Installment (If contract type is installment):

Name of the Bank/FI:

Record Type: C

|  |  |  |  |
| --- | --- | --- | --- |
| FI Code: | | | Branch Code: |
| FI Subject Code: | | | CIB Subject Code (If known): |
| Title: | Trade Name: | | |
| Sector Type: | | Sector Code: | |

Legal Form:

**Registration Number (RJSC):**

**Registration Date (RJSC):**

**TIN (Accepted Value is only 12 digits ETIN):**

**Business Address**: Street No./Village……............................................., Street name............................../ PS/Upazilla……….................., Postal Code………, District…............., Country……....…….

**Factory Address**: Street No./Village……............................................., Street name............................../ PS/Upazilla……….................., Postal Code………, District…............., Country……....…….

**CRG Scoring:**

**Credit Rating:**

Telephone Number:

**Company-Shareholder’s Information**

Record Type: L

|  |  |
| --- | --- |
| FI Code: | Branch Code: |

FI Subject Code of the Company:

|  |  |
| --- | --- |
|  | Role: |
| 1. FI Subject Code of the Shareholder:  2. FI Subject Code of the Shareholder:  3. FI Subject Code of the Shareholder:  4. FI Subject Code of the Shareholder:  5. FI Subject Code of the Shareholder:  6. FI Subject Code of the Shareholder:  7. FI Subject Code of the Shareholder: |  |

|  |  |  |
| --- | --- | --- |
| Date: | Seal and signature of the authorized officer | Seal and signature of the manager |

\*\*Abbreviated name is not allowed in case of an individual

**A½xKvi bvgv**

**­ms‡hvRbx-ÔKÕ**

eivei

kvLv e¨e¯’vcK

**welqt †Kv¤úvbxi gvwjKvbv I e¨vsK †`bv m¤ú‡K© Z\_¨ cÖ`vb cÖm‡½|**

g‡nv`q,

Avwg,------------------------------------------- cÖwZôvb ---------------------------------- Gi gvwjK/cwiPvjK/Askx`vi/Rvwgb`vi, Avgvi wbR bv‡g/D‡j­wLZ †Kv¤úvbxi bv‡g FY gÄyix/ bevqb/ cybtZdwmjxKiY Gi Rb¨ Av‡e`b KiwQ| Avgvi wcZvi bvg--------------------------------------, gvZvi bvg -------------------------------,¯^vgxi bvg(weevwnZ gwnjv‡`i †¶‡Î)------------------------------, cÖavb(¯’vqx) wVKvbvt moK bs-/MÖvg---------------------- mo‡Ki bvg/Dc‡Rjv----------------------- †Rjv-------------------, †cvóvj †KvW--------------------, †`k-------------------, Ab¨vb¨(eZ©gvb) wVKvbv t moK bs/MÖvg-----------------------------, mo‡Ki bvg/Dc‡Rjv------------------------- †Rjv--------------------------, †cvóvj †KvW-----------------, †`k--------------------------------, Rb¥ ZvwiLt-------------------, Rb¥ ¯’vb(†Rjv)t -------------------, Rb¥ ¯’vb(†`k)t------------------, RvZxq cwiPqcÎ bs-----------------------------, Ab¨vb¨ cwiPqcÎ (cvm‡cvU©/WªvBwfs jvB‡mÝ/ bvMwiK‡Z¡i mb`cÎ)t bs --------------------------, Bmy¨i ZvwiLt-----------------------, Bmy¨Kvix †`kt-----------------, TIN ----------------------, wj½t cyiæl/gwnjv, †Uwj‡dvb bs--------------------, Avcbv‡`i m`q we‡ePbvi Rb¨ †`qv n‡jv | wb‡Pi Q‡K Avgvi gvwjKvbvaxb †Kv¤úvbx mg~‡ni ZvwjKv I Zv‡`i e¨vsK †`bv msµvšÍ Z\_¨ D‡jøL Kiv n‡jvt-

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| bs | cÖwZôv‡bi bvg | cÖavb(¯’vqx) wVKvbv | Ab¨vb¨  (e¨emvwqK) wVKvbv | eZ©gv‡b cÖwZôvbwU †Kvb FY myweav †fvM Ki‡Q wK-bv? | | |
| nvu | | bv |
| e¨vsK/Avw\_©K cÖwZôv‡bi bvg | kvLvi bvg |  |
| 1| |  |  |  |  |  |  |
| 2| |  |  |  |  |  |  |
| 3| |  |  |  |  |  |  |

Dc‡i D‡jøwLZ Z\_¨ e¨wZZ Avgvi wbR bv‡g ev Avgvi gvwjKvbvaxb †Kv¤úvbxi bv‡g †KvbI Z\_¨ cvIqv †M‡j FY gÄyix/bevqb/cybtZdwmjxKiY wel‡q KZ…©c‡¶i †h †Kvb wm×všÍ †g‡b wb‡Z eva¨ \_vKe Ges wg\_¨v I ev‡bvqvU Z‡\_¨i Rb¨ AvBbZt `Ûbxq ne|

|  |  |
| --- | --- |
| cÖZ¨qbKvix e¨vsK Kg©KZ©vi  ¯^v¶i,bvg I mxj‡gvnit  ZvwiLmn | MÖvn‡Ki ¯^v¶it  bvgt  FY Av‡e`bKvix cÖwZôv‡bi bvgt |

\*\* †Kv¤úvbxi ZvwjKvi Rb¨ cÖ‡qvR‡b AwZwi³ KvMR e¨envi Kiv †h‡Z cv‡i |

**Subject Data Form-1**

**Individual’s (Borrower/Co-Borrower/Company’s Owner/Proprietor/Guarantor) Information**

**Month Ending on………………..**

**Name of the Bank/FI: RAKUB**

**Record Type: P**

|  |  |  |
| --- | --- | --- |
| **FI Code:033** | | **Branch Code:** |
| **FI Subject Code:** | | **CIB Subject Code (If known):** |
| **Subject’s Title:** | **Subject’s Name:** | |
| **Father’s Title:** | **Father’s Name:** | |
| **Mother’s Title:** | **Mother’s Name:** | |
| Spouse'sTitle | Spouse's**Name:** | |
| **Sector Type:** | **Sector Code:** | |

**Gender: Male/Female**

**Date of Birth:**

**Place of Birth (District):**

**Country of Birth (Code):**

**National ID Number:**

**National ID Number (Available/Not available):**

|  |  |
| --- | --- |
| **If available input ‘1’** | **If not available input ‘0’** |

**TIN (Accepted Value is only 12 digit ETIN):**

**Permanent Address: Street No./Village…………………….., Street name/PS/Upazilla…………………,**

**Postal Code…………., District…………………., Country…………............………….**

**Present Address: Street No./Village……………………, Street name/PS/Upazilla……………..…,**

**Postal Code…………., District…………………., Country…………............………….**

**Business address: Street No./Village……………………, Street name/PS/Upazilla……………..…,**

**Postal Code…………., District…………………., Country……………..........……….**

**Other ID Documents (Passport/Driving/ Nationality certificate):**

**ID type…………ID no……………………………..ID issue date………………………ID issue country……………..**

**Telephone Number:**

|  |  |  |
| --- | --- | --- |
| **Date:** | **Seal and signature of the authorized officer** | **Seal and signature of the manager** |

**\*Additional form is needed in case of more than one individual.**

**\*\*Abbreviated name is not allowed in case of an individual**

**Subject Data Form-3**

**Institutions (Companies, partnership, Proprietorship concern etc.)**

**Month Ending on………………..**

**Name of the Bank/FI: RAKUB**

**Record Type: C**

|  |  |  |  |
| --- | --- | --- | --- |
| **FI Code:** | | | **Branch Code:** |
| **FI Subject Code:** | | | **CIB Subject Code (If known):** |
| **Title:** | **Trade Name:** | | |
| **Sector Type:** | | **Sector Code:** | |

**Legal Form:**

**Registration Number (RJSC):**

**Registration Date (RJSC):**

**TIN (Accepted Value is only 12 digit ETIN):**

**Business Address: Street No./Village………………………………., Street name/PS/Upazilla...………………., Postal Code…………., District…………………., Country…………………….**

**Factory Address: Street No./Village……………………………...., Street name/PS/Upazilla……………….…, Postal Code…………., District…………………., Country…………………….**

**CRG Scoring:**

**Credit Rating:**

**Telephone Number:**

**Institution Shareholder’s Information**

Record Type: L

|  |  |
| --- | --- |
| FI Code: | Branch Code: |

FI Subject Code of the Company:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | | | Role: |
| 1. FI Subject Code of the Shareholder:  2. FI Subject Code of the Shareholder:  3. FI Subject Code of the Shareholder:  4. FI Subject Code of the Shareholder:  5. FI Subject Code of the Shareholder:  6. FI Subject Code of the Shareholder:  7. FI Subject Code of the Shareholder: | | | |  |
| **Date:** | **Seal and signature of the authorized officer** | **Seal and signature of the manager** | | |

|  |  |  |
| --- | --- | --- |
| Contract Data Form-1  For Installment Financing  Month Ending on………………………… | | |
| Name of the Bank: RAKUB | | Tk. in unit |
|  | Record Type | D |
|  | F.I. Code | 033 |
|  | Branch Code |  |
|  | F.I. Subject Code |  |
|  | F.I. Contract Code |  |
|  | contract Type (see Table contract Type) |  |
|  | contract Phase (see Table contractPhases) |  |
|  | contract Status (see Table contract Status) |  |
|  | Currency Code (in file) | BDT |
|  | Starting date of the contract (format DDMMYYYY) |  |
|  | Request date of the contract (format DDMMYYYY) |  |
|  | Planned End Date of the contract (format DDMMYYYY) |  |
|  | Actual End Date of the contract (format DDMMYYYY) |  |
|  | Defaulter Status(The field will be filled as per BRPD Circular)See Table Default Status |  |
|  | Date of Last Payment (format DDMMYYYY) |  |
|  | Flag Subsidized Credit |  |
|  | Flag pre-finance of Loan |  |
|  | Code Reorganized Credit |  |
|  | Third Party Guarantee Type (see Table Thirty party Guarantee Type) |  |
|  | Security Type (see Table Security Type of SBS-1,SBS-2& SBS-3 5th addition) |  |
|  | Amount guaranteed by Third Party Guarantor |  |
|  | Amount guaranteed by Security type |  |
|  | Basis for Classification: Qualitative judgment (Must be filled with Y if basis for classification is based on qualitative judgment otherwise keep this field “Blank” null) |  |
|  | Sanction Limit |  |
|  | Total disbursement amount |  |
|  | Total Outstanding Amount |  |
|  | Total Number of Installments |  |
|  | Periodicity of Payment (see Table Frequency of Payment) |  |
|  | Method of Payment (see Table Method of Payment) |  |
|  | Installment Amount |  |
|  | Expiration Date of Next Installment (format DDMMYYYY) |  |
|  | Amount of Next Expiring Installment |  |
|  | Number of remaining Installments |  |
|  | Remaining Amount |  |
|  | Number of Overdue and not Paid Installments |  |
|  | Overdue Amount |  |
|  | Number of days of payment delay |  |
|  | Type of leased good (See table “Types of leased good”) |  |
|  | Value of leased good |  |
|  | Registration number |  |
|  | Date of manufacturing (format DDMMYYYY) |  |
|  | Due for recovery |  |
|  | Recovery during the reporting period |  |
|  | Cumulative recovery |  |
|  | Date of law suit |  |
|  | Date of classification (format DDMMYYYY) |  |
|  | No. of time(s) rescheduled (The field will be filled as per BRPD Circular) |  |
|  | Date of Last Rescheduling (format DDMMYYYY) |  |
|  | Economic purpose code (see Table Economic purpose of SBS-1,SBS-2& SBS-3 5th addition) |  |
|  | SME (Must be filled with Y if loan is sanctioned to SME sector otherwise keep this field "Blank" null) |  |
|  | Enterprise Type (See Enterprise Type Table) |  |

|  |  |  |
| --- | --- | --- |
| **Date:** | **Seal and signature of the**  **authorized officer** | **Seal and signature of**  **the manager** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Contract Data Form-2  For Non Installment Financing  Month Ending on………………………… | | | | | |
| Name of the Bank:RAKUB | | | | | Tk. in unit |
|  | | Record Type | | | D |
|  | | F.I. Code | | | 033 |
|  | | Branch Code | | |  |
|  | | F.I. Subject Code | | |  |
|  | | F.I.Contract Code | | |  |
|  | | contract Type (see Table contract Type) | | |  |
|  | | contract Phase (see Table contractPhases) | | |  |
|  | | contract Status (see Table contract Status) | | |  |
|  | | Currency Code (in file) | | | BDT |
|  | | Starting date of the contract (format DDMMYYYY) | | |  |
|  | | Request date of the contract (format DDMMYYYY) | | |  |
|  | | Planned End Date of the contract (format DDMMYYYY) | | |  |
|  | | Actual End Date of the contract (format DDMMYYYY) | | |  |
|  | | Defaulter Status(The field will be filled as per BRPD Circular)See Table Default Status | | |  |
|  | | Date of Last Payment (format DDMMYYYY) | | |  |
|  | | Flag Subsidized Credit | | |  |
|  | | Flag pre-finance of Loan | | |  |
|  | | Code Reorganized Credit | | |  |
|  | | Third Party Guarantee Type (see Table Thirty party Guarantee Type) | | |  |
|  | | Security Type  (see Table Security Type of SBS-1,SBS-2& SBS-3 5th addition) | | |  |
|  | | Amount guaranteed by Third Party Guarantor | | |  |
|  | | Amount guaranteed by Security type | | |  |
|  | | Basis for Classification: Qualitative judgment  (Must be filled with Y if basis for classification is based on qualitative judgment otherwise keep this field "Blank" null) | | |  |
|  | | Sanction Limit | | |  |
|  | | Total Outstanding Amount | | |  |
|  | | Number of days of payment delay | | |  |
|  | | Due for recovery | | |  |
|  | | Recovery during the reporting period | | |  |
|  | | Cumulative recovery | | |  |
|  | | Date of law suit | | |  |
|  | | Date of classification (format DDMMYYYY) | | |  |
|  | | No. of time(s) rescheduled  (The field will be filled as per BRPD Circular) | | |  |
|  | | Date of Last Rescheduling (format DDMMYYYY) | | |  |
|  | | Economic purpose code  (see Table Economic purpose of SBS-1,SBS-2& SBS-3 5th addition) | | |  |
|  | | SME (Must be filled with Y if loan is sanctioned to SME sector otherwise keep this field "Blank" null) | | |  |
|  | | Enterprise Type (See Enterprise Type Table) | | |  |
| **Date:** | | **Seal and signature of the**  **authorized officer** | **Seal and signature of**  **the manager** | |

**Contract Data Form-1**

For Installment Financing

Month Ending on ..............

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name of the Bank: | | M/NM/D | Method of fill in | Length of field | Tk. in unit |
|  | Accounting Date | M | wi‡cvwU©s gv‡mi †kl ZvwiL emv‡Z n‡e| | 8 |  |
|  | Record Type | M | ‡iKW© UvBc emv‡Z n‡e †hgb D n‡jv Contract Details | 1 | D |
|  | F.I. Code | M | Avw\_©K cÖwZôv‡bi †KvW| †hgb ivKve 033 | 3 |  |
|  | Branch Code | NM | kvLvi †KvW hvi wecix‡Z WvUv msiÿY Kiv nq| †hgb 1204 | 4 |  |
|  | F.I. Subject Code | M | Avw\_©K cÖwZôvb KZ…©K FY MÖnxZvi Rb¨ cÖ`Ë †KvW | †hgb : 0330000000000038 | 16 |  |
|  | F.I. Contract Code | M | Avw\_©K cÖwZôvb KZ…©K FY Pzw³i wecix‡Z cÖ`Ë †KvW| †hgb : 0331000000000001 | 16 |  |
|  | Contract Type | M | FY Pzw³i aiY| Contract Type Table ‡\_‡K emv‡Z n‡e| †hgb : Mortgage Loan-MG, Term Loan- TL, Cash credit against pledge-CP, Cash credit against hypothecation-CH| | 2 |  |
|  | Contract Phase | M | F‡Yi eZ©gvb Ae¯’v Contract Phase Table ‡\_‡K w`‡Z n‡e| †hgb : Living-LV, Terminated-TM | | 2 |  |
|  | Contract Status | M | FY †kÖYxKi‡Yi Ae¯’v Contract Status Table ‡\_‡K emv‡Z n‡e| †hgb : UC-Blank, SMA-M, SS-S, DF-D, B/L-B, W(BLW)| | 1 |  |
|  | Currency Code (in file) | M | e¨vP dvB‡j e¨envi Kivi Rb¨ Kv‡iwÝ †KvW w`‡Z n‡e †hgb : BDT | 3 |  |
|  | Starting date of the contract | D | FY weZi‡Yi ZvwiL| FYwU hw` Living, Terminated/Terminated in Advance Z‡e w`‡Z n‡e| ‡hgb t 21082010 | 8 |  |
|  | Request date of the contract | D | FY Av‡e`‡bi ZvwiL| hw` Av‡e`‡bi ZvwiL bv cvIqv hvq Z‡e G‡ÿ‡Î weZi‡Yi ZvwiL w`‡Z n‡e| ‡hgb t10082010 | 8 |  |
|  | Planned End Date of the contract | D | hw` FYwU Living, Terminated/Terminated in Advance and Installment contract nq Z‡e GwU emv‡Z n‡e| ‡hgb t 21082015 | 8 |  |
|  | Actual End Date of the contract | D | Terminated/Terminated in Advance n‡j GUv w`‡Z n‡e| | 8 |  |
|  | Defaulter Status | M | Default Table ‡\_‡K emv‡Z n‡e| †hgb t wWdë bv n‡j N| | 1 |  |
|  | Date of Last Payment | NM | me©‡kl UvKv Av`v‡qi ZvwiL| ‡hgb t 16022011 | 8 |  |
|  | Flag Subsidized Credit |  |  |  |  |
|  | Flag pre-finance of Loan |  |  |  |  |
|  | Code Reorganized Credit |  |  |  |  |
|  | Third Party Guarantee Type | NM | e¨w³MZ M¨vivw›Ui †ÿ‡Î Personal Guarantee Type Table ‡\_‡K w`‡Z n‡e| †hgb : Payment Guarantee-110, Guarantee of individuals-072| | 3 |  |
|  | Security Type | NM | ¯’vei/A¯’vei m¤ú`, wmwKDwiwU BZ¨vw` †fŠZ m¤ú` RvgvbZ wn‡m‡e †bqvi †ÿ‡Î Real Guarantee Type ‡\_‡K f¨vjy emv‡Z n‡e| †hgb : Real Estate-050, Crops-071 | | 3 |  |
|  | Amount guaranteed by Third Party Guarantee | NM | ‡h cwigvb F‡Yi Rb¨ e¨w³MZ M¨vivw›U †`qv n‡q‡Q Zvi cwigvb wjL‡Z n‡e| M¨vivw›U bv \_vK‡j k~Y¨ w`‡q c~iY Ki‡Z n‡e| | 12 |  |
|  | Amount guaranteed by Security Type | NM | ‡h cwigvb F‡Yi Rb¨ †fŠZ RvgvbZ †`qv n‡q‡Q Zvi cwigvb wjL‡Z n‡e| bv \_vK‡j k~Y¨ w`‡q c~iY Ki‡Z n‡e| | 12 |  |
|  | Basis for classification : Qualitative judgment | NM | Qualitative Judgment Kiv n‡j Y em‡e| bv n‡j eø¨vsK \_vK‡e| | 1 |  |
|  | Sanction Limit | M | e¨vsK KZ…©K gÄyiK…Z F‡Yi cwigvb| †hgb t 1000000 | 12 |  |
|  | Total disbursed amount | M | cÖ`Ë †gvU F‡Yi cwigvb| ‡hgb t 1000000 | 12 |  |
|  | Total outstanding amount | M | FY w¯’wZi cwigvb| †hgb t 1000000 | 12 |  |
|  | Total Number of Installments | M | ‡gvU wKw¯Íi msL¨v| ‡hgb t 010 | 3 |  |
|  | Periodicity of Payment | M | FY cwi‡kv‡ai mgqKvj Periodicity of Payment Table n‡Z w`‡Z n‡e| †hgb : Monthly-M, Quarterly-Q, In every Six Months-S, Yearly-Y | 1 |  |
|  | Method of Payment | NM | FY cwi‡kv‡ai c×wZ Method of Payment Table ‡\_‡K D‡jøL Ki‡Z n‡e| †hgb : Cheque-CHQ, Cash-CAS, Others-OTH | 3 |  |
|  | Installment Amount | D | F‡Yi cÖwZ wKw¯Íi cwigvb KZ Zv D‡jøL Ki‡Z n‡e| †hgb : 100000 UvKv/cÖwZ 6gvm| | 12 |  |
|  | Expiration Date of Next Installment | NM | Avmbœ wKw¯Íi ZvwiL emv‡Z n‡e| ‡hgb t 21022011 | 8 |  |
|  | Amount of Next Expiring Installment | NM | Avmbœ wKw¯Íi cwigvb emv‡Z n‡e| ‡hgb t 100000 | 12 |  |
|  | Number of remaining Installments | D | evwK wKw¯Íi msL¨v D‡jøL Ki‡Z n‡e| ‡hgb t 010 | 3 |  |
|  | Remaining Amount | D | ‡gqv‡`vËxY© wKw¯Íi cwigvb ev` w`‡q (cwi‡kva †nvK ev bv †nvK) wjL‡Z n‡e| | 12 |  |
|  | Number of Overdue and not Paid Installments | D | ‡gqv‡`vËxY© I cwi‡kva nqwb Ggb wKw¯Íi msL¨v | 3 |  |
|  | Overdue amount | D | ‡gqv‡`vËxY© I cwi‡kva nqwb Ggb wKw¯Íi cwigvb | 12 |  |
|  | Number of Days of Payment Delay | NM | cwi‡kv‡a KZw`b wej¤^ n‡q‡Q Zv wjL‡Z n‡e| ‡hgb : 29 w`b ch©šÍ wej¤^ n‡j wbqwgZ A\_v©r 000, 30 w`b †\_‡K 59 w`b ch©šÍ n‡j 030, 60 w`b †\_‡K 89 w`b ch©šÍ n‡j 060 | 3 |  |
|  | Type of leased good |  |  |  |  |
|  | Value of leased good |  |  |  |  |
|  | New/used |  |  |  |  |
|  | Brand |  |  |  |  |
|  | Registration Number |  |  |  |  |
|  | Date of manufacturing |  |  |  |  |
|  | Due for recovery | NM | wi‡cvwU©s wcwiq‡W Av`vq + †gqv‡`vËxY© I cwi‡kva nqwb Ggb cwigvb | 12 |  |
|  | Recovery During the reporting period | NM | wi‡cvwU©s wcwiq‡W Av`v‡qi cwigvb| | 12 |  |
|  | Cumulative recovery | NM | wi‡cvwU©s wcwiqW ch©šÍ Av`v‡qi cwigvb| | 12 |  |
|  | Date of law suit | NM | gvgjv `v‡q‡ii ZvwiL| | 8 |  |
|  | Date of classification | NM | FY †kÖYxKi‡Yi ZvwiL| †qgb : 30 Ryb, 30 wW‡m¤^i | 8 |  |
|  | No. of time(s) rescheduled | NM | KZevi c~Y: Zdmxj Kiv n‡q‡Q| | 6 |  |
|  | Date of last rescheduling | D | hw` c~Yt Zdkxj Kiv n‡q \_v‡K Z‡e †kl ZvwiLwU emv‡Z n‡e| | 8 |  |
|  | Economic Purpose code | NM | ‡Kvb Lv‡Z FYwU cÖ`vb Kiv n‡q‡Q Zv SBS guideline 5th edition Gi Economic Purpose Code Table ‡\_‡K wb‡Z n‡e| †hgb t LyPiv e¨emv n‡j 8112, km¨ n‡j 1101 | 4 |  |
|  | SME | D | FYwU SME n‡j Y bv n‡j eø¨vsK n‡e| | 1 |  |
|  | Enterprise Type | D | FYwU SME n‡j Enterprise Type Table ‡\_‡K emv‡Z n‡e| †hgb t Small enterprise trading concern n‡j 12 | 2 |  |

|  |  |
| --- | --- |
| Signature,  Seal & Date of  authorized officer | Signature,  Seal & Date of  Manager |

Contract Data Form-2 c~i‡bi Rb¨ Dc‡i ewY©Z c×Zx AbymiY K‡i‡Z n‡e|

Online Inquiry Form-1,3 Ges Subject Data Form-1,3 c~i‡Yi ‡ÿ‡Î wb‡¤œv³ welq¸wj jÿbxq t

Subject Title : Md, Hajee, Lt. colonel, Major, major general, Munshi, Gazi BZ¨vw` n‡e|

Sector Type, Sector Type Table †\_‡K emv‡Z n‡e| †hgb t Public Sector 1, Ges Private Sector 2 |

Sector Code : SBS guideline 5th edition Gi cvZv bs 100 n‡Z †m±i †KvW emv‡Z n‡e| †hgb t K…wlRxwe- 901009, e¨emvqx- 903009 BZ¨vw`|

ID Type Table ‡\_‡K ID bs emv‡Z n‡e| Country, District, Gender, Legal form BZ¨vw` mswkøó †Uwej †\_‡K emv‡Z n‡e| NID emv‡bvi †ÿ‡Î b¤^iwU 13 wWwRU n‡j mvg‡b 4 wU k~Y¨ emv‡Z n‡e|

GB dig¸wj Bs‡iRx K¨vwcUvj †jUv‡i c~iY Ki‡Z n‡e |

=0=

**FY †kªYxweb¨vm I cÖwfkwbs Gi wbqgvejx**

iYwRr Kzgvi †mb

Abyl` m`m¨

**FY †kªYxweb¨vm nÕj wewb‡qvMK…Z F‡Yi ÷¨vUvm ev gvb wbiƒc‡Yi GKwU we‡kl cÖwµqv hv F‡Yi SzuwK Ges SzuwKi cwigvY wbav©i‡Y e¨eüZ nq| FY Av`v‡q SuywKi gvÎv we‡ePbvq wewb‡qvMK…Z F‡Yi gvb wbiƒcY Kiv‡KB F‡Yi †kÖYxKiY ejv nq|**

evsjv‡`k e¨vsK KZ„©K FY †kªYxweb¨vm msµvšÍ cÖ\_g mvK©yjvi Rvix nq 1989 mv‡j| cÖv\_wgK Ae¯’vq cÖwZ eQi 1 evi FY ‡kªYxweb¨vm Kivi wbqg wQj| eZ©gv‡b Ryb I wW‡m¤^i wfwËK F‡Yi †kªYxweb¨vm I cÖwfkwbs Kiv n‡q \_v‡K| FY †kªYxweb¨vm I cÖwfkwbs msµvšÍ bxwZgvjv ch©vqµ‡g AvšÍR©vwZK gv‡b DbœxZKi‡Yi Kg©m~wP ev¯Íevqbvaxb i‡q‡Q| FY k„sLjv †Rvi`viKi‡Yi cvkvcvwk FY †kªYxweY¨v‡mi c×wZI mnRxKi‡Yi c`‡¶c Mªn‡Yi wm×všÍ M„nxZ n‡q‡Q| GZ`y‡Ï‡k¨ wewmwW mvK©yjvi bs 34/1989 Ges 20/1994 ms‡kvab c~e©K evsjv‡`k e¨vsK n‡Z 05-06-2006 Zvwi‡L FY †kªYxweY¨vm I cÖwfkwbs Gi mgwš^Z bxwZgvjv weAviwcwW mvK©yjvi bs 05/2006 Rvix Kiv nq Ges me©‡kl evsjv‡`k e¨vsK n‡Z MZ 14-06-2012 Zvwi‡L weAviwcwW mvK©yjvi bs- 7, 23-09-2012 Zvwi‡L weAviwcwW mvK©yjvi bs- 14, 27-12-2012 Zvwi‡L weAviwcwW mvK©yjvi bs-19 Ges 29-05-2013 Zvwi‡L weAviwcwW mvK©yjvi bs-5 Rvix Kiv n‡q‡Q| G‡Z FY †kÖYxKiY bxwZgvjvi AwaKZi ms‡kvabx I AvaywbKxKi‡Yi cÖwZ ¸iæZ¡ †`qv n‡q‡Q|

**FY †kÖYxKiY I cÖwfk‡Yi D‡Ïk¨ t** e¨vsK RbM‡bi DØ„Ë A\_© AvgvbZ wnmv‡e MÖn‡Yi gva¨‡g g~jab msMÖn K‡i Ges gybvdv AR©‡bi D‡Ï‡k¨ msM„nxZ g~jab jwMœ K‡i m¤ú` m„wó K‡i \_v‡K| e¨vsK †h A\_© jwMœ K‡i Zvi m¤ú~Y©UvB kZ©vbyhvqx wba©vwiZ mg‡qi g‡a¨ †dir Av‡m bv| GgbwK †Kvb †Kvb †ÿ‡Î wewb‡qvMK…Z A‡\_©i Ask we‡kl †dir bv Avmvi AvksKvI †`Lv †`q| djkÖæwZ‡Z bb-cvidiwgs G‡mU e„w×, gybvdv n«vm ev †jvKmvbmn Zvij¨ msKU ˆZix nq Ges AvgvbZKvix‡`i cÖwZ KwgU‡g›U c~i‡Y e¨vsK e¨\_© nq| **G Ae¯’v cwinviK‡í e¨vsK-‡K Gi m„ó m¤ú` e¨e¯’vcbvi †ÿ‡Î me©`v mRvM \_vK‡Z nq Ges cÖ‡qvRbxq mZK©Zvg~jK e¨e¯’v MÖn‡Yi wbwg‡Ë Av`v‡qi SzuwK ev AwbðqZvi gvÎv we‡ePbv K‡i wewb‡qvMK…Z FY¸‡jvi gvb wba©viY ev †kÖYxKiY Kivi cÖ‡qvRb nq|**

**‡kÖYxK…Z F‡Yi Kvi‡Y hv‡Z bb-cvidiwgs G‡mU e„w×, Zvij¨ msKU m„wómn e¨vs‡Ki †`Iwjqv‡Z¡i KviY bv N‡U Ges AvgvbZKvix‡`i ¯^v\_© wewNœZ bv nq Z¾b¨ F‡Yi †kÖYxKi‡Yi gvb Abyhvqx F‡Yi wecix‡Z cÖ‡qvRbxq cwigvY m¤ú‡`i mwÂwZ wbwðZKi‡Yi wbwg‡Ë cÖwfkb msiÿ‡Yi cÖ‡qvRb nq| Bnv e¨vsK-‡K AcÖZ¨vwkZ wech©qKi Ae¯’v n‡Z iÿvi AvMvg cÖ¯‘wZg~jK e¨e¯’v|**

**FY †kªYxweb¨v‡mi D‡Ï‡k¨ mKj FY I AvMvg ¸‡jv‡K Pvi fv‡M wef³ Kiv nq|**

(K) Pjgvb FY (Continuous loan)

(L) Zjex FY (Demand loan)

(M) †gqv`x FY (Fixed term loan)

(N) ¯^í †gqv`x K…wl FY I ¶z`ª FY (Short term agricultural and Micro-credit)

(1) **Pjgvb FYt** G FY †Kvb mywbw`©ó cwi‡kvam~wP e¨wZ‡i‡K †jb‡`b Kiv hvq| FY cwi‡kv‡ai Rb¨ me©‡kl ZvwiL (Expiry date) Ges FY mxgv D‡jøL \_v‡K| ‡hgb-wmwm, IwW BZ¨vw`|

(2) **Zjex FYt** G ai‡Yi FY e¨vsK KZ…K `vex Kivi ci cwi‡kva‡hvM¨ we‡ewPZ nq| Kw›Ub‡R›U ev Ab¨‡Kvb `vq eva¨Zvg~jK F‡Y (forced loan) cwiYZ n‡j A\_v©r wbqwgZ FY wnmv‡e c~e© gÄyix bv \_vK‡j †m mKj FYI Zjex F‡Y MY¨ nq| †hgbÑ †dvm©W wjg, wcGwW, Kj gvwb BZ¨vw`|

(3) **†gqv`x FYt** G FY GKwU wbw`©ó †gqv‡`i g‡a¨ GKwU wbw`©ó cwi‡kvam~wP Abyhvqx cwi‡kva‡hvM¨| †hgbt †Kvb †gqv`x cÖKí FY ev Ab¨ †Kvb ga¨ ev `xN© †gqv`x FY-†h FY¸‡jv wKw¯Í Abyhvqx cwi‡kva Ki‡Z nq|

1. **¯^í †gqv`x K„wl FY I ¶z`ª FYt** ¯^í-‡gqv`x K…wl FY ej‡Z evsjv‡`k e¨vs‡Ki GwmGdAvBwW (Agricultural Credit & Financial Inclusion Department) KZ©…K RvixK…Z evwl©K FY Kg©m~wPi AvIZvq ZvwjKvfy³ ¯^í †gqv`x FY mg~n‡K eySv‡e| K…wlLv‡Z cÖ`Ë Abya© 12 gv‡m cwi‡kva‡hvM¨ FYI Gi AšÍ©fy³ n‡e| **¯^í †gqv`x ¶z`ª FY** ej‡Z GwmGdAvBwW (Agricultural Credit & Financial Inclusion Department) KZ©„K RvixK…Z evwl©K K…wl FY Kg©m~Px‡Z DwjøwLZ K…wl FY e¨wZZ mg‡q mg‡q wba©vwiZ cwigvY UvKv ch©šÍ (eZ©gv‡b Abya© 50,000/-UvKv) FYmg~n‡K †evSvq hv Abya© 12 gv‡m cwi‡kva‡hvM¨| AK…wl FY, ¯^wbf©i FY, ZuvZ FY, BDGbwmwWGd Kg©m~wPi FY A\_ev **e¨vs‡Ki wbR¯^ FY Kg©m~Pxi AvIZvq weZiYK…Z FY** Zv †h bv‡gB AwfwnZ nDK bv †Kb G RvZxq F‡Yi AšÍf©~³ n‡e|

**FY †kªYxweb¨v‡mi wfwËt**

1. e¯‘MZ gvcKvwV (Objective criteria)
2. ¸YMZ gvcKvwV (Qualitative judgement)
3. **e¯‘MZ gvcKvwV t** e¯‘MZ gvcKvwV‡Z mgMÖ FY I AwMÖg‡K 5wU †kªYx‡Z fvM Kiv n‡q‡Q|

h\_vt 1) ÷¨vÛvW©/ A‡kªYxK…Z 2) GmGgG 3) wbgœgvb 4) m‡›`nRbK 5) g›`|

**1| Pjgvb FYt** Pjgvb FY cwi‡kv‡ai wba©vwiZ mgqmxgvi g‡a¨ cwi‡kva ev bevqb bv n‡j wba©vwiZ mgqmxgvi ciw`b n‡Z Dnv †gqv‡`vËxY© (Past Due/Over Due)FY wn‡m‡e MY¨ n‡e| 3 gvm ev Z`~a© wKš‘ 6 gv‡mi Kg mg‡qi †gqv‡`vËxY© n‡j Zv wbgœgvb, 6 gvm ev Z`~a© wKš‘ 9 gv‡mi Kg mg‡qi †gqv‡`vËxY© n‡j Zv m‡›`nRbK Ges 9 gvm ev Z`~a© mg‡qi †gqv‡`vËxY© n‡j Zv g›` FY wn‡m‡e †kªYxwb¨vwmZ n‡e|

**2| Zjex FYt** Zjex FY e¨vsK KZ©„K `vex Kivi ZvwiL A\_ev eva¨Zvg~jK FY m„wói ZvwiL n‡Z 3 gvm ev Z`~a© wKš‘ 6 gv‡mi Kg mg‡qi †gqv‡`vËxY© n‡j Zv wbgœgvb, 6 gvm ev Z`~a© wKš‘ 9 gv‡mi Kg mg‡qi †gqv‡`vËxY© n‡j Zv m‡›`nRbK, 9 gvm ev Z`~a© mg‡qi †gqv‡`vËxY© n‡j Zv g›` FY wn‡m‡e †kªYxwb¨vwmZ n‡e|

**3| †gqv`x FY t** †gqv`x F‡Yi †Kvb wKw¯Í ev wKw¯Íi Ask wba©vwiZ Zvwi‡Li g‡a¨ cwi‡kvwaZ bv n‡j Acwi‡kvwaZ wKw¯Íeve` †h UvKv cvIbv n‡e H cvIbv FY †gqv‡`vËxY© wnmv‡e AwfwnZ n‡e| †gqv‡`vËxY© F‡Yi cwigv‡Yi Dci wfwË K‡i †gqv`x F‡Yi †kÖYxKiY Ki‡Z nq|

**(3.1) †gqv`x F‡Yi cwigv‡Yi (AvKvi/mvBR) wfwË‡Z `yB K¨vUvMwi‡Z wef³ K‡i †gqv`x F‡Yi †kÖYxKiY Ki‡Z nq t**

1) 10.00 jÿ UvKv ch©šÍ †gqv`x FY Ges 2) 10.00 jÿ UvKvi D‡a© †gqv`x FY|

**10.00 jÿ UvKv ch©šÍ †gqv`x F‡Yi †kÖYxKiYt**

(A) †gqv‡`vËxY© F‡Yi cwigvY hw` 6 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK nq Zv n‡j m¤ú~Y© FYwU ÒwbgœgvbÓ wnmv‡e †kªYxweb¨vwmZ n‡e|

(Av) †gqv‡`vËxY© F‡Yi cwigvY hw` 9 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK nq Zv n‡j m¤ú~Y© FYwU Òm‡›`nRbKÓ wnmv‡e †kªYxweb¨vwmZ n‡e|

(B) †gqv‡`vËxY© F‡Yi cwigvY hw` 12 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK nq Zv n‡j m¤ú~Y© FYwU Òg›`FYÓ wnmv‡e †kªYxweb¨vwmZ n‡e|

* 1. **jÿ UvKvi D‡a© †gqv`x F‡Yi †kÖYxKiYt**

(A) †gqv‡`vËxY© F‡Yi cwigvY hw` 3 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK nq Zv n‡j m¤ú~Y© FYwU ÒwbgœgvbÓ wnmv‡e †kªYxweb¨vwmZ n‡e|

(Av) †gqv‡`vËxY© F‡Yi cwigvY hw` 6 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK nq Zv n‡j m¤ú~Y© FYwU Òm‡›`nRbKÓ wnmv‡e †kªYxweb¨vwmZ n‡e|

(B) †gqv‡`vËxY© F‡Yi cwigvY hw` 9 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK nq Zv n‡j m¤ú~Y© FYwU Òg›`FYÓ wnmv‡e †kªYxweb¨vwmZ n‡e|

**\* GmGgG e¨wZZ mKj A‡kªYxK…Z FY ÷¨vÛvW© wnmv‡e we‡ewPZ n‡e|**

\*\* **GmGgG FY t** Pjgvb, Zjex I †gqv`x FY mg~‡ni g‡a¨ †h mKj A‡kªYxK…Z FY wnmve 2 gvm ev Z‡ZvwaK mg‡qi Rb¨ †gqv‡`vË©xY© \_vK‡e †m¸wj †¯úkvj †gbkb GKvD‡›U (SMA)msi¶Y Ki‡Z n‡e| B‡Zvc~‡e© D³ FY wnmv‡ei wecix‡Z AwR©Z my` Avq wnmv‡ei cwie‡Z© my` ¯’wMZ wnmv‡e ivLv n‡Zv| eZ©gv‡bSMA FY wnmv‡ei my` Avq Lv‡Z †bqv hv‡e Ges SMA FY w¯’wZi Dci wba©vwiZ nv‡i mvaviY cÖwfkb Ki‡Z n‡e| SMA wnmv‡e iw¶Z FY¸‡jv †Ljvcx FY wnmv‡e we‡ewPZ n‡e bv| Z‡e Ab¨vb¨ mKj †kªYxgv‡bi mv‡\_ SMAG wnmv‡e wPwýZ FY¸‡jvI evsjv‡`k e¨vs‡Ki †µwWU Bbd‡g©kb ey¨‡iv (wmAvBwe)-‡Z wi‡cvU© Ki‡Z n‡e| (weAviwcwW mvK©yjvi bs -7 ZvwiL 14-06-2012)

**e¨vL¨v t** hw` †Kvb FY gvwmK wKw¯Í‡Z cwi‡kva‡hvM¨ nq Z‡e 6 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi cwigvY n‡e 6wU gvwmK wKw¯Íi †hvMd‡ji mgvb UvKv | Abyiæcfv‡e ˆÎgvwmK wKw¯Í‡Z cwi‡kva‡hvM¨ n‡j 6 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi cwigvb n‡e `ywU ˆÎgvwmK wKw¯Íi †hvMd‡ji mgvb UvKv|

**(4) ¯^í †gqv`x K…wl I ¶z`ª FY t**

¯^í‡gqv`x K„wl I ¶z`ª FY Pzw³‡Z DwjøwLZ wba©vwiZ Zvwi‡Li g‡a¨ cwi‡kva bv n‡j Zv AwbqwgZ e‡j MY¨ n‡e| AwbqwgZ FY wnmv‡e 12 gvm AwZµvšÍ n‡jB GUv wbgœgvb wnmv‡e †kªYxweb¨vwmZ n‡e| 36 gvm AwZµvšÍ n‡j Òm‡›`nRbKÓ wnmv‡e Ges 60 gvm AwZµvšÍ n‡j Òg›`FYÓ wnmv‡e †kªYxweb¨vwmZ n‡e|

**¸YMZ gvb (Qualitative Judgement)**

(L) †Kvb Pjgvb, Zjex ev †gqv`x FY e¯‘MZ gvcKvwVi wfwË‡Z †kªYxweb¨vm‡hvM¨ †nvK ev bv †nvK hw` H mKj FY Av`v‡qi †¶‡Î †Kvbiæc AwbðqZv ev m‡›`n †`Lv †`q Zv n‡j ¸YMZ gv‡bi wfwË‡Z Zvi †kªYxweb¨vm Ki‡Z n‡e| ‡h mKj we‡ePbvi wfwË‡Z FY cª`vb Kiv n‡q‡Q D³ Ae¯’vi cwieZ©b NU‡j ev cÖwZKzj Ae¯’vi Kvi‡Y g~jab ¶wZMÖ¯Í n‡j ev Rvgvb‡Zi g~j¨ n«vm †c‡j ev Ab¨ †Kvb cÖwZKzj cwiw¯’wZi d‡j FY Av`vq AwbwðZ n‡j ¸YMZ gv‡bi wfwË‡Z FY †kªYxweb¨vwmZ n‡e| G QvovI A‡hŠw³Kfv‡e A\_ev evisevi †Kvb FY c~YtZdwmjxKiY Kiv n‡j ev c~YtZdwmjxKi‡Yi wewagvjv f½ Kiv n‡j ev F‡Yi mxgv cÖvqktB AwZµ‡gi cÖeYZv cwijw¶Z n‡j ev †Kvb FY Av`v‡qi Rb¨ gvgjv `v‡qi Kiv n‡j ev Dchy³ KZ…©c‡¶i Aby‡gv`b e¨wZ‡i‡K †Kvb FY cÖ`vb Kiv n‡j ¸YMZ gv‡bi wfwË‡Z Zv †kªYxweb¨vm Ki‡Z n‡e|

Dc‡i ewY©Z †h †Kvb KviY A\_ev Ab¨ ‡Kvb Kvi‡Y †Kvb FY ¶wZMÖ¯Í nIqvi m¤¢vebv \_vKv m‡Z¡I hw` h\_vh\_ c`‡¶c MÖn‡Yi gva¨‡g eZ©gvb Ae¯’vi cwieZ©‡bi m¤¢vebv \_v‡K Z‡e ¸YMZgv‡bi wfwË‡Z ÒwbgœgvbÓ wnmv‡e ‡kªYx web¨vwmZ n‡e| Z‡e Dchy³ c`‡¶c MÖn‡Yi gva¨‡gI F‡Yi A\_© m¤ú~Y©iƒ‡c cwi‡kv‡ai m¤¢vebv bv \_vK‡j Zv Òm‡›`nRbKÓ Ges me©vZ¥K cÖ‡Póvi gva¨‡gI FY Av`v‡qi †Kvb m¤¢vebv bv \_vK‡j ¸YMZ gv‡bi wfwË‡Z D³ FY Ôg›`FYÕ wn‡m‡e MY¨ n‡e|

mswkøó e¨vsK ¸YMZgv‡bi wfwË‡Z †kªYxweb¨vm Ki‡eb Ges ¸YMZgv‡bi Dbœqb NU‡j H me FY cybivq we‡kªYxK…Z (Declassify) Ki‡Z cvi‡eb|

* **†kªYxweb¨vwmZ F‡Yi my` wnmvevqbt**

1. †Kvb FY ev AMÖxg wbgœgvb Ges m‡›`nRbK wnmv‡e †kªYxweb¨vwmZ n‡j D³ FY wnmv‡e my` Av‡ivc Kiv hv‡e wKš‘ Av‡ivwcZ my` Avq Lv‡Z †bqv hv‡e bv| wbgœgvb Ges m‡›`nRbK wnmv‡e Av‡ivwcZ mgy`q my` - Òmy` ¯’wMZ wnmveÓ (interest suspense- uncollected interest) Lv‡Z msi¶Y Ki‡Z n‡e|
2. †Kvb FY ev AMÖxg g›` FY (Bad and loss) wnmv‡e †kªYxweb¨vwmZ nIqvgvÎB FY wnmv‡e my` Av‡ivc Kiv ¯’wMZ \_vK‡e| Giƒc †Kvb FY Av`v‡qi j‡¶¨ gvgjv `v‡qi Ki‡Z n‡j gvgjvc~e© mgq ch©šÍ my` Av‡ivc K‡i my`vm‡ji Dci gvgjv `v‡qi Kiv hv‡e| Z‡e D³iƒ‡c Av‡ivwcZ my` - Òmy` ¯’wMZ wnmveÓ (interest suspense- uncollected interest) wnmv‡e msi¶Y Ki‡Z n‡e| Ab¨ †Kvb we‡kl Kvi‡Y g›` FY wnmv‡e my` Av‡ivc Kiv n‡j Av‡ivwcZ my` ¯’wMZ wnmv‡e msiw¶Z \_vK‡e| ZvQvov g›` wnmv‡e †kªYxweb¨vwmZ nIqvi Kvi‡Y †Kvb FY wnmv‡e my`v‡ivc ¯’wMZ \_vK‡j Ges D³ FY wnmv‡ei m¤ú~Y© A\_© Av`v‡qi mgq (A\_©vr wnmve e‡Üi mgq) wnmvewU‡Z cvIbv‡hvM¨ Abv‡ivwcZ mgy`q my` Av‡ivc KiZt Zv Av`vq Ki‡Z n‡e|
3. ‡kªYxweb¨vwmZ FY ev F‡Yi Ask Av`vq n‡j A\_©vr cÖK…Z Rgv msNwUZ n‡j D³ Rgv n‡Z cÖ\_‡gB Abv‡ivwcZ Ges Av‡ivwcZ my` Av`vq Kiv n‡e, AZtci Avmj FY mgwš^Z n‡e|

* **cÖwfkb msi¶Y t**

1. †kªYxweb¨vwmZ F‡Yi wecix‡Z F‡Yi cÖKvi‡f‡` wewfbœ nv‡i cÖwfkb msi¶Y Ki‡Z n‡e (cÖwfk‡bi nvi Aci c„ôvq †Uwe‡j cÖ`k©b Kiv n‡q‡Q|
2. †kªYxweb¨vwmZ F‡Yi e‡Kqv w¯’wZ n‡Z ¯’wMZ my` I Dchy³ Rvgvb‡Zi (Eligible Securities) g~j¨ (cÖ‡hvR¨ nv‡i) we‡qvRb A‡šÍ wbiƒwcZ w¯’wZ A\_ev Abv`vqx FY w¯’wZi 15% hv †ekx Zv Base for Provision wn‡m‡e wbiƒwcZ n‡e Ges wbiƒwcZ Base for Provision Dci wba©vwiZ nv‡i cÖwfkb msiÿY Ki‡Z n‡e| A‡kÖYxK…Z F‡Yi wecix‡ZI 0.25%, 1%, 2% I 2.50% Ges 5% nv‡i (†hLv‡b hv cÖ‡hvR¨) mvaviY cÖwfkb msiÿY Ki‡Z n‡e|
3. Dc‡iv³ Aby‡”Q‡` DwjøwLZ Dchy³ RvgvbZ Gi msÁvq wb¤œ ewY©Z RvgvbZmg~n AšÍ©f~³ n‡e|
   * F‡Yi wecix‡Z wj‡qbK…Z Avgvb‡Zi 100%
   * e¨vs‡K Mw”QZ ¯^Y© ev ¯^Y©vjsKv‡ii eZ©gvb evRvi g~‡j¨i 100%
   * wj‡qbK…Z miKvix eÛ/mÂqcÎ g~‡j¨i 100%
   * miKvi ev evsjv‡`k e¨vsK cÖ`Ë M¨vivw›Ui 100%
   * e¨vs‡Ki wbqš¿Yvax‡b iwÿZ mn‡R wecbb‡hvM¨ c‡Y¨i evRvig~‡j¨i 50% Ges
   * RvgvbZK…Z Rwg I BgviZ Gi evRvig~‡j¨i m‡e©v”P 50%

(weMZ 6 gv‡mi Mo evRvi g~‡j¨i 50% A\_ev m¤úwËi AwfwnZ g~‡j¨i (Face Value) 50% hvnv Kg)

1. ¯^í †gqv`x K…wl I ÿz`ª F‡Yi †ÿ‡Î wb¤œiƒc nv‡i cÖwfkb msiÿY Ki‡Z n‡e| t-
   * wbqwgZ I AwbqwgZ F‡Yi †ÿ‡Î FY w¯’wZi Dci 2.50%, wb¤œgvb Ges m‡›`nRbK F‡Yi †ÿ‡Î †em di cÖwfk‡Yi 5% Ges
   * g›` F‡Yi †em di cÖwfk‡Yi Dci 100% cÖwfkb msiÿY Ki‡Z n‡e|

* **weeiYx ˆZix I †cÖiY t** Dc‡iv³ bxwZgvjvi Av‡jv‡K e¨vsK¸‡jv ˆÎgvwmK wfwË‡Z †kÖYxKiY Kvh©µg cwiPvjbv K‡i| Z‡e ivKve Ryb I wW‡m¤^i lvb¥vwm‡K FY †kÖYxweb¨vm Kvh©µg cwiPvjbv K‡i \_v‡K| kvLv ch©v‡q mKj F‡Yi Z\_¨vw` wmGj-2, wmGj-3, wmGj-4 I wmGj-5 dig c~iYc~e©K wmGj-1-G **cÖK…Z UvKvi As‡K** msKwjZ K‡i mswkøó †Rvbvj Kvh©vj‡qi gva¨‡g Ges GjwcI, ivRkvnx I XvKv kvLv cÖavb Kvh©vjq, FY Av`vq wefvM-2 G †cÖiY Ki‡e| FY Av`vq wefvM-2, m~Î ZvwiL n‡Z 25 w`‡bi g‡a¨ msKwjZ weeiYx (wmGj-1) evsjv‡`k e¨vsK, cÖavb Kvh©vjq, XvKvq †cÖiY Ki‡e|

FY I AMÖxg †kÖYxKi‡Yi mgqmxgvi GKwU ZvwjKv mshy³ Kiv n‡jv|

**Table of Loan Classification Status**

S.T. Agri & Micro

Due date

12m

Above 12m

(PD/OD)

SS

DF

BL

irregular

Above 36m

Above 60m

Continuous/Demand Loan

Due date

2m

3m

6m

9m

PD/OD

SMA

SS

DF

BL

Fixed Term Loan up to 10 Lac

Due date

2m

6m

9m

12m

PD/OD

SMA

SS

DF

BL

Fixed Term Loan above 10 Lac

Due date

2m

3m

6m

9m

PD/OD

SMA

SS

DF

BL

wet `ªt evsjv‡`k e¨vs‡Ki weAviwcwW mvK©yjvi †jUvi bs-10 Zvs 14-06-2001 †gvZv‡eK (FAvwe-2 mvK©yjvi ‡jUvi bs-07/2001 ZvwiL t 07-08-2001) ‡Kvb FY †gqv‡`vËxY© nIqvi 6 gvm ci FY MÖnxZv †Ljvcx FY MÖnxZv wnmv‡e we‡ewPZ nq|

* Standard Loan : SMA e¨wZZ Ab¨vb¨ A‡kÖYxK…Z FY
* SMA Ges 10.00 jÿ UvKvi D‡a©i ‡gqv`x F‡Yi Sub-Standard Loan - defaulted loan bq
* 10.00 jÿ UvKv ch©šÍ †gqv`x F‡Yi Sub-Standard FY †Ljvcx n‡jI 10.00 jÿ UvKvi D‡a© †gqv`x F‡Yi Sub-Standard FY †Ljvcx FY wnmv‡e MY¨ n‡e bv|

RATE OF PROVISION

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Particulars | | Short Term Agri-credit & Micro-credit | Consumer Financing | | | Small & Medium Enterprise Financing | Loans to BHs/MBs/SDs | All other credit |
| Other than HF & LP | HF | LP |
| UC | Standard | 2.5% | 5% | 2% | 2% | 0.25% | 2% | 1% |
| SMA | - | 5% | 2% | 2% | 0.25% | 2% | 1% |
| Classified | SS | 5% | 20% | 20% | 20% | 20% | 20% | 20% |
| DF | 5% | 50% | 50% | 50% | 50% | 50% | 50% |
| B/L | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

N.B. CF → CONSUMER FINANCING, HF → HOUSING FINANCE, LP → LOANS FOR PROFESSIONALS TO SETUP BUSINESS, SMA →SPECIAL MENTION ACCOUNT, SS → SUBSTNDARD, DF → DOUBTFUL, B/L → BAD/LOSS

**Forms Used for Loan Classification**

1. CL-1 – Compilation/Summary of other forms
2. CL-2 – Continuous Loan
3. CL-3 – Demand Loan
4. CL-4 – Fixed Term Loan
5. CL-5 – S.T.Ag.Cr. and Micro Credit.

**FY †kÖYxweb¨vm weeiYx cÖ¯‘‡Zi ‡ÿ‡Î †h mg¯Í wel‡q jÿ¨ ivLv cÖ‡qvRb t-**

* FY †kÖYxwe¨vm weeiYx cÖ¯‘‡Zi mgq me©‡kl mvK©yjv‡ii wbqg AbymiY Ki‡Z n‡e|
* ‡kÖYxK…Z I A‡kÖYxK…Z Dfq F‡Yi †hvMdj kvLvi †gvU F‡Yi w¯’wZi m‡½ Aek¨B wgj \_vK‡Z n‡e|
* wewfbœ F‡Yi cÖwfk‡bi nvi wfbœ wfbœ nIqvi Kvi‡Y mZK©Zvi m‡½ cÖwfk‡bi cwigvY wbY©q Ki‡Z n‡e|
* weeiYxi cÖwZwU Kjv‡gi †hvMdj mwVK n‡Z n‡e|
* Abv`vqx F‡Yi cwigvY, Kg©KZ©v/Kg©Pvix‡`i FY w¯’wZ Ges ¯’wMZ my‡`i cwigvY mvaviY LwZqv‡b DwjøwLZ w¯’wZi m‡½ wgj \_vK‡Z n‡e|
* cÖwZ‡e`‡b nvRvi UvKvi As‡Ki cwie‡Z© cÖK…Z UvKvi AsK D‡jøL Ki‡Z n‡e|

**e¯‘MZ gvb`‡Û FY I AwMÖg †kÖYxKi‡Yi mgqmxgv**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **µwgK bs** | **FY I AwMÖ‡gi weeiY** | **A‡kÖYxK…Z** | **GmGgG** | **‡kÖYxKiY** | | |
| **wb¤œgvb**  **(SS)** | **m‡›`nRbK**  **(DF)** | **g›`**  **(BL)** |
|  | Pjgvb FY  CL-2 | 2 gv‡mi Kg | 2 gvm I Z`ya© wKš‘ 3 gv‡mi Kg | 3-5 gvm | 6-8 gvm | 9 gvm I Z`ya© |
|  | Zjex FY  CL-3 | 2 gv‡mi Kg | 2 gvm I Z`ya© wKš‘ 3 gv‡mi Kg | 3-5 gvm | 6-8 gvm | 9 gvm I Z`ya© |
|  | K) ‡gqv`x FY (10 jÿ UvKv ch©šÍ)  CL-4 | 2 gv‡mi Kg mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb | 2 gvm I Z`ya© wKš‘ 6 gv‡mi Kg | 6-8 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK | 9-11 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK | 12 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK |
| L) ‡gqv`x FY (10 jÿ UvKvi D‡a©)  CL-4 | 2 gv‡mi Kg mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb | 2 gvm I Z`ya© wKš‘ 3 gv‡mi Kg | 3-5 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK | 6-8 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK | 9 gvm mg‡qi g‡a¨ cÖ‡`q wKw¯Íi mgvb ev AwaK |
|  | ¯^í‡gqv`x, K…wl I ÿz`ª FY  CL-5 | AwbqwgZ wnmv‡e 12 gvm ch©šÍ | cÖ‡hvR¨ bq | AwbqwgZ wnmv‡e 13-36 gvm | AwbqwgZ wnmv‡e 37-60 gvm | AwbqwgZ wnmv‡e 60 gv‡mi D‡a© |

weAviwcwW mvK©yjvi bs- 14, ZvwiLt 23-09-2012 Ges mvK©yjvi bs- 19, ZvwiLt 27-12-2012 †gvZv‡eK

**FY Av`vq Kvh©µg**

**(FY †gjv, cÖKv‡k¨ FY weZib, FY Av`vq K¨v¤ú/gnvK¨v¤ú, ïfnvjLvZv, gaygvm D`hvcb)**

**iYwRr Kzgvi †mb**

**Abyl` m`m¨**

evsjv‡`k K…wl cÖavb †`k| K…wl c‡Y¨i Drcv`b e„w×mn K…wli mvwe©K DbœwZ, KzwUi wkí Ges Ab¨vb¨ K…wl wfwËK wk‡íi Dbœqb, e¨emv-evwb‡R¨i cÖmv‡i mn‡hvwMZvi gva‡g †`‡ki Av\_©-mvgvwRK DbœqbB n‡jv Avgv‡`i e¨vswKs Kvh©µ‡gi g~L¨ D‡Ïk¨| †m D‡Ïk¨‡K mvg‡b †i‡L e¨vsK Drcv`bgywL K…wl wfwËK cÖvq mKj Kg©Kv‡Ûi Dbœq‡b AvMÖnx Av‡e`bKvix‡K wewfbœ Lv‡Z ¯^í I †gqvw` FY cÖ`vb K‡i \_v‡K| e¨vsK wbR¯^ Znwej e¨envi K‡i, miKv‡ii wbKU n‡Z A\_© avi K‡i Ges Rbmvavi‡Yi KvQ †\_‡K AvgvbZ MÖnY K‡i †mB UvKv FY cÖ`v‡bi gva¨‡g wewb‡qvM K‡i| avi cwi‡kva, AvgvbZKvixi A\_© mgqgZ ‡dir cÖ`v‡bi Rb¨ ¸bMZ gvb m¤úbœ wewb‡qvM I wewb‡qvMK…Z FY h\_vmg‡q Av`vq Kiv Avgv‡`i cÖavb I cweÎ `vwqZ¡|

FY Kvh©µg cwiPvjbvKv‡j FY I AwMÖ‡gi GKwU As‡ki ¸YMZ gvb n«vm cvq Ges Av`v‡q AwbðqZv ‡`Lv †`q| GB mKj FY I AwMÖg cÖPwjZ wbq‡g †kªYxweb¨vwmZ nq Ges Gi wecix‡Z ch©vß cÖwfkb msiÿ‡Yi cÖ‡qvRb nq| d‡j e¨vs‡Ki gybvdvi Dci weiƒc cÖwZwµqvi m„wó nq|GmKj welq we‡ePbv K‡ikvLv e¨e¯’vcK‡K FY Av`v‡qi AMÖvwaKvi wba©viY K‡i KL‡bv KL‡bv we‡kl e¨e¯’v MÖnY Ki‡Z nq|

FY Av`vq e¨e¯’vcbvi g~j welq wewb‡qvMK…Z cÖwZwU F‡Yi Z\_¨ mwVK wbq‡g msi¶Y Kiv, wba©vwiZ mg‡qi g‡a¨ FY Av`vq wbwðZ Kiv, AvB‡bi `„wó‡Kvb †\_‡K FY Av`vq SuywKnxb Kiv, wewb‡qvMK…Z FY †\_‡K my` Avq wbiew”Qbœ ivLv, F‡Yi ¸bMZgvb (performing status)i¶v Kiv, e¨vs‡Ki my` Avq e„w×i gva¨‡g e¨vsK‡K jvfRbK ch©v‡q wb‡q hvIqvi cÖ‡qvRbxq c`‡¶c MÖnY| G mKj Kvh©µg mwVKfv‡e cwiPvjbvi myweav‡\_© FY Av`vq wefvM-1 n‡Z FAvwe-1cwicÎ bs-02/2014, ZvwiL 30.06.2014 Rvix Kiv n‡q‡Q|

* F‡Yi †kÖYx wefvRb:

we`¨gvb FY †kÖYxweb¨vm I cÖwfkb msµvšÍ bxwZgvjv Abymv‡i e¨vs‡Ki FY¸wj‡K wb¤œiƒcfv‡e †kÖYxKiY Kiv n‡q‡Q;

1. A‡kÖYxK…Z FY evUnclassified loan(UC)t A‡kÖYxK…Z FY ej‡Z †mB mg¯Í FY‡K eySvq †h¸wj‡Z my` Av‡ivc Kiv hvq Ges my` AvqLv‡Z †bqv hvq|G ai‡Yi FY †K Performing AssetI ejv nq| ‡kÖYxgvb Abymv‡i A‡kÖYxK…Z FY `yB ai‡Yi h\_v;

K. Standard

L. Special Mention Account(SMA)

2. ‡kÖYxK…Z FY evClassified loan(C L)t ‡kÖYxK…Z FY ej‡Z †mB mg¯Í FY‡K eySvq †h¸wj‡Z my` Av‡ivc Kiv hvq bv ev my` Av‡ivc Kiv †M‡jI my` AvqLv‡Z †bqv hvq bv| G ai‡Yi FY †K Non-Performing AssetI ejv nq| †gqv` DË©x‡Yi mgqKvj wfwË‡Z ‡kÖYxK…Z FY wZbwU stageG fvM Kiv n‡q‡Q h\_v;

K. wb¤œgvb ev Sub-standard(SS)

L.m‡›`nRbK ev Doubtful(DF)

M. g›`/ÿwZ ev Bad/Loss(BL)

ivKv‡ei 31.12.2015 wfwËK †kÖYxKiY †gvZv‡eK †gvU †kÖYxK…Z F‡Yi cwigvY 802.32 †KvwU UvKv hv †gvU Abv`vqx FY 4422.72 †KvwU UvKvi 18%| †kÖYxKiY gvb Abymv‡i wb¤œgvb F‡Yi w¯’wZ 127.42 †KvwU, m‡›`nRbK F‡Yi w¯’wZ 87.23 †KvwU, g›`/ÿwZ FY w¯’wZ 587.67 †KvwU UvKv| g›`/ÿwZ F‡Yi cwigvY †kÖYxK…Z F‡Yi Zzjbvq 73 % Ges Abv`vqx F‡Yi Zzjbvq 13%| †h‡nZz †kÖYxK…Z FY Av`vq bv nIqv ch©šÍ my` Avq Lv‡Z †bqv hvq bv G Kvi‡Y †kÖYxK…Z FY †kÖYxgy³ Kiv ev G FY Av`vq Kiv LyeB Riæix|

* **FY Av`v‡qi Rb¨ M„nxZ Kjv†KŠkjt**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **(1)** | | | **†`q ZvwiL †iwRóvi (Due date register)msi¶Y t** | | | | |
| cÖwZwU kvLv †gqv`x F‡Yi Rb¨ Ges km¨ I Ab¨vb¨ ¯^í‡gqv`x F‡Yi Rb¨ Avjv`v Avjv`v ‡`q ZvwiL †iwRóvi (LF- 45) BDwbqb wfwËK ‰Zix I msi¶Y Ki‡e|†iwRóv‡i cÖwZwU F‡Yi Z\_¨ we‡kl K‡i FY LwZqvb c„ôv bs (LLF bs), FY MÖnxZvi bvg I wVKvbv, F‡Yi aib, FY cwi‡kv‡ai †`q ZvwiL, wKw¯Íi cwigvY I ZvwiL cwi¯‹vifv‡e D‡jøL \_vK‡Z n‡e| cÖwZeQiB bZzb †iwRóvi e¨envi Ki‡Z n‡e Ges †iwRóv‡i eQ‡ii cÖwZ gv‡mi Rb¨ Avjv`v c„ôvq Z\_¨ D‡jøL Ki‡Z n‡e| kvLv e¨e¯’vcK/wØZxq Kg©KZ©v cÖwZ gv‡mi cÖ\_g mßv‡nB ‡iwRóv‡ii Z\_¨ ch©v‡jvPbv Ki‡eb Ges †m Abyhvqx mswkøó FY MÖnxZv‡K mgq gZ FY cwi‡kv‡ai ZvMv`v cÖ`vb, †bvwUk cÖ`vb , kvLv e¨e¯’vcK wb‡R I gvV Kg©KZ©v/Kg©Pvix Ges kvLvi Ab¨vb¨ Kg©KZ©v/Kg©Pvixi gva¨‡g e¨w³MZ †hvMv‡hv‡Mi e¨e¯’v MÖnY Ki‡eb| | | | | | | | |
|  | | | | | | | |
| **(2)** | | | | **FY MÖnxZv I †Ljvcx FY MÖnxZv‡`i ZvwjKv** (Borrowers /Defaulters List)**cÖ¯‘Z t** | | | |
| cÖwZ Avw\_©K eQ‡ii ïiæ‡ZB wba©vwiZ di‡g BDwbqb I MÖvg wfwËK FY MÖnxZv‡`i ZvwjKv I †Ljvcx FY MÖnxZv‡`i ZvwjKv cÖ¯‘Z I msi¶Y Ki‡Z n‡e| ZvwjKvq FY MÖnxZvi bvg I wVKvbv, FY †jRv‡ii c„ôv b¤^i, F‡Yi aib I †kÖYxgvb (CL Status), FY weZiY ZvwiL I cwi‡kv‡ai †`q ZvwiL, wKw¯Íi cwigvY, FY cwi‡kva K‡i \_vK‡j cwi‡kv‡ai ZvwiL I cwigvY D‡jøL \_vK‡Z n‡e| gvVKg©x‡`i Kv‡Q Zv‡`i wba©vwiZ GjvKvi FYx‡`i ZvwjKv msi¶Y Ki‡Z n‡e| GB ZvwjKv Abyhvqx kvLvi gvVKg©xMY gvV åg‡Yi mgq mswkøó GjvKvi mKj FY MÖnxZvi m‡½ †hvMv‡hvM K‡i FY Av`vq I ZvMv`v w`‡eb| c~Y©v½ ZvwjKvi GKwU Kwc kvLvq euvavB K‡i msi¶Y Ki‡Z n‡e| FY Av`v‡q mn‡hvwMZvi Rb¨ GKwU Kwc cÖ‡qvR‡b mswkøó BDwbqb cwil‡` †cÖiY Kiv †h‡Z cv‡i| | | | | | | | |
|  | | | | | | | |
| **(3)** | | | | **wWgvÛ †bvwUk †cÖiY t** | | | |
| kvLv e¨e¯’vcK/wØZxq Kg©KZ©v cÖwZ gv‡mi cÖ\_g mßv‡nB †`q ZvwiL ‡iwRóv‡ii(Due date register) Z\_¨ ch©v‡jvPbv Ki‡eb Ges †m Abyhvqx mswkøó FY MÖnxZv‡K mgq gZ FY cwi‡kv‡ai/wKw¯Í cwi‡kv‡ai ZvMv`v cÖ`v‡bi Rb¨ wKw¯Í cvIbvi GK gvm c~‡e© FY cwi‡kv‡ai ZvwM` cÎ ÔwWgvÛ †bvwUkÕ (Gj Gd-35) ‰Zix I cÖ`v‡bi Rb¨ `vwqZ¡ cÖvß gvVKg©x‡K wb‡`©k cÖ`vb Ki‡eb| †bvwU‡k wKw¯Íi msL¨v (1g, 2q ---), F‡Yi cvIbv UvKvi cwigvY, my` Ges Ab¨vb¨ cvIbv ¯úófv‡e D‡jøL Ki‡Z n‡e| †bvwUk WvK‡hv‡M AvÛvi mvwU©wd‡KU Ae †cvwós G cvVv‡Z n‡e| wWgvÛ †bvwUk gvV Kg©x‡`i gva¨‡g nv‡Znv‡ZI †`qv hv‡e, G †¶‡Î Avjv`v †iwRóv‡i cÖvwß ¯^xKvi wn‡m‡e FY MÖnxZvi ¯^v¶i wb‡Z n‡e| eo I m¤§vwbZ FY MÖnxZv‡`i wWgvÛ †bvwUk c„\_Kfv‡e Qvcv‡bv di‡g A\_ev UvBc Kiv wPwV‡ZI cvVv‡bv hv‡e| | | | | | | | |
|  | | | | | | | |
| **(4)** | | | | **wjM¨vj †bvwUk cÖ`vb t** | | | |
| wWgvÛ †bvwUk(Gj Gd-35) cÖ`vb Ges e¨vw³MZ ZvMv`v †`qv m‡Ë¡I †h mKj FY MÖnxZv cvIbv/wKw¯Íi UvKv cwi‡kva Ki‡Qb bv Zv‡`i wVKvbvq wjM¨vj †bvwUk(Gj Gd-36) cÖvwß ¯^xKvicÎmn ‡iwRwóªK…Z WvK‡hv‡M †cÖiY Ki‡Z n‡e| wjM¨vj †bvwUk `yBKwc cÖ¯‘Z K‡i GK Kwc †cÖi‡Yi ci Aci Kwc FY bw\_‡Z cÖvwß ¯^xKvi iwk`mn mZK©Zvi mv‡\_ msi¶Y Ki‡Z n‡e| wjM¨vj †bvwUk hw` AwewjK…Z Ae¯’vq †diZ Av‡m Z‡e Zv FY MÖnxZvi mswkøó FY bw\_‡Z LvgwU bv Ly‡j AcwiewZ©Z Ae¯’vq ivL‡Z n‡e hv‡Z cieZ©x‡Z AvBbMZ e¨e¯’v MÖn‡b LvZK †Kvb cÖKvi IRi AvcwË Dc¯’vcb Ki‡Z bv cv‡i| | | | | | | | |
|  | | | | | | | |
| **(5)** | | | | **we‡kl †bvwUk (Special Notice) cÖ`vb t** | |
| FY Av`vq †Rvi`vi Kivi j‡ÿ¨ myweavRbK mgq wba©viY K‡i e¨vs‡Ki wbe©vnx Kg©KZ©v we‡kl K‡i wefvMxq gnve¨e¯’vcK/†Rvbvj e¨e¯’vcK- Gi ¯^v¶‡i wWgvÛ/ wjM¨vj †bvwUk QvovI we‡kl †bvwUk cÖ`vb Ki‡Z n‡e| | | | | | |
| **(6)** | | | | **m‡iRwgb FY Av`vq t** | |
| kvLv e¨e¯’vcK kvLvq Kg©iZ gvV Kg©KZ©v/Kg©Pvix‡`i GjvKv wbw`©ó K‡i evrmwiK FY Av`vq j¶¨gvÎv cÖ`vb Ki‡eb Ges FY Av`vq msµvšÍ KvR cwiPvjbvi Rb¨ kvLvi AvIZvaxb GjvKv Awdm wb‡`©‡ki gva¨‡g fvM K‡i `vwqZ¡ e›Ub Ki‡eb| gvVKg©xMY gv‡mi cÖ\_‡gB e¨e¯’vcK KZ©„K cÖ`Ë Uz¨i †cÖvMÖvg I wb‡`©kbv Abyhvqx Zuv‡`i Rb¨ wba©vwiZ GjvKvq ågY Ki‡eb| FY MÖnxZv‡`i ZvwjKv I †Ljvcx FY MÖnxZv‡`i ZvwjKv Abymv‡i FYx‡`i mv‡\_ †hvMv‡hvM K‡i gv‡V bM` Av`vq iwk`gy‡j (I.O. Receipt Book) bM‡` Av`vq Ki‡eb| hw` †Kvb Kvi‡Y †mw`b bM` Av`vq bv nq Z‡e AsMxKvi cÎ (Gj Gd-46) MÖnY Ki‡eb| cieZ©x‡Z Gj Gd-46 Gi AsMxKvi ZvwiL †gvZv‡eK Avevi †hvMv‡hvM Ki‡eb|kvLvi mvwe©K ZË¡veavb, e¨e¯’vcbv I wbqš¿Y e¨e¯’vc‡Ki Dci b¨¯Í| kvLv e¨e¯’vcK gvVKg©x‡`i Kv‡Ri Z`viwK, mnvqZv/ civgk©/wb‡`©kbv cÖ`vb Ges mvwe©K Kv‡Ri AMÖMwZ gwbUimn Revew`wnZv wbwðZ Ki‡eb Ges Da©Zb KZ…©cÿ‡K Kv‡Ri AMÖMwZ AewnZKiYmn kvLvq Z\_¨ msiÿY Ki‡eb| | | | | | |
| **(7)** | | | | **FY Av`vq K¨v¤ú Av‡qvRb t** | | | |
| FY Av`v‡qi Dchy³ ‡gŠmyg/mgq we‡ePbv K‡i eQ‡ii GKvwaK mgq GjvKv wfwË‡Z MÖvg/BDwbqb wfwËK FY Av`vq K¨v¤ú Av‡qvRb Ki‡Z n‡e| K¨v¤ú mvdj¨ gwÛZ Kivi Rb¨ K¨v‡¤úi ¯’vb I ZvwiL K¨v¤ú GjvKvi mKj FY MÖnxZv‡K e¨w³MZ †hvMv‡hvM/ ZvwM` cÎ/mswkøó GjvKvmn Avkcvk GjvKvi nvU-evRv‡i gvBwKs / †XvjkniZ/wjd‡jU weZiY BZ¨vw`i gva¨‡g cÖPvi Ki‡Z n‡e| FY MÖnxZvMY hv‡Z mn‡R Dcw¯’Z n‡q FY cwi‡kva Ki‡Z cv‡ib ‡m Rb¨ K¨v‡¤úi ¯’vb wbe©vP‡bi mgq mnR †hvMv‡hvM e¨e¯’v Av‡Q Ges †jvK mgvMg nq/¯’vbxq evRvi GjvKv&/BDwbqb cwil` feb Gi gZ ¯’vb wba©vi‡Y cÖvavb¨ w`‡Z n‡e| K¨v‡¤ú ¯’vbxq MY¨gvY¨ I cÖfvekvjx e¨w³‡`i Dcw¯’wZ wbwðZ Kivi e¨e¯’v wb‡Z n‡e| | | | | | | | |
| **(8)** | | | | | | **FY Av`vq gnvK¨v¤ú Av‡qvRbt** | |
| FY Av`v‡q gnvK¨v¤ú Av‡qvRb AZ¨šÍ djcÖmy wnmv‡e cixw¶Z| †`‡ki cÖavb dmj (Bwi/‡ev‡iv I Avgb) D‡Ëvj‡bi mgq, †gŠmygx I A\_©Kix dmj evRviRvZKi‡Yi mgq, †gŠmygx dj we‡kl K‡i- Avg /Rvg /wjPz / ZigyR/KvVvj BZ¨vw` dj evRviRvZKi‡Yi mgq A\_©vr †h mg‡q K…l‡Ki nv‡Z bM` UvKvi mgvMg \_v‡K †m mgq‡K Ges evsjv ms¯‹…wZi wewfbœ Drme cvj‡bi mgq‡K †e‡Q wb‡q FY †gjv, bevbœ Drme, evsjv beel©, nvjLvZv BZ¨vw` bv‡g gnvK¨v‡¤úi Av‡qvRb K‡i e¨vcK AvKv‡i †jvK mgvMg NwU‡q eQ‡i GKvwaK evi FY Av`v‡qi e¨e¯’v MÖnY Ki‡Z n‡e| gnvK¨v¤ú GKB w`‡b †Rv‡bi mKj kvLv cÖv½‡b AbywôZ Ki‡Z n‡e| GB K¨v‡¤úi Rb¨ mgq wb‡q(cÖvq gvm) cÖPviYv Pvjv‡Z n‡e, FY MÖnxZv‡`i Dcw¯’wZ e„w×i Rb¨ †bvwUk/Avgš¿Y cÎ w`‡Z n‡e, gvV Kg©x‡`i gva¨‡g e¨w³MZ †hvMv‡hvM/ZvMv`v wbwðZ Ki‡Z n‡e Ges †K›`ªxqfv‡e (‡Rvb/wefvM/cÖavb Kvh©vjq)Gi gwbUwis Ki‡Z n‡e| G Rb¨ kvLv cÖv½b‡K cwi®‹vi cwi”Qbœ I e¨vbvi/†dózb w`‡q mvRv‡Z n‡e| G ai‡Yi gnvK¨v‡¤ú ïf D‡Øva‡bi Rb¨ wewkó e¨vw³eM©, ¯’vbxq cÖkvm‡bi Kg©KZ©vMY Ges e¨vs‡Ki Da©Zb Kg©KZ©vMY‡K Avgš¿Y Rvbv‡Z n‡e| Drme I Avb›`gyLi cwi‡e‡ki ga¨ w`‡q G K¨v¤ú cwiPvjbvi e¨e¯’v wb‡Z n‡e| G ai‡Yi Av‡qvR‡bi gva¨‡g GjvKvi RbMY‡K FY cwi‡kv‡ai mydj Ges bv Kivi Kzdj, e¨vswKs Kvh©µg wel‡q aviYv cÖ`vb, e¨vs‡Ki mn‡hvwMZv MÖnY I e¨vsK‡K mvwe©Kfv‡e mn‡hvwMZv cÖ`v‡bi Rb¨ DØy×KiYmn e¨vs‡Ki fvegywZ© Dbœq‡bi e¨e¯’v wb‡Z n‡e| | | | | | | | |
|  | | | | | | | |
| **K) bevbœ& Drmet** | | | | | | | |
| AMÖnvqY gv‡m AwaKvsk GjvKvq Avgb avb gvovB I evRviRvZKiY ïiæ nq| kxZKvjxb mewR e¨vcKfv‡e evRviRvZ ïiæ nq| wPwbKj GjvKvq AvL gvovB ïiæ nq| G gv‡m wewfbœ cÖKv‡ii A\_©Kix dmj weµq Kivi Kvi‡Y K…lK‡`i nv‡Z bM` A\_© \_v‡K| GKvi‡Y GB mgq FY Av`v†qi Rb¨ AZ¨šÍ AbyK~j| AvšÍwiKfv‡e cÖ‡Póv MÖnY Kiv n‡j AMÖnvqY gv‡m AvgvbZ msMÖn I FY Av`v‡q D‡jøL†hvM¨ AMÖMwZ AR©b m¤¢e|  AMÖnvqY gv‡mi A\_©‰bwZK I mvs¯‹…wZK ¸iæZ¡ we‡ePbv K‡i 01jv AMÖnvqb †\_‡K 30 AMÖnvqY (15 b‡f¤^i †\_‡K 14 wW‡m¤^i) ch©šÍ gvme¨vcx bevbœ Drme I we‡kl FY Av`vq Kg©m~Px MÖnY Kiv nq| | | | | | | | |

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| **L) gaygvm I gay‡gjvt** | | |
| evsjv m‡bi ˆR¨ô gvm ev½vjx ms¯‹…wZ‡Z ÔgaygvmÕ wn‡m‡e cwiwPZ | gvmwU wewfbœ cve©‡bi gva¨‡g `xN©Kvj †\_‡K Avgv‡`i †`‡k cvwjZ n‡q Avm‡Q| GB gv‡m me©vwaK A\_© DcvR©bKvix †gŠmygx dj- Avg, Rvg, wjPz, KuvVvj, ZigyR, Avbvim, Rvgiæj, ev½x BZ¨vw` e¨vcKfv‡e evRviRvZ n‡q \_v‡K| GQvovI Avgv‡`i cÖavb dmj Bwi-‡ev‡iv Ges fyÆvmn Ab¨vb¨ A\_©Kix dmj N‡i IVvq GB mg‡q K…lK \_v‡K Avw\_©Kfv‡e ¯^”Qj| e¨vs‡Ki mvwe©K AMÖMwZi cwimsL¨vb ch©v‡jvPbvq †`Lv hvq, ˆR¨ô I Avlvp gv‡m (†g - Ryb gv‡m) me©vwaK cwigv‡Y FY Av`vq nq Ges e¨vs‡Ki mvwe©K AMÖMwZi m~PK¸wji (performance indicator) Dbœ&qb N‡U|  ˆR¨ô gv‡mi ms¯‹…wZK I A\_©‰bwZK ¸iæZ¡ we‡ePbv K‡i cÖ‡Z¨K eQ‡i 01 ˆR¨ô †\_‡K 31 ‰R¨ô (15 †g †\_‡K 14 Ryb) ch©šÍ gvme¨vcx ÔÔgaygvm D`&hvcb I gay‡gjvÕÕKg©m~wP MÖnY Kiv nq| | | |
|  | | |
| **M) ïf nvjLvZv I ˆekvLx †gjvt** | | |
| ivRkvnx K„wl Dbœqb e¨vsK, MÖvg evsjvi wPivqZ HwZn¨ I ixwZ AbymiY K‡i cÖwZ eQiB gnvmgv‡iv‡n evsjv el©cwÄi cÖ\_g gvm Z\_v evsjv bee‡l©i ˆekvL gv‡m ïf nvjLvZv Kg©m~wP cvjb K‡i Avm‡Q| cÖwZ eQi 01 ˆekvL Gi ci 1g 2wU Kvh©w`e‡m 02(`yB) w`be¨vcx mKj kvLvq **ïf nvjLvZv I ˆekvLx †gjv** D`&hvc‡bi Kg©m~wP MÖnY Kiv nq|  nvjLvZv I ˆekvLx †gjv Kg©m~wPi gva¨‡g †kªYxK…Z FY Av`vq e„w×, m¤¢ve¨ †kªYxK…Z FY (WCL-2) Av`vq, NCLFY Av`vq, Ae‡jvcbK…Z FY Av`vq, ‡hvM¨ I mwVK FY MÖnxZv wbe©vP‡bi gva¨‡g FY SuzwK we‡ePbv K‡i AwaK my`evnx ¸YMZ gvbm¤úbœ FY weZiY, Kgmy`evnx AvgvbZ we‡kl K‡i mÂqx AvgvbZ (core deposit) msMÖ‡n me©vwaK ¸iæZ¡ Av‡ivc Kiv nq| e¨vs‡Ki fveg~wZ© Dbœq‡b DËg MÖvnK †mev wbwðZ Kivmn FY cwi‡kv‡a FY MÖnxZv‡`i DØy×KiY I e¨vs‡Ki wewfbœ Kg©m~wP Rbmvavi‡Yi gv‡S Zz‡j aivi c`‡ÿc ‡bqv nq| ‡hgbt GK mßvn Av‡M †\_‡K wjd‡jU weZiY, nv‡U-evRv‡i †XvjkniZ I gvBwKs Gi gva¨‡g e¨vcKfv‡e cÖPviYv Ges kvLvq wjwLZ e¨vbvi Uv½v‡bv nq| | | |
| **(9)** | **BDwbqb cwil‡`i mn‡hvwMZv MÖnY t** | |
| FY Av`v‡qi e¨vcv‡i BDwbqb cwil` e¨vsK kvLv‡K djcÖmy mn‡hvwMZv w`‡Z cv‡i| GjvKvi mvaviY gvby‡li Dci BDwbqb cwil` †Pqvig¨vb/†g¤^vi‡`i GKUv we‡kl KZ©„Z¡ \_v‡K| BD wc †Pqvg¨v‡bi mv‡\_ mym¤úK© i¶v K‡i Zuvi ¯^v¶‡i we‡kl †bvwUk (Gj Gd-32) †Ljvcx FY MÖnxZv‡`i wbKU †`qvi e¨e¯’v Ki‡Z n‡e| G †ÿ‡Î we‡kl †bvwUk (Gj Gd-32) ‡Ljvcx FY MÖnxZv‡`i wbKU †cÖi‡Yi wbwg‡Ë kvLv KZ©„K †bvwU‡ki c¨v‡KU mswkøó BDwbqb cwil` †Pqvig¨v‡bi wbKU Aby‡iva c‡Îi(Gj Gd-36 Gi Av‡jv‡K) gva¨‡g †cÖiY Ki‡Z n‡e| | | |
|  | | |
| **(10)** | | **¯’vbxq miKvix Awd‡mi mn‡hvwMZv MÖnY t** |
| BDwbqb cwil` †Pqvig¨vbmn ¯’vbxq miKv‡ii wbe©vwPZ Rb cÖwZwbwa‡`i Dci Dc‡Rjv wbe©vnx Kg©KZ©v‡`i e¨vcK wbqš¿Y I †hvMv‡hvM i‡q‡Q| Dc‡Rjvi wewfbœ KwgwU/mfv-mwgwZ‡Z Av‡jvPbvq wbe©vnx Kg©KZ©vMY BDwc †Pqvig¨vb‡`i e¨vs‡Ki FY Av`v‡q mn‡hvwMZvi civgk© w`‡Z cv‡ib| kvLv e¨e¯’vcK GBiƒc mfv-mwgwZ‡Z Ask MÖn‡Yi mydj MÖnY Ki‡eb| Dc‡Rjv wbe©vnx Kg©KZ©vi ¯^vÿ‡i †Ljvcx FY MÖnxZv‡`i FY cwi‡kv‡ai †bvwUk †`qvi e¨e¯’v MÖnY Ki‡eb| miKvix c„ô‡cvlKZvq AbywôZ Dc‡Rjv, †Rjv I wefvMxq wewfbœ wgwUs-G kvLv e¨e¯’vcK, †Rvbvj e¨e¯’vcK I wefvMxq gnve¨e¯’vcKMY Dcw¯’Z \_vKvi my‡hvM MÖnY Ki‡eb Ges miKvix Kg©Pvix/ cÖkvm‡bi Kg©KZ©v‡`i mv‡\_ mym¤úK© eRvq ‡i‡L miKvix cÖkvmb h‡š¿i mØ¨env‡ii gva¨‡g e¨vs‡Ki FY Av`v‡q mnvqZv MÖnY Ki‡eb| | | |
|  | | |
| **(11)** | | **K…wl FY KwgwUi mfvi myweav MÖnY t** |
| Dc‡Rjv wbe©vnx Kg©KZ©vi mfvcwZ‡Z¡ Dc‡Rjv K…wl FY KwgwUi mfv I †Rjv cÖkvm‡Ki mfvcwZ‡Z¡ †Rjv K…wl FY KwgwUi mfv wbqwgZfv‡e cÖwZ gv‡m AbywôZ nq| kvLv e¨e¯’vcK/†Rvbvj e¨e¯’vcK c`vwaKvi e‡j K…wl FY KwgwUi m`m¨/m`m¨ mwPe| K…wl FY KwgwU‡Z FY Av`vq, weZiY I †gvKÏgv m¤úwK©Z wewfbœ wel‡qi Dci Av‡jvPbv nq| FY Av`v‡q K…wl FY KwgwUi gva¨‡g we‡kl myweav ‡bqv evÂbxq| we‡kl K‡i mvwUwd‡KU gvgjv wb®úwË‡Z Zuv‡`i mn‡hvMxZv AZ¨šÍ Kvh©Ki| Dc‡Rjv wbe©vnx Kg©KZ©v/†Rjv cÖkvm‡bi c‡¶ †Kvb Kg©KZ©v KZ©„K ¯^v¶wiZ FY cwi‡kv‡ai we‡kl †bvwUk ‡Ljvcx FY MÖnxZv‡`i cÖ`v‡bi e¨e¯’v MÖnY Ki‡Z n‡e| | | |

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| (12) | **DebtCollection UnitMVbt** |
| evsjv‡`k e¨vs‡Ki wb‡`©kbv Abyhvqx mg‡q mg‡q g›` †kÖYxK…Z FY Ae‡jvcb (write off) Kiv nq| Z‡e Ae‡jvcb Kiv n‡jI GB F‡Yi Av`vq cÖwµqv ¯’wMZ nq bv| FYwU m¤ú~Y© Av`vq bv nIqv ch©šÍ gvgjvmn mKj FY Av`vq cÖwµqv Ae¨vnZ \_v‡K| Ae‡jvcbK…Z FY Av`vq †Rvi`vi Kivi j‡ÿ¨ cÖavb Kvh©vjq, wefvMxq Kvh©vjq I †Rvbvj Kvh©vjq ch©v‡q Debt Collection Unit MVb Kiv n‡q‡Q Ges Kvh©vejx wba©viY K‡i †`qv Av‡Q| cÖavb Kvh©vjq ch©v‡q FY Av`vq wefvM-2 Gi AvIZvax‡b wefv‡Mi †R¨ô mnKvix gnve¨e¯’vc‡Ki †bZ…‡Z¡ wZb m`m¨ wewkó cÖavb Kvh©vjq Debt Collection Unit MVb Kiv n‡q‡Q| wefvMxq Kvh©vj‡qi Dcgnve¨e¯’vcK/mnKvix gnve¨e¯’vc‡Ki †bZ…‡Z¡ wZb m`m¨ wewkó wefvMxq Debt Collection Unit MVb Kiv n‡q‡Q|†Rvbvj Kvh©vj‡qi Da©Zb gyL¨ Kg©KZ©vi †bZ…‡Z¡ wZb m`m¨ wewkó ‡Rvbvj Kvh©vjq Debt Collection Unit MVb Kiv n‡q‡Q| cÖwZwU ¯Í‡i MwVZ Debt Collection Unit Gi Kvh©µg †Rvi`vi Ki‡Z n‡e Ges Zv‡`i Revew`wnZv wbwðZ Ki‡Z n‡e| | |
|  | |
| **(13)** | **FY Av`v‡q AvBbMZ e¨e¯’v MÖnY t** |
| FY Av`v‡qi mKj ¯^vfvweK cÖwµqv MÖnY m‡Ë¡I FY Av`vq Kiv bv †M‡j, FY cwi‡kv‡ai mvg\_©¨ \_vKv m‡Z¡I B”QvK…Zfv‡e e¨vs‡Ki cvIbv cwi‡kva bv Ki‡j, FY Zvgvw` nIqvi AvksKv ‡`Lv w`‡j, eÜKx m¤úwË ev F‡Y µqK…Z/m„ó m¤ú` Abby‡gvw`Zfv‡e weµq/n¯ÍvšÍi n‡j ev e¨vsK F‡Yi wbivcËv wecbœ n‡j Ges F‡Yi UvKv mwVK D‡Ï‡k¨ e¨eüZ bv n‡j/F‡Yi UvKv Ab¨ †Kvb D‡Ï‡k¨ e¨envi (divert) Kiv n‡j e¨vsK mswkøó FY MÖnxZvi weiæ‡× FY Av`v‡qi Rb¨ AvBbMZ e¨e¯’v MÖnY Ki‡e| AvBbMZ e¨e¯’v MÖnY Kivi Av‡M FY MÖnxZv‡K wbw`©ó mgq w`‡q(Kgc‡¶ GK gv‡mi) PzovšÍ FY cwi‡kv‡ai †bvwUk/wjM¨vj †bvwUk w`‡Z n‡e| cÖ‡qvR‡b AvBb Dc‡`óvi mv‡\_ Av‡jvPbv K‡i Zuvi gva¨‡g G †bvwUk w`‡Z n‡e| gvgjv `v‡q‡ii c~‡e© F‡Yi my`v‡ivcmn mKj †jb‡`b mZK©Zvi mv‡\_ cixÿv Ki‡Z n‡e| eÜKx m¤úwËi Zdwmj m‡iRwgb cixÿv Ki‡Z n‡e| `vexK…Z UvKvi cwigvY wVK K‡i wb‡Z n‡e Ges `vexi Dci wba©vwiZ nv‡i GW‡f‡jvivg (Advalorem)†KvU© dx cÖ`vb Ki‡Z n‡e| G QvovI FY bw\_ cixÿv K‡i F‡Yi WKz‡g›Ukb Gi mwVKZvmn mKj Z‡\_¨i mwVKZv hvPvB K‡i wbwðZ n‡qB †Kej e¨vs‡Ki cvIbv Av`v‡qi Rb¨ Ae¯’v Abyhvqx (K) mvwU©wd‡KU gvgjv (L) A\_©FY Av`vj‡Z gvgjv (M) †dŠR`vix gvgjv `v‡qi Ki‡Z n‡e| | |

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| **(K) mvwU©wd‡KU gvgjv t**  ivKve AvBb 2014 Gi 23(3) aviv I A\_© FY Av`vjZ AvBb 2003 Gi 5 aviv †gvZv‡eK ivKve-Gi FY The Public Demands Recovery Act, 1913 (Act No.111 of 1913)- Gi AvIZvq mvwUwd‡KU Av`vj‡Zi gva¨‡g Av`vq Kivi weavb Pvjy i‡q‡Q| Abya© 5,00,000(cuvP jÿ) UvKv `vex m¤^wjZ gvgjvmg~n e¨vsK kvLv mswkøó †Rjv/Dc‡Rjv mvwUwd‡KU Av`vj‡Z `v‡qi Ki‡Z cv‡i| Z‡e A\_© FY Av`vj‡Z gvgjv `v‡q‡iI †Kvb evav bvB| G‡ÿ‡Î FY MÖnxZvi mvwe©K Avw\_©K Ae¯’v Abymv‡i e¨vsK ¯^v\_© msiÿ‡Y †Kvb Av`vjZ †ekx AbyKzj n‡e †m welqwU we‡ePbv K‡i kvLv e¨e¯’vcK wm×všÍ wb‡eb|mvwUwd‡KU Av`vj‡Zi Kvh©µ‡g Z`wei LyeB †ekx cÖ‡qvRb| mvwU©wd‡KU gvgjvi gva¨‡g e¨vs‡Ki FY Av`v‡qi Rb¨ kvLv e¨e¯’vcK AvB‡bi my‡hv‡Mi c~Y© mØ¨envi Ki‡eb Ges kvLvq iwÿZ mvwUwd‡KU †iwRóvi memgq nvjbvMv` ivL‡eb| |
|  |
| **(L) A\_© FY gvgjv t**  A\_©FY Av`vjZ AvBb, 2003 Gi 5(5) Dc-avivi weavb g‡Z 5,00,000.00 (cuvP j¶) UvKv I Z`~a© UvKvi `vex m¤^wjZ gvgjvmg~n A\_© FY Av`vj‡ZB `v‡qi Ki‡Z n‡e| gvgjv `v‡q‡ii c~‡e© FY bw\_wU e¨vs‡Ki c¨v‡bj GW‡fv‡KU Gi gva¨‡g AZ¨šÍ mZK©Zvi mv‡\_ cixÿv Kwi‡q wb‡Z n‡e hv‡Z gvgjv `v‡q‡ii ci ‡Kvb wKQz NvUwZi Kvi‡Y gvgjvi ÿwZ bv nq| A\_©FY gvgjv c¨v‡bj GW‡fv‡KU Gi gva¨‡g †Rjv m`‡i Aew¯’Z A\_© FY Av`vj‡Z `v‡qi Ki‡Z nq| A\_© FY Av`vjZ AvBb,2003 (2003 mv‡ji 8 bs AvBb) I Dnvi ms‡kvabxmg~n I D³ AvB‡bi avivmg~n kvLv e¨e¯’vcK ¯§i‡Y ivL‡eb Ges cÖ‡qvM wel‡q cÖavb Kvh©vjq n‡Z RvixK…Z mKj mvK©yjvi, mvK©yjvi †jUvi, cÎ kvLvq hZœmnKv‡i msiÿY Ki‡eb| kvLv e¨e¯’vcK A\_©FY Av`vjZ AvBb, 2003 Gi aviv 12, 28, 33, 46, 47 Gi cÖ‡qvM wel‡q we‡klfv‡e mZK© \_vK‡eb| |

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| **(M) †dŠR`vix `Û wewa AvB‡bi 406/420/467 avivq ‡dŠR`vix gvgjv `v‡qi t**  FY gÄyix cÎ,eÜKx `wj‡ji kZ© fsM K‡i e¨vs‡Ki webv AbygwZ‡Z eÜKx m¤úwË A\_ev e¨vsK F‡Yi gva¨‡g µqK…Z/m„ó m¤úwË ev †gwkbvix weµq/n¯ÍvšÍi/`vqe× A\_ev e¨vs‡Ki mv‡\_ Ave× †Kvb Pzw³i ei‡Ljvc/cÖZviYv Ki‡j e¨vsK evsjv‡`k †dŠR`vix `Û wewa AvB‡bi 406/420/467 aviv †gvZv‡eK mswkøó FY MÖnxZv, mbv³Kvix, wbðqZv cÖ`vbKvixi weiæ‡× gvgjv `v‡qi Ki‡e| AvBbRxexi gva¨‡g †dŠR`vix Av`vj‡Z Awf‡hvM †ck K‡iI gvgjv `v‡qi Kiv hv‡e| †dŠR`vix gvgjv mvaviYZ kvw¯Íg~jK e¨e¯’v| ZvB †dŠR`vix gvgjvi cvkvcvwk FY Av`v‡qi Rb¨ mvwUwd‡KU/A\_© FY gvgjv `v‡qi Ki‡Z n‡e| | | | |
|  | | | |
| Dch©y³ c×wZmg~‡ni †h †KvbwUB e¨env‡ii †ÿ‡Î FY bw\_ Z\_v F‡Yi mKj KvMRcÎ AZ¨šÍ ¸iæZ¡c~Y©| kvLv e¨e¯’vcK FY bw\_ e¨e¯’vcbv wel‡q me©`v mRvM \_vK‡eb|  kvLv e¨e¯’vcK mKj cÖKvi gvgjvi Rb¨ Avjv`v Avjv`v gvgjv Z`viKx ewn I gvgjvi WvBix ewn nvjbvMv` msiÿY K‡i gvgjvmg~n mZK©Zvi mv‡\_ Z`viK Ki‡eb †hb gvgjvi avh© ZvwiL webv c`‡ÿ‡c/mwVK c`‡ÿc MÖnY e¨ZxZ cvi n‡q bv hvq| | | | |
|  | | | |
| **(14)** | | **FY Zvgvw` gy³KiY t** | |
| Zvgvw` AvBb (The Limitation Act.1908)‡gvZv‡eK ¯^í †gqv`x km¨ I ÿz`ª F‡Yi †ÿ‡Î jvMvZvi wZb eQi Ges Ab¨vb¨ RvgvbZx F‡Yi †ÿ‡Î 12 eQi †Kvb UvKv Av`vq bv \_vK‡j AvBb Abymv‡i FYwU Zvgvw` F‡Y (barred by limitation act) cwiYZ nq| FY Zvgvw` n‡j e¨vsK FY Av`v‡qi Rb¨ AvBbMZ e¨e¯’v MÖn‡Yi AwaKvi nvivq| e¨vs‡Ki mKj FY Zvgvw` gy³ ivL‡Z n‡e| kvLv e¨e¯’vcK‡K Zvgvw` AvBb wel‡q mRvM †\_‡K e¨vs‡Ki m¤ú`†K SuzwKgy³ ivL‡Z c`‡ÿc wb‡Z n‡e Ges †Kvb FYB hv‡Z jvMvZvi wZb eQi Av`vq wenxb (untouched)bv \_v‡K Zv wbwðZ Ki‡Z n‡e| G QvovI `v‡qiK…Z gvgjv hv‡Z Z`viwKi Afv‡e Zvgvw`‡Z cwiYZ bv nq †m wel‡q mRvM \_vK‡Z n‡e Ges G wel‡q mwVK Z\_¨ msiÿY Ki‡Z n‡e| | | | |
|  | | | |
| **(15)** | | | **FY Av`vq gwbUwis Kvh©µg t** |
| †Rvbvj e¨e¯’vcKMY †Rv‡bi Aaxb kvLvmg~‡ni mKj Kvh©µ‡gi mvwe©K wbqš¿Y, ZË¡veavb I e¨e¯’vcbvi `vwqZ¡ cvjb K‡ib| Zuvi wbqš¿Yvaxb kvLvmg~‡ni FY Av`vq Kg©cwiKíbv MÖnY I Kvh©µg ev¯Íevq‡bi Rb¨ wZwbB `vqx | cÖKí F‡Yi ZË¡veavb I ch©‡eÿ‡Yi Afve D”Pnv‡i FY †Ljvcxi GKwU cÖavb KviY| †Rvbvj e¨e¯’vcKMY †Rv‡bi wbqš¿Yvaxb mKj cÖKí ev¯Íevqb Ges mKj e„nr e¨emvqx FY(bM` FY/PjwZ g~jab FY)- Gi e¨envwiK ZË¡veavb I ch©‡eÿY Ki‡eb| MvwdjwZi Rb¨ ‡Rvbvj e¨e¯’vcK `vqx \_vK‡eb| †Rvbvj e¨e¯’vcKMY kvLv cwi`k©‡bi mgq FY Av`vq msµvšÍ kvLvi mKj Kvh©µg cixÿv Ki‡eb we‡kl K‡i-FY Av`vq †iwRóvi, ‡`q ZvwiL †iwRóvi, A\_© FY I mvwU©wd‡KU gvgjv †iwRóvi, †bvwUk cÖ`vb †iwRóvi , FY MÖnxZvi/ †Ljvcx FY MÖnxZvi ZvwjKv nvjZK Av‡Q wKbv| †Rvbvj Kvh©vjq mswkøó †Rv‡bi AvIZvaxb kvLv mg~‡ni, wefvMxq Kvh©vjq mswkøó wefv‡Mi AvIZvaxb †Rvb mg~‡ni Ges cÖavb Kvh©vjq mvwe©Kfv‡e e¨vs‡Ki FY Av`vq Kvh©µg gwbUi Ki‡e Ges avivevwnKfv‡e Av`vq AMÖMwZ wbw`©ó mgq ci ci e¨vs‡Ki wbe©vnx KZ©„c¶‡K AewnZKiYmn cÖ‡qvRbxq w`K wb‡`©kbv gvV ch©v‡q Rvix Ki‡e| | | | |

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| **(16)** | | | | | **Ab¨vb¨ we‡kl Kvh©µg t** |
| FY Av`vq Kvh©µg h\_vh\_ bv n‡j FY I AwMÖ‡gi GKwU As‡ki ¸YMZ gvb n«vm cvq Ges FY Av`v‡q AwbðqZv ‡`Lv †`q| GB mKj FY I AwMÖg cÖPwjZ wbq‡g mg‡qi cwiµgvq†kªYxweb¨vwmZ nq Ges FY¸wji wecix‡Z ch©vß cÖwfkb msiÿY cÖ‡qvRb nq| d‡j e¨vs‡Ki gybvdvi ‡ÿ‡Î weiƒc cÖwZwµqvi m„wó nq| G mKj welq we‡ePbvq wb‡q kvLv e¨e¯’vcK‡K FY Av`v‡qi AMÖvwaKvi wba©viY K‡i wb¤œ ewY©Z e¨e¯’v MÖnY Ki‡Z n‡e; | | | | | |
| **K)** | | | **m¤¢ve¨ †kªYxK…Z FY (WCL) Av`vq t**  weMZ K‡qK eQi †\_‡KB †KŠkjMZ Kvh©µg wn‡m‡e m¤¢ve¨ †kªYxK…Z F‡Yi mbv³KiY Ges Dnvi Av`vq wbwðZKi‡Y e¨e¯’v cwiPvwjZ n‡”Q| A\_© eQ‡ii cÖ\_g gv‡mi g‡a¨B 31 wW‡m¤^i ZvwiL wfwËK m¤¢ve¨ †kÖYxK…Z FY (WCL-1)I 30Ryb ZvwiL wfwËK m¤¢ve¨ †kÖYxK…Z FY (WCL-2) mbv³KiY I ZvwjKv cÖ¯‘Z Ki‡Z n‡e| ZvwjKvi mKj FY mswkøó A\_© eQ‡ii wba©vwiZ †kªYxKiY Zvwi‡Li (31wW‡m¤^i/30Ryb) g‡a¨B bevqb/ Av`vq wbwðZKi‡Yi e¨e¯’v wb‡Z n‡e| | | |
|  | | | | |
| **L)** | | | **Special Mentioned Account (SMA) ZvwjKvfy³ FY Av`vq t**  FY †kªYxKiY bxwZgvjv Abymv‡i km¨ I ÿz`ª FY e¨ZxZ Ab¨vb¨ FY †gqv` DËxY© nIqvi 2 (`yB) gv‡mi g‡a¨ Av`vq bv n‡j FY¸wj Special Mentioned Account (SMA) wnmv‡e ZvwjKvfy³ n‡e| FY¸wj †kªYxK…Z bv n‡jI ‡kªYxK…Z nIqvi early warning signals we‡ePbv K‡i `ªæZ bevqb/ Av`v‡qi e¨e¯’v wb‡Z n‡e| | | |
| **M)** | | | **†kªYxK…Z g›` FY Av`vq t**  me‡P‡q Lvivc ch©vqfy³ A\_©vr AwaK SuywKc~Y© †kªYxK…Z FY nÔj g›` FY| g›` F‡Yi Dci my` PvR© Kiv hvq bv Ges FY w¯’wZi 100% provision msi¶Y Ki‡Z nq| d‡j e¨vs‡Ki jvf/‡jvKmvb wnmvevq‡bi †¶‡Î g›` F‡Yi Lvivc cÖfve me‡P‡q †ekx| Kv‡RB GB FY Av`v‡q m‡e©v”P ¸iæZ¡ w`‡Z n‡e| | | |
| **N)** | | | **†kªYxK…Z F‡Yi we-‡kªYxKiY (De-Classification) t**  ‡h mg¯Í F‡Yi 2/1 wU wKw¯Í Av`vq bv nIqvq mgy`q FY †kªYxK…Z n‡q‡Q †m mg¯Í F‡Yi cÖ‡qvRbxq cwigvY wKw¯Í/cvIbv Av`vq K‡i FYwU‡K A‡c¶vK…Z mn‡RB A‡kªYxK…Z F‡Y cwiYZ Kiv hvq| †kªYxK…Z FY n‡Z cÖ‡qvRbxq cwigvY A\_© Av`v‡qi gva¨‡g cieZ©x Lvivc ch©vqfy³ n‡Z bv †`qv A\_©vr wb¤œgvb (Sub-standard) FY‡K m‡›`nRbK (Doubtful) ev g›`(Bad/loss*)* F‡Y cwiYZ n‡Z bv †`qv| Abyiæc fv‡e, wb¤œgvb (Sub-standard) FY‡K A‡kÖYxK…Z (Un classified) F‡Y, m‡›`n RbK (Doubtful) FY‡K wb¤œgvb(Sub-standard) F‡Y Ges g›` (Bad/loss) FY‡K m‡›`nRbK (Doubtful) ev wb¤œgvb (Sub-standard) F‡Y we-‡kÖYxKiY Kivi KvR¸wj ¸iæZ¡ w`‡q mgvav Ki‡Z n‡e| | | |
| **O)** | | | **FY c~btZdkxwjKiY t**  ‡h mKj FY MÖnxZv FY cwi‡kva myPx †gvZv‡eK †gqv` DËxY© cvIbv cwi‡kva Ki‡Z cvi‡Qb bv ev cv‡ib bvB Zuv‡`i‡K Dchy³ †¶‡Î e¨vs‡Ki we`¨gvb FY cybtZdwmwjKiY bxwZgvjvi AvIZvq F‡Yi cwi‡kva myPx cybtZdkxwjKi‡Yi gva¨‡g †kªYxK…Z F‡Yi cwigvY n«vm Kivi e¨e¯’v MÖn‡Yi cvkvcvwk FY Av`v‡qi e¨e¯’v wb‡Z n‡e| | | |
| **P)** | | | **my` gIKzd cÖ¯Íve cÖwµqvKiY t**  evsjv‡`k miKv‡ii A\_© gš¿bvjq †\_‡K wewfbœ mg‡q RvixK…Z F‡Yi my` gIKyd msµvšÍ wb‡`©kvejx Ges e¨vs‡Ki we`¨gvb my` gIKzd bxwZgvjvi AvIZvq cÖ‡hvR¨ †ÿ‡Î Income account debit bv K‡i Ges Cost of fund recovery wbwðZ K‡i my` gIKzd myweav cÖ`v‡bi gva¨‡g A‡cÿvK…Z Lvivc/g›` FY Av`v‡qi e¨e¯’v MÖnY Ki‡Z n‡e| | | |
| **Q)** | | | **kxl© 50 FY †Ljvcxi FY Av`vq t**  e¨vs‡Ki cÖPwjZ bxwZgvjvi AvIZvq kvLv, †Rvb, wefvM I cÖavb Kvh©vjq ch©v‡qi kxl© 50 †Ljvcx FY MÖnxZv‡`i mv‡\_ cÖ‡qvR‡b wØcvw¶K Av‡jvPbvi gva¨‡g mgm¨v wPwýZ K‡i Zv mgvav‡bi gva¨‡g FY Av`v‡qi e¨e¯’v MÖnY Ki‡Z n‡e| e„nr FY †Ljvcx‡`i FY Av`v‡q AvBbMZ e¨e¯’v wb‡Z n‡e| | | |

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| **R)** | **Ae‡jvcbK…Z FY Av`vqt**  FY Ae‡jvcb †kªYxK…Z F‡Yi cwigvY Kwg‡q †`Lv‡bvi AvšÍR©vwZKfv‡e ¯^xK…Z c×wZ| g›`/¶wZ wnmv‡e †kªYxweb¨vwmZ nIqvi ci 5(cuvP) eQi AwZµvšÍ n‡q‡Q, gvgjv `v‡qi Kiv n‡q‡Q Ges 100% cÖwfkb msiw¶Z Av‡Q Ggb FY wnmvemgyn Ae‡jvc‡bi Rb¨ AMÖvwaKvi w`‡q e¨vs‡Ki we`¨gvb FY Ae‡jvcb (Write Off) bxwZgvjv †gvZv‡eK h\_vh\_ KZ©„cÿ KZ„©K FY Ae‡jvcb Kiv nq| Ae‡jvcbK…Z FY Av`vq n‡j Zv mivmwi e¨vs‡Ki Avq Lv‡Z AšÍf©y³ nq| †m Kvi‡Y Ae‡jvcbK…Z FY Av`vq‡K AZ¨šÍ ¸iæZ¡c~Y© we‡ePbvq wb‡q Av`v‡qi e¨e¯’v MÖnY Ki‡Z n‡e|Ae‡jvcbK…Z FY mgy`q Av`vq bv nIqv ch©šÍ D³ F‡Yi wecix‡Z `v‡qiK„Z gvgjv‡K wb®úwË †`Lv‡bv hv‡e bv| |
|  |  |
| Dch©y³ Kvh©µg QvovI cÖavb Kvh©vjq n‡Z gvV ch©v‡qi ev¯Íe Ae¯’v ch©‡e¶Y I e¨vs‡Ki mvwe©K Dbœqbg~jK m~PK¸wji (performance indicators) AMÖMwZ ch©v‡jvPbvi Rb¨ wb‡¤œi we‡kl c`‡¶c¸wj wb‡Z n‡e; | |
| **K)** | **gvV ch©v‡q †gvevBj Uxg †cÖiY t-**  cÖavb Kvh©vjq †\_‡K Da©Zb wbev©nxM†Yi mgš^‡q †gvevBj UxgMVb K‡i we‡kl we‡kl mg‡q gvV ch©v‡q †cÖi‡Yi gva¨‡g FY Av`vq Kvh©µg‡K DrmvwnZ Kivmn civgk© I w`K wb‡`©kbv cÖ`vb Ki‡Z n‡e| cÖavb Kvh©vj‡qi gnve¨e¯’vcKMY‡K †Rvb fvM K‡i `vwqZ¡ w`‡q †Rv‡bi FY Av`vq msµvšÍ mKj Kv‡Ri AMÖMwZ gwbUi Ki‡Z n‡e| †gvevBj wU‡gi wi‡cv‡U©i wfwË‡Z cieZ©x KiYxq wb‡`©kbv cÖ`vb Ki‡Z n‡e| |
| L**)** | **m‡¤§jb, IqvK©mc Abyôvbt-**  e¨vs‡Ki Da©Zb wbev©nxM†Yi Dcw¯’wZ‡Z †Rvb ch©v‡q kvLv e¨e¯’vcK m‡¤§jb, gvV Kg©KZ©v/ Kg©Pvix‡`i wb‡q m‡¤§jb I IqvK©mc Ki‡Z n‡e| D³ m‡¤§jb /IqvK©mc-G kvLvi wewfbœ Kvh©µg we‡kl K‡i FY Av`vq AMÖMwZ we‡kølY K‡i cÖ‡qvRbxq w`K wb‡`©kbv cÖ`vb Ki‡Z n‡e| GQvovI †Rvbvj e¨e¯’vcK m‡¤§j‡b †Rv‡bi mvwe©K FY Av`vq Ae¯’vi we‡kølY K‡i cª‡qvRbxq w`K wb‡`©kbv cÖ`vb Ki‡Z n‡e| |

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| **(17) cÖKv‡k¨ FY weZiYt** |
| cÖK…Z ÿz`ª K…lK Ges eM©vPvwliv hv‡Z mn‡R Ges mgqgZ ¯^”Q cÖwµqvq K…wl FY we‡kl K‡i km¨ I dmj FY cvb Zv wbwðZ Kivi Rb¨ hZ`yi m¤¢e BDwbqb ch©v‡q ¯’vbxq RbcÖwZwbwa, K…wl mswkøó Kg©KZ©v, wkÿK Ges Ab¨vb¨ MY¨gvb¨ e¨w³e‡M©i Dcw¯’wZ‡Z K…wl FY weZiY n‡e| cÖ‡qvR‡b ¯’vbxq nv‡Ui w`b mswkøó e¨vsK kvLvi Kg©KZ©viv K¨v¤ú K‡i K…wl FY msµvšÍ Z\_¨ cÖPvi I FY weZiY Ki‡Z cv‡ib| |

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**FY SuywK e¨e¯’vcbv**

**Gm. Gg. AvnmvbDjøvn&**

Abyl` m`m¨

**FY SzuwK e¨e¯’vcbv t** FY SzuwK e¨e¯’vcbv ej‡Z F‡Yi SuywK Kgv‡bvi Rb¨ e¨vsK wK ai‡Yi ev¯Íem¤§Z e¨e¯’vMÖnY K‡i‡Q ZvB eySv‡bv n‡q \_v‡K| A\_v©r F‡Yi SuywK n«vm Kivi †ÿ‡Î e¨vs‡Ki M„nxZ f’wgKv‡KB wb‡`©k Kiv nq| GKwU e¨vs‡Ki FY SuywK e¨e¯’vcbv hZ DbœZ n‡e H e¨vs‡Ki FY ZZ wbivc` n‡e e‡j we‡ePbv Kiv hvq|

**FY msµvšÍ SuywK mg~n t**

1. FY MÖwnZv wbev©Pb SzuwK
2. FY RvgvbZ msµvšÍ SuywK
3. `wjjvqb SzuwK
4. weZi‡Yi ci Z`viwK SzuwK (mØ¨envi, Zvgvw`, †Ljvcx I †gvKÏgv)
5. ‡cøR F‡Yi SuzwK
6. wkí FY SzuwK t K) m¤¢ve¨Zv hvPvB, L) BKzBwU wewb‡qvM, M) bKkv Abyhvqx wbgv©Y , N) hš¿cvwZi bgybv ev g‡Wj cwieZ©b Ges Ifvi Bbf‡qwms, O) hš¿cvwZi cvidi‡gÝ M¨vivw›U, P) wba©vwiZ gvwR©b MÖnY bv Kiv, Q) cÖKí ¯’vcb m¤úbœ bv K‡i PjwZ cuywR FY †`qv
7. K…wl F‡Yi wbqgvPvi I Ab¨vb¨ wbqg bv gvbv
8. G¨vcÖvBRvj wi‡cvU© c~iY bv Kiv
9. Av‡e`b c‡Îi Z\_¨ hvPvB
10. ‡jUvi Ae G¨vK‡¯ú‡UÝ bv †bIqv
11. e¨vs‡Ki wbKU `vqe× bv wjLv
12. exgv bv Kiv
13. A\_© FY AvBb Abyhvqx e¨e¯’v bv †bIqv
14. wgD‡Ukb Qvov DËivwaKvixi Rwg †bqv
15. Pjgvb F‡Yi g~j `wjj cÖ`vb Kiv
16. mwVKfv‡e my`v‡ivc bv Kiv
17. FY wnmve Amgwš^Z \_vKv

**FY I AwMÖg gÄyix‡Z we‡eP¨ welqmgyn t**

1. FY Av‡e`b di‡gi me Kjvg mwVKfv‡e c~iY Ki‡Z n‡e| †Kvb Kjvg cÖ‡hvR¨ bv n‡j ÒcÖ‡hvR¨ bqÓ wjL‡Z n‡e|
2. cÖ‡qvRbxq wd mn Av‡e`bcÎ Rgv MÖnY Ki‡Z n‡e|
3. FY Av‡e`b cÎ h\_vh\_fv‡e FY Av‡e`b †iwR÷v‡i Gw›Uª Ki‡Z n‡e|
4. G¨vcÖvBRvj dig FY MÖnxZvi wek` Z\_¨vw`mn h\_vh\_fv‡e c~iY Ki‡Z n‡e|
5. FY MÖnxZvi ¯^vÿi hvPvBc~e©K gvVKgx© KZ…©K mZ¨vwqZ Ki‡Z n‡e|
6. gvVKgx© KZ…©K FY MÖnxZvi mZ¨vwqZ Qwe MÖnY Ki‡Z n‡e|
7. mbv³Kvixi c~Y© wVKvbvmn cwiPq I K›Uv± b¤^i wjwce× Ki‡Z n‡e|
8. FY MÖnxZvi RvZxq cwiPqcÎ, bvMwiK mb`cÎ, †gvevBj/‡Uwj‡dvb b¤^i wb‡Z n‡e|
9. Ab¨vb¨ e¨vs‡Ki †Mvcbxq gZvgZ I cÖ‡qvR‡b wmAvBwe wi‡cvU© wb‡Z n‡e|
10. M„nxZ mn-RvgvbZ m¤úwËi g~j `wjj, GmG, AviGm, wgD‡Ukb LwZqvb I nvj mb ch©šÍ LvRbvi `vwLjv MÖnY Ki‡Z n‡e|
11. AvgvbZ wnmve I miKvix e‡Ûi wecix‡Z FY cÖ`vb Kv‡j wewa-weavb Abymib Ki‡Z n‡e|
12. mve-‡iwR÷ªvi Awdm †\_‡K weMZ 12 eQ‡ii wb¯‹›UKZv mvwU©wd‡KU wb‡Z n‡e|
13. ‡Wwj‡Mkb Ae cvIqvi Abyhvqx FY gÄyi Ki‡Z n‡e|
14. M„nxZ RvgvbwZ m¤úwËi AwZg~j¨vqb/Aeg~j¨vqb Kiv n‡q‡Q wKbv Zv wbwðZ n‡Z n‡e|
15. f~qv e¨w³/f~qv RvgvbZ MÖnY K‡i FY weZiY hv‡Z bv nq †m wel‡q mZK© \_vK‡Z n‡e|
16. AwbqwgZfv‡e GKvwaK FY weZiY hv‡Z bv nq †m wel‡q mZK© \_vK‡Z n‡e|
17. FY MÖnxZv‡`i ZvwjKv nvjbvMv` Ki‡Z n‡e| ZvwjKvq CL, WC, WSMA I Untouched FY wnmve wPwýZ Ki‡Z n‡e|
18. F‡Yi mØ¨envi wel‡q m‡PZb n‡Z n‡e|
19. bvevj‡Ki m¤úwË RvgvbZ wn‡m‡e MÖnY/bvevjK‡K FY cÖ`vb Kiv hv‡e bv|
20. GKB RvgvbZ m¤úwË GKvwaK F‡Yi †ÿ‡Î MÖnY Kiv n‡q‡Q wKbv †m wel‡q mZK© \_vK‡Z n‡e|
21. evrmwiK ev‡RU eiv‡Ïi g‡a¨ FY weZiY Ki‡Z n‡e|
22. F‡Yi UvKvi cÖvwß ¯^xKvi ¯^vÿi MÖnY wbwðZ n‡Z n‡e|
23. ‡µwWU bg© AbymiY K‡i FY weZiY Ki‡Z n‡e|

**km¨ FY t**

km¨ FY gÄyix I weZi‡Yi †ÿ‡Î evsjv‡`k e¨vs‡Ki RvixK…Z Fb wbqgvPvi AbymiY Ki‡Z n‡e|

**wkí/cÖKí FY t**

1. Av‡e`bKvix PvKzixRxwe n‡j wb‡qvMKvix KZ…©c‡ÿi AbvcwË cÎ|
2. m‡šÍvlRbK CRG |
3. ‡UªW jvB‡mÝ
4. `vjvb-‡KvVvi Aby‡gvw`Z bK&kv I g~j¨ mb`cÎ (kvLv e¨e¯’vcK I e¨vs‡Ki cÖ‡KŠkjx KZ…©K cÖwZ¯^vÿwiZ)
5. wewmK KZ…©K eivÏK…Z Rwgi †ÿ‡Î g~j eivÏcÎ I `Ljx¯^Ë ey‡S †`qvi mb`cÎ|
6. miKvi ev Ab¨‡Kvb KZ…©cÿ KZ…©K eivÏK…Z Rwgi †ÿ‡Î f~wg gš¿Yvjq/mswkøó KZ…©c‡ÿi wbKU n‡Z cÖvß eivÏcÎ I D³ Rwg eÜK cÖ`v‡b †Kvb AvcwË †bB g‡g© m¤§wZcÎ|
7. ¯’vbxq KZ…©c‡ÿi wbKU n‡Z cÖKí ¯’vc‡bi AbygwZcÎ|
8. AvqKi cwi‡kv‡ai cÖZ¨vqYcÎ (hw` Ki`vZv nq)|
9. BKzBwU e¨v‡qi Drm m¤ú‡K© †Nvlbv|
10. cÖK‡íi PjwZ g~jab F‡Yi Rb¨ RvgvbZ cÖ`v‡bi mvg\_©¨|
11. ‡Kv¤úvbxi †ÿ‡Î t K) †iwR÷ªvi Ae R‡q›U ÷K †Kv¤úvbx KZ…©K Bmy¨K…Z †Kv¤úvbxi †g‡gv‡iÛvg G¨vÛ AvwU©K¨vj Ae G¨v‡mvwm‡qkb, mvwU©wd‡KU Ae BbK‡cv©‡ikb, K‡gÝ‡g›U Ae weR‡bm Gi mZ¨vwqZ Kwc Ges c~Y© wVKvbv I †kqv‡ii Askmn cwiPvjK‡`i ZvwjKv wb‡Z n‡e|

L) FY MÖnY, wnmve cwiPvjbv, e¨vs‡Ki ms‡M †hvMv‡hvM BZ¨vw` wel‡q †Kv¤úvbxi cwiPvjbv cl©‡`i m¤§wZm~PK †iRy‡jkb wb‡Z n‡e|

12) Askx`vix e¨emvi †iwR÷ªxK…Z Pzw³bvgv wb‡Z n‡e|

13) FY MÖn‡bi Rb¨ mKj Askx`v‡ii m¤§wZcÎ wb‡Z n‡e|

14) FY gÄyixi c~‡e© cÖK‡íi Feasibility/Viabilitywe‡klfv‡e cixÿv/chv©‡jvPbv Ki‡Z n‡e|

15) hš¿cvwZi †ÿ‡Î Ifvi Bbf‡qwms †ivaK‡í B›Uvi‡b‡Ui gva¨‡g `i hvPvB Ki‡Z n‡e|

16) cÖ‡KŠkjx/ †Kvb cÖ‡KŠkjx cÖwZôvb KZ…©K cÖ¯‘ZK…Z cÖKí Rwgi nv‡Z AvKv g¨vuc, mvBU cø¨vb/†j-AvDU cø¨vb, cÖKí Bgvi‡Zi wWRvBb, Wªwqs wb‡Z n‡e|

17) cÖ‡R± †cÖvdvBj (KvwiMix e¨e¯’vcbv, bxU cÖKí e¨q, †gwkbvixR I wbgv©‡bi LiP, Avw\_©K we‡kølY BZ¨vw` Z\_¨mn) wb‡Z n‡e|

18) Avg`vbxZe¨ ˆe‡`wkK hš¿cvwZi Rb¨ 3(wZb) wU cÖwZ‡hvwMZvg~jK `icÎ (K¨vUvjM, we¯ÍvwiZ †¯úwkwd‡Kkbmn) wb‡Z n‡e|

19) ¯’vbxqfv‡e cÖvß hš¿cvwZ/`ªe¨vw`i †ÿ‡ÎI 3 (wZb) wU cÖwZ‡hvwMZvg~jK `icÎ wb‡Z n‡e|

20) wcwWwe/AviBwe Gi wbKU n‡Z we`y¨r ms‡hvM/mieiv‡ni m¤§wZcÎ wb‡Z n‡e|

21) cwi‡ek `~lY wbqš¿Y KZ…©c‡ÿi wbKU n‡Z QvocÎ wb‡Z n‡e|

22) eo eo FY MÖnxZvi †ÿ‡Î †Kv¤úvbxi †iwUs m‡šÍvlRbK \_vK‡Z n‡e|

23) BKzBwU wewb‡qvM wbwðZ n‡q cÖKí/wkí FY weZiY Ki‡Z n‡e|

24) cÖKí c~Yv©½ ev¯Íevq‡bi ci A\_v©r PCR (Project completion report) cvIqvi ci wbwðZ n‡q PjwZ cuywR FY gÄyix/weZiY Ki‡Z n‡e|

**K¨vk †µwWU/PjwZ cuywR FY (bZzb) t**

1. Av‡e`bKvix PvKzixRxwe n‡j wb‡qvMKvix KZ…©c‡ÿi AbvcwË cÎ|
2. m‡šÍvlRbK CRG |
3. ‡UªW jvB‡mÝ
4. `vjvb-‡KvVvi Aby‡gvw`Z bK&kv I g~j¨ mb`cÎ (kvLv e¨e¯’vcK I e¨vs‡Ki cÖ‡KŠkjx KZ…©K cÖwZ¯^vÿwiZ)
5. miKvi ev Ab¨‡Kvb KZ…©cÿ KZ…©K eivÏK…Z Rwgi †ÿ‡Î f~wg gš¿Yvjq/mswkøó KZ…©c‡ÿi wbKU n‡Z cÖvß eivÏcÎ I D³ Rwg eÜK cÖ`v‡b †Kvb AvcwË †bB g‡g© m¤§wZcÎ|
6. ¯’vbxq KZ…©c‡ÿi wbKU n‡Z cÖKí ¯’vc‡bi AbygwZcÎ|
7. ‡Kv¤úvbxi †ÿ‡Î t K) †iwR÷ªvi Ae R‡q›U ÷K †Kv¤úvbx KZ…©K Bmy¨K…Z †Kv¤úvbxi †g‡gv‡iÛvg G¨vÛ AvwU©K¨vj Ae G¨v‡mvwm‡qkb, mvwU©wd‡KU Ae BbK‡cv©‡ikb, K‡gÝ‡g›U Ae weR‡bm Gi mZ¨vwqZ Kwc Ges c~Y© wVKvbv I †kqv‡ii Askmn cwiPvjK‡`i ZvwjKv wb‡Z n‡e|

L) FY MÖnY, wnmve cwiPvjbv, e¨vs‡Ki ms‡M †hvMv‡hvM BZ¨vw` wel‡q †Kv¤úvbxi cwiPvjbv cl©‡`i m¤§wZm~PK †iRy‡jkb wb‡Z n‡e|

9) Askx`vix Kviev‡ii †ÿ‡Î t

K) Askx`vix e¨emvi †iwR÷ªxK…Z Pzw³bvgv wb‡Z n‡e|

L)FY MÖn‡bi Rb¨ mKj Askx`v‡ii m¤§wZcÎ wb‡Z n‡e|

10) wcwWwe/AviBwe Gi wbKU n‡Z we`y¨r ms‡hvM/mieiv‡ni m¤§wZcÎ wb‡Z n‡e|

11) eo eo FY MÖnxZvi †ÿ‡Î †Kv¤úvbxi †iwUs m‡šÍvlRbK \_vK‡Z n‡e|

14) kvLv e¨e¯’vcK/FY mswkøó Kg©KZv©‡K gvwmK wfwË‡Z gRy`K…Z ÷K (†cøR/nvB‡cvw\_‡Kkb) AvKw®§K cwi`k©b c~e©K hvPvB Ki‡Z n‡eb Ges FY MÖnxZv‡`i mv‡\_ †hvMv‡hvM ivL‡Z n‡e|

15) Wªwqs cvIqvi †iwR÷vi mwVKfv‡e msiÿY Ki‡Z n‡e|

**K¨vk †µwWU/PjwZ cuywR FY (bevqb) t**

K¨vk †µwWU/PjwZ c~uwR FY bevq‡bi †ÿ‡Î mvaviYfv‡e we‡eP¨ welq¸wj Qvov wb¤œewb©Z welq¸wj wbwðZ n‡Z n‡e t

1. e¨emvi me©‡kl wbixwÿZ w¯’wZ-cÎ wb‡Z n‡e|
2. ‡Kv¤úvbxi †ÿ‡Î FY MÖnY/e¨emv cwiPvjbvi Rb¨ †iRy‡jkb, cwiPvjK ev †kqvi Gi †Kvb cwieZ©b Avbv n‡j †m‡ÿ‡Î Dchy³ KZ…©c‡ÿi Aby‡gv`b wb‡q †kqvi cwieZ©b Kiv n‡q‡Q wKbv Zv cixÿv Ki‡Z n‡e|
3. bevqbK…Z †UªW jvB‡mÝ wb‡Z n‡e|
4. ¯’vbxq miKvi KZ…©c‡ÿi nvjm‡bi Ki cwi‡kv‡ai iwk`|
5. AvqKi cwi‡kv‡ai cÖZ¨vqYcÎ (hw` Ki`vZv nq)|
6. nvjZK we`y¨r wej cwi‡kv‡ai iwk`|
7. gRy` gv‡ji weeiY|
8. eÜKx m¤úwËi †Kvb cwieZ©b n‡j Zvi `wjj|
9. nvjm‡bi LvRbvi `vwLjv|
10. wmAvBwe/wmAviwR wi‡cvU© |
11. FY wnmv‡ei †jb‡`b|
12. bevqbZe¨ F‡Yi e‡Kqv FY mxgvi g‡a¨ \_vK‡Z n‡e|

**FY †jRvi Ges e¨e¯’vcbv t**

‡jRvi †cvwós, Zvgvw`, AvbUvP&W, AvBI iwk‡`i Rgv, eÜKx `wjj mve-‡iwRw÷ª Awd‡m †cÖiY, wmAvBwe wi‡cvU© †cÖiY, 5% †kÖYxK…Z FY Kgv‡bv BZ¨vw`|

**F‡Yi †md dvBj msiÿY t** †md dvBj msiÿY, c~b©MVY BZ¨vw`|

**kvLvi FY WKz‡g‡›Ukb t** kvLvi wewfbœ F‡Yi Rb¨ wb‡¤œv³ ZvwjKv n‡Z A\_ev mvKz©jvi ev gÄyix c‡Îi kZ© †gvZv‡eK WKzwg‡›Ukb Ki‡Z nqt

1. gÄyixcÎ
2. eÜKx `wjj
3. njdbvgv
4. wWwc †bvU
5. RvgvbZ m¤úwËi mvP© wi‡cvU©
6. F‡Yi Dci m„ó m¤ú‡`i `vqeÜb (nvB‡cvw\_‡Kkb eÛ) `wjj
7. ‡Kv¤úvbxi †ÿ‡Î R‡q›U ÷K †Kv¤úvbxi †iwR÷ªv‡ii bv‡g `vq Av‡ivc-cwiwkó-17(FY g¨vby‡qjÕ87, 2q LÛ)
8. bM` e¨emvqx F‡Yi `wjj 300/- UvKvi G¨vW‡nwmf ÷¨v‡¤ú (M¨viv›Uvi wenxb F‡Yi Rb¨)
9. bM` e¨emvqx F‡Yi `wjj 300/- UvKvi G¨vW‡nwmf ÷¨v‡¤ú (M¨viv›Uvimn F‡Yi Rb¨)
10. avivevwnKZv cÎ (wWwc †bv‡Ui Abyiƒc G¨vW‡nwmf ÷¨v¤ú), M¨viv›Uvimn F‡Yi Rb¨
11. mwµqKiY cÎ wWwc‡bv‡Ui ÷¨v‡¤úi nvi †gvZv‡eK
12. bv-`vexcÎ(300/- UvKvi G¨vW‡nwmf ÷¨v‡¤ú)
13. ¸`vg Kg©Pvixi Li‡Pi AbygwZcÎ
14. GwMÖ‡g›U di †cøR Ae wmwKDwiwUR 300/- UvKvi G¨vW‡nwmf ÷¨v‡¤ú
15. dv÷© cvwU© †jUvi Ae wj‡qb Kvg A\_wiwU(wWwc †bv‡Ui Abyiƒc ÷¨v¤ú)
16. \_vW© cvwU© †jUvi Ae wj‡qb Kvg A\_wiwU(wWwc †bv‡Ui Abyiƒc ÷¨v¤ú)
17. wmwKDwiwU †Wwjfvix †jUvi
18. wWmPvR©K…Z AvgvbZ iwk`
19. gÄyixK…Z FY PjwZ wnmv‡ei gva¨‡g †jb‡`‡bi m¤§wZcÎ
20. ‡jUvi Ae wj‡qb Kvg A\_wiwU(wWwc †bv‡Ui Abyiƒc ÷¨v¤ú)
21. wWwcGm wnmv‡ei RgvK…Z A\_© FY wnmv‡e ¯’vbvšÍ‡ii ÿgZv Ac©b cÎ
22. ‡jUvi Ae wWmevm©‡g›U
23. AvgvbZ w¯’wZ wj‡qb msµvšÍ cÖwZkÖæwZcÎ

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**AvaywbK e¨vswKs e¨e¯’vq MÖvnK †mev**

**‡gvt AvZvDi ingvb**

Aa¨¶

1| **MÖvnK t**   
 - e¨vs‡Ki m‡½ †jb-‡`b Av‡Q Ggb e¨w³/cÖwZôvb  
 - e¨vs‡Ki m‡½ †jb-‡`b m¤úK© cÖwZwôZ n‡Z cv‡i Ggb m¤¢ve¨ e¨w³/cÖwZôvb   
 - wWwW, wUwU, GgwU µqKvix e¨w³/cÖwZôvb   
 - MÖvnK n‡Z mnvqZvKvix e¨w³eM©   
2| **‡mev t**  
 D‡Ïk¨/mš‘wó weavb Kiv  
3| **MÖvnK †mev t**  
 MÖvn‡Ki mš‘wó weavb Kiv(†Pqvi cwieZ©b Abyaveb)

4| **DËg MÖvnK †mev t**

\* mwVKfv‡e KvR K‡i †`qv

\* `ªæZZvi mv‡\_ KvR K‡i †`qv

\* AwZ DËg e¨env‡ii gva¨‡g

\* Luy‡R Lyu‡R mvnvh¨ Kiv

\* DËg cwi‡e‡k MÖvn‡Ki †mev cÖ`vb Kiv

5| **e¨emv m¤cÖmvi‡Y MÖvn‡Ki f~wgKv t**

\* MÖvnKB e¨emvi cÖavb m¤ú`

\* MÖvnK bvB-‡Zv e¨emv bvB

\* MÖvnK Kg-‡Zv e¨emv Kg

myZivs e¨emv m¤cÖmvi‡Y MÖvnKB gyj m¤ú`

6| **MÖvnK †mevi ¸iæZ¡ t**

\* †h‡nZz MÖvnKMY e¨emvi gyj m¤ú`

\* MÖvnK †mev DËg → e¨emv m¤cÖmviY

\* MÖvnK †mev DËg →e¨emvI DËg → gybvdv AR©b

\* MÖvnK †mev DËg →e¨emvi wfwË gReyZ

\* MÖvnK †mev DËg →cÖwZ‡hvMxZvq wU‡K \_vKv mnR

\* MÖvnK †mev DËg →MÖvn‡Ki Av¯’v AR©b

\* MÖvnK †mev DËg →cÖwZôv‡bi mybvg AR©b

\* MÖvnK †mev DËg → D‡Ïk¨ AR©b

GK K\_vq MÖvnK †mev DËg-‡Zv cÖwZôvb, cÖwZôv‡bi Rbej I †`‡ki Kj¨vY|

7| **e¨vsKv‡ii KiYxqt**

\* DËg e¨envi Kiv

\* DËg cwi‡ek wbwðZ Kiv

\* `ªæZZvi mv‡\_ KvR K‡i †`qv

\* mwVKfv‡e/wbf©yjfv‡e KvR Kiv

\* mvnvh¨Ki‡Y D`MÖxe \_vKv

\* AjmZv †S‡o †djv

\* dvKx †`qvi gvbwmKZv cwinvi Kiv

\* IT †K m‡e©vËg e¨envi Kiv

\* cÖwZ‡hvwMZvi g‡bvfve m„wó Kiv

\* MÖvnK †mev c¶/gvm D`hvcb Kiv

\* MÖvnK †mevi gnov †`qv

\* MÖvnK mgv‡e‡ki Av‡qvRb Kiv

\* MÖvg wfwËK/BDwbqb wfwËK/gnjøv wfwËK (gv‡V) DËg MÖvnK msMÖn Awfhvb Ae¨vnZfv‡e cwiPvjbv Kiv \* DËg MÖvn‡Ki ZvwjKv cÖ¯‘Z Kiv

\* DËg MÖvnK †mev cÖ`vbKvix‡K cyi¯‹vi cÖ`v‡bi gva¨‡g DrmvwnZ Kiv

\* me©ch©v‡q kw³kvjx wjqv‡Rv i¶v Kiv

\* †cÖvWv‡±i e¨vcK cÖPv‡ii e¨e¯’v Kiv

\* mgq I Pvwn`vi m‡½ Zvj †i‡L Ab¨vb¨ cÖ‡qvRbxq e¨e¯’v MÖnY Kiv

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**Avw\_©K, e¨emvwqK I cÖkvmwbK ÿgZv**

**‡gvt Avwidz¾vgvb**

**Da©Zb Abyl` m`m¨**

ivRkvnx K…wl Dbœqb e¨vsK wewagvjv-2000 Gi 4 b¤^i wewa-Gi 4 Dc-wewa †gvZv‡eK Ges cwiPvjbv cl©‡`i Aby‡gv`bµ‡g e¨vs‡Ki wewfbœ ¯Í‡ii Awdmvi‡`i Avw\_©K ÿgZv I e¨emvwqK ÿgZv cl©` mwPevj‡qi 30-07-2008 Bs Zvwi‡Li cwicÎ bs-cm-01/2008 Gi gva¨‡g Rvix Kiv n‡q‡Q|

* **ÿgZv cÖ‡qv‡Mi mvaviY wb‡`©kbvejx t**
  + ÿgZvcÖvß Kg©KZ©vMY h\_vh\_ m‡PZbZv, wePÿbZv I wbi‡cÿZvi mwnZ Awc©Z †h †Kvb ai‡bi ÿgZv cÖ‡qvM Ki‡eb|
  + ‡h †Kvb ai‡bi Li‡Pi/e¨‡qi AcPq Aek¨B cwinvi Ki‡eb|
  + e¨vsK KZ©„K M„nxZ eZ©gvb ejer c×wZ, wbqgvejx I wewa-weavb m¤^wjZ bxwZgvjv K‡Vvifv‡e AbymiY Ki‡Z n‡e|
  + ÿgZv Ac©Ybvgvq †h mKj wel‡q I Lv‡Z Avw\_©K cwigvb D‡jøL Kiv nq bvB H mKj wel‡q cÖPwjZ wewa weavb cÖ‡hvR¨ n‡e|
  + e¨e¯’vcbv cwiPvjK mywbw`©ó ev mvaviY Av‡`k e‡j †h †Kvb Awdmvi ev †h †Kvb †kÖYxi Awdmvi‡K cÖ`Ë †h †Kvb ai‡bi ÿgZv cÖ‡qvM Kiv †\_‡K mvgwqKfv‡e weiZ ivL‡Z A\_ev n«vm A\_ev evwZj Ki‡Z cvi‡eb|
  + ‡Kvb ÿgZvcÖvß Awdmvi Zvi AZt¯Íb Awdmvi‡K cÖ`Ë Avw\_©K ÿgZv cÖ‡qvM Ki‡Z cvi‡eb|
  + ÿgZv Ac©Y Av‡`‡k †h ÿgZv Ac©b Kiv nqwb Zv e¨e¯’cbv cwiPvjK A\_ev Zvi Øviv ÿgZvcÖvß AwdmviMY cÖ‡qvM Ki‡eb|
  + Awbeh© KiYekZt Dchy³ †ÿ‡Î †cvwós †`qv m¤¢e bv n‡j GK †MÖW wb‡¤œi Awdmvi‡K †mÿ‡Î †cvwós †`qv n‡j †m‡ÿ‡Î D³ ÿgZvcÖvß Awdmvi H c‡`i ÿgZv e¨envi Ki‡Z cvi‡eb|
  + wbqš¿Y‡hvM¨ LvZ mgy‡n (Avc¨vqY, R¡vjvbx, wewea BZ¨vw`) K…”QZv Aej¤^b mn Avw\_©K k„sLjv Abykxjb Ki‡Z n‡e|
* **Da©Zb KZ©„c‡ÿi wbKU cÖ¯Íve †cÖiY t**
  + ‡h †Kvb wel‡q mswkøó ÿgZvcÖvß Awdmv‡ii ÿgZv ewnf©~Z †ÿ‡Î cÖ‡qvRbxq e¨e¯’v MÖn‡Yi Rb¨ mswkøó Da©Zb KZ©„c‡ÿi wbKU cÖ¯Íve †cÖiY Ki‡Z n‡e|
  + ‡Rvbvj e¨e¯’vcKM‡Yi ÿgZv ewnf©~Z Li‡Pi cÖ¯Íve wefvMxq Kvh©vjq/cÖavb Kvh©vj‡qi mswkøó wefv‡M †cÖiY Ki‡Z n‡e (cÖ‡hvR¨ †ÿ‡Î)|
* **e¨‡qi †kÖYxweb¨vm t**
  + eZ©gv‡b ejer †kÖYxweb¨vm Abyhvqx h\_vh\_ wnmv‡ei Lv‡Z mKj ai‡Yi LiP AšÍf©~³ Ki‡Z n‡e|
  + GZ`msµvšÍ †h †Kvb cwieZ©b/cwiea©‡b e¨e¯’vcbv cwiPvj‡Ki Aby‡gv`b cÖ‡qvRb n‡e|
* **ev‡RU eivÏ t**
  + ‡Kvb A\_© eQ‡i †h †Kvb Lv‡Zi e¨q mswkøó A\_© eQ‡ii mswkøó Lv‡Zi evwl©K ev‡RU eiv‡Ïi g‡a¨B wewa †gvZv‡eK mxgve× ivL‡Z n‡e|
* **cÖavb Kvh©vj‡qi ev‡RU I e¨q wbqš¿Y wefvM I †Rvbvj wbixÿv Kvh©vj‡qi GLwZqvi t**
  + ÿgZv Ac©Ybvgvq Avw\_©K ÿgZv Ac©Y msµvšÍ †Kvb Aby‡”Q‡` hv wKQzB D‡jøL \_vKzK bv †Kb cÖavb Kvh©vj‡qi ev‡RU I e¨q wbqš¿Y wefvM Ges †Rvbvj wbixÿv Kvh©vjq Avw\_©K k„•Ljv Ges Li‡Pi wgZe¨wqZv wbwðZKi‡bi j‡ÿ¨ e¨vs‡Ki e¨‡qi Dci Ges `ªe mvgMÖx I †mevw` µ‡qi/msMÖ‡ni Dci Zv‡`i wbqš¿Y ÿgZv cÖ‡qvM Ki‡e|
  + XvKv kvLvi †ÿ‡Î e¨q cieZ©x wbixÿv Kvh©vw` m¤úw`Z n‡e|
  + ‡Rvbvj e¨e¯’vcKMY †Rvbvj wbixÿv Kvh©vj‡qi cÖvK QvocÎ MÖnY e¨ZxZ cÖwZ‡ÿ‡Î 1000/- UvKv ch©šÍ LiP Aby‡gv`b Ki‡Z cvi‡eb|
  + Z‡e kvLv I gvV Kvh©vj‡q Kg©iZ Kg©KZ©vM‡Yi ÿgZv ewnf©~Z LiP cÖavb Kvh©vj‡qi mswkøó Kg©KZ©v KZ©„K gÄyix cÖ`v‡bi †ÿ‡ÎI ev‡RU I e¨q wbqš¿Y wefv‡Mi QvocÎ MÖnY Ki‡Z n‡e|
  + ZvrÿwbK µq ev Ad-`v-‡kj&d µ‡qi Rb¨ 15,000/- UvKv ch©šÍ I Ab¨vb¨ †ÿ‡Î 20,000/- UvKv ch©šÍ e¨‡qi †ÿÎ e¨ZxZ LiP ev e¨‡qi cÖK…wZ wbwe©‡k‡l †hgb g~jabx, ivR¯^, †iKvwis ev bb-‡iKvwis †Kvb Lv‡ZB ev‡RU I e¨q wbqš¿Y wefv‡Mi/‡Rvbvj wbixÿv Kvh©vj‡qi c~e© m¤§wZ e¨ZxZ e¨vs‡Ki †Kvb Kvh©vjq †Kvb `ªe¨vw` ev †mevw` µq ev †Kvb Kv‡Ri Kvh©v‡`k cÖ`vb Ki‡e bv|
  + Z‡e Ad-`v-‡kj&d µq/e¨‡qi wej cÖ`v‡bi c~‡e© ev‡RU I e¨q wbqš¿Y wefv‡Mi ev mswkøó †Rvbvj wbixÿv Kvh©vj‡qi QvocÎ MÖnY Ki‡Z n‡e|
  + e¨e¯’vcbv cwiPvj‡Ki gÄyix‡Z cÖ`vb‡hvM¨ e¨q/Li‡Pi wej cÖ`v‡bi †ÿ‡ÎI mswkøó e¨q/Li‡Pi A\_© cÖ`v‡bi QvocÎ MÖnY c~e©K PzovšÍ Aby‡gv`‡bi Rb¨ e¨e¯’vcbv cwiPvj‡Ki wbKU Dc¯’vcb Ki‡Z n‡e|
* **m¤§wZ wenxb LiP/e¨q t**
  + my`, Kwgkb I G·‡PÄ, ågY e¨q (ˆe‡`wkK ågY e¨ZxZ) Awdm PË¡i, AvevwmK ms¯’vb, M¨v‡iR, ¸`vgNi BZ¨vw` fvov MÖnY Ges mg‡q mg‡q we‡kl QvocÖvß Ab¨ †Kvb Lv‡Z Li‡Pi A\_© cÖ`v‡bi Rb¨ ev‡RU I e¨q wbqš¿Y wefv‡Mi/‡Rvbvj wbixÿv Kvh©vj‡qi †Kvb m¤§wZ cÖ‡qvRb nq bv|
  + Z‡e cÖavb Kvh©vjq I gvV Kvh©vj‡qi Awd‡mi Rb¨ cÖv\_wgK fvov I cÖ‡qvR‡b bevqb Dfq †ÿ‡Î gvwmK fvov 7,000/- UvKvi AwaK n‡j ev‡RU I e¨q wbqš¿Y wefv‡Mi/‡Rvbvj wbixÿv Kvh©vj‡qi m¤§wZ MÖnY Ki‡Z n‡e|

|  |  |  |  |
| --- | --- | --- | --- |
| **µwgK** | **Li‡Pi LvZ** | **ÿgZvcÖvß Awdmvi I ÿgZvi mxgv** | |
|  | **`vjvb‡KvVv/feb I Ab¨vb¨ mswkøó e¨q msµvšÍ** | | |
| 1. µq Ges wbg©vY e¨q | 1. gnve¨e¯’vcK (cÖkvmb) t cÖwZ‡ÿ‡Î 5,00,000/- UvKv 2. Dc-gnve¨e¯’vcK, BwÄwbqvwis cÖwKDi‡g›U GÛ †gBb‡Ub¨vÝ wefvMt cÖwZ †ÿ‡Î 1,00,000/- UvKv | |
| 1. PjwZ/P~ovšÍ wej cÖ`vb | 1. gnve¨e¯’vcK (cÖkvmb) t cÖwZ‡ÿ‡Î 5,00,000/- UvKv 2. Dc-gnve¨e¯’vcK, BwÄwbqvwis cÖwKDi‡g›U GÛ †gBb‡Ub¨vÝ wefvMt cÖwZ †ÿ‡Î 1,00,000/- UvKv 3. mnKvix gnve¨e¯’vcK, BwÄwbqvwis cÖwKDi‡g›U GÛ †gBb‡Ub¨vÝ wefvMt cÖwZ †ÿ‡Î 50,000/- UvKv | |
| 1. Av‡b©ógvwb/wbivcËv RvgvbZ †dir cÖ`vb | 1. gnve¨e¯’vcK (cÖkvmb) t c~Y© ÿgZv 2. Dc-gnve¨e¯’vcK, BwÄwbqvwis cÖwKDi‡g›U GÛ †gBb‡Ub¨vÝ wefvM/ mvaviY †mev wefvM t cÖwZ †ÿ‡Î 1,00,000/- UvKv 3. mnKvix gnve¨e¯’vcK, BwÄwbqvwis cÖwKDi‡g›U GÛ †gBb‡Ub¨vÝ wefvM/ mvaviY †mev wefvM t cÖwZ †ÿ‡Î 1,00,000/- UvKv | |
|  | Awdm/Kvh©vjq, †MvWvDb I M¨v‡iR fvov (jxR) MÖnY t | | |
| cÖavb Kvh©vjq, cÖwkÿY BbwówUDU, GjwcI, XvKv kvLv, †Mó nvDm | 1. gnve¨e¯’vcK (cÖkvmb) t gvwmK fvov 50,000/- cÖwZ †ÿ‡Î 2. Dc-gnve¨e¯’vcK, mvaviY †mev wefvM t gvwmK fvov 25,000/- UvKv cÖwZ †ÿ‡Î | |
| gvV ch©vq | 1. Dc-e¨e¯’vcbv cwiPvjK t gvwmK fvov 50,000/- UvKv cÖwZ †ÿ‡Î 2. gnve¨e¯’vcK (wefvMxq Kvh©vjq) t gvwmK fvov 30,000/- UvKv cÖwZ †ÿ‡Î 3. Dc-gnve¨e¯’vcK (kvwbwe) t gvwmK fvov 20,000/- UvKv cÖwZ †ÿ‡Î 4. **‡Rvbvj e¨e¯’vcK (Dge¨) t gvwmK fvov 10,000/- UvKv cÖwZ †ÿ‡Î** 5. Dc-gnve¨e¯’vcK (wefvMxq Kvh©vjq) t gvwmK fvov 10,000/- UvKv cÖwZ †ÿ‡Î 6. **‡Rvbvj e¨e¯’vcK (mge¨) t gvwmK fvov 7,000/- UvKv cÖwZ †ÿ‡Î** | |
|  | AvmevecÎ, ˆe`y¨wZK ¯’vcbvw`, Awdm hš¿cvwZ I Awdm DcKiY BZ¨vw` e¨q (ïaygvÎ Awd‡m e¨env‡ii Rb¨) | 1. gnve¨e¯’vcK (cÖkvmb) t cÖwZ †ÿ‡Î 3,00,000/- UvKv 2. Dc-gnve¨e¯’vcK/mv‡mwe t cÖwZ †ÿ‡Î 75,000/- UvKv 3. mnKvix gnve¨e¯’vcK/mv‡mwe t cÖwZ †ÿ‡Î 30,000/- UvKv 4. gnve¨e¯’vcK, wefvMxq Kvh©vjq t cÖwZ †ÿ‡Î 2,00,000/- UvKv 5. Dc-gnve¨e¯’vcK, wefvMxq Kvh©vjq t cÖwZ †ÿ‡Î 50,000/- UvKv 6. **‡Rvbvj e¨e¯’vcK (Dge¨) t cÖwZ †ÿ‡Î 40,000/- UvKv** 7. **‡Rvbvj e¨e¯’vcK (mge¨) t cÖwZ †ÿ‡Î 35,000/- UvKv** 8. wefvMxq wbixÿv Kvh©vjqt cÖwZ †ÿ‡Î 40,000/- UvKv 9. Dc-gnve¨e¯’vcK, XvKv kvLv/GjwcI t cÖwZ †ÿ‡Î 40,000/- UvKv 10. Aa¨ÿ cÖwkÿY BbwówUDU t cÖwZ †ÿ‡Î 40,000/- UvKv 11. ‡Rvbvj wbixÿv Kvh©vjqt cÖwZ †ÿ‡Î 5,000/- UvKv | |
|  | **KvMR, gwbnvix Ges Ad w` †mjd µq** | | |
| 1. **KvMR I †Uwej †ókbvix µq/ Aby‡gv`b** | 1. gnve¨e¯’vcK (cÖkvmb) t cÖwZ †ÿ‡Î 2,00,000/- UvKv ch©šÍ 2. Dc-gnve¨e¯’vcK/mv‡mwe t cÖwZ †ÿ‡Î 50,000/- UvKv ch©šÍ 3. mnKvix gnve¨e¯’vcK/mv‡mwe t cÖwZ †ÿ‡Î 20,000/- UvKv ch©šÍ 4. gnve¨e¯’vcK, wefvMxq Kvh©vjq t cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ 5. Dc-gnve¨e¯’vcK, wefvMxq Kvh©vjq t cÖwZ †ÿ‡Î 2,000/- UvKv ch©šÍ 6. Dc-gnve¨e¯’vcK, XvKv kvLv/GjwcI t cÖwZ †ÿ‡Î 2,000/- UvKv 7. wefvMxq wbixÿv Kg©KZ©v t cÖwZ †ÿ‡Î 500/- UvKv ch©šÍ 8. **‡Rvbvj e¨e¯’vcK (Dge¨) t cÖwZ †ÿ‡Î 2,000/- UvKv ch©šÍ** 9. Aa¨ÿ cÖwkÿY BbwówUDU t cÖwZ †ÿ‡Î 2,000/- UvKv ch©šÍ 10. **‡Rvbvj e¨e¯’vcK (mge¨) t cÖwZ †ÿ‡Î 1,500/- UvKv ch©šÍ** 11. ‡Rvbvj wbixÿv Kg©KZ©v t cÖwZ †ÿ‡Î 500/- UvKv ch©šÍ 12. **kvLv e¨e¯’vcK t cÖwZ †ÿ‡Î 700/- UvKv ch©šÍ** 13. cÖavb Kvh©vj‡qi mKj Dc-gnve¨e¯’vcK/mwPe (mv‡mwe e¨ZxZ) Ges Awdm cÖavb GgwWÕm wfwR‡jÝ †mj t cÖwZ †ÿ‡Î 500/- UvKv ch©šÍ | |
| 1. **Ad w` †mjd µq (wieb, †Uvbvi, d¬wc, wmwW, †cb WªvBd, gvDm, wK-‡evW©, G·‡Ubkb KW©, cvIqvi óªxc)** | 1. gnve¨e¯’vcK (cÖkvmb)/ wefvMxq Kvh©vjq t cÖwZ †ÿ‡Î 20,000/- UvKv ch©šÍ 2. Dc-gnve¨e¯’vcK (Kw¤úDUvi wefvM) t cÖwZ †ÿ‡Î 10,000/- UvKv ch©šÍ 3. mnKvix gnve¨e¯’vcK (Kw¤úDUvi wefvM) t cÖwZ †ÿ‡Î 2,500/- UvKv ch©šÍ 4. Dc-gnve¨e¯’vcK, wefvMxq Kvh©vjq t cÖwZ †ÿ‡Î 2,000/- UvKv ch©šÍ 5. **‡Rvbvj e¨e¯’vcK t cÖwZ †ÿ‡Î 1,000/- UvKv ch©šÍ** 6. Dc-gnve¨e¯’vcK, XvKv kvLv/GjwcI t cÖwZ †ÿ‡Î 1,000/- UvKv ch©šÍ 7. wefvMxq wbixÿv Kg©KZ©v t cÖwZ †ÿ‡Î 500/- UvKv ch©šÍ 8. Aa¨ÿ cÖwkÿY BbwówUDU t cÖwZ †ÿ‡Î 500/- UvKv ch©šÍ 9. ‡Rvbvj wbixÿv Kg©KZ©v t cÖwZ †ÿ‡Î 300/- UvKv ch©šÍ 10. **kvLv e¨e¯’vcK t cÖwZ †ÿ‡Î 1000/-(‡jRvi wcÖ›Uvi bv \_vK‡j) I 7000/- UvKv (†jRvi wcÖ›Uvi \_vK‡j) ch©šÍ** | |
| 1. **Kw¤úDUvi welqK µq (nvW©Iq¨vi I mdUIq¨vi)** | 1. gnve¨e¯’vcK (cÖkvmb) nvW©Iq¨vi-Gi Rb¨ cÖwZ †ÿ‡Î 2,00,000/- UvKv Ges mdUIq¨vi-Gi Rb¨ cÖwZ‡ÿ‡Î 50,000/- UvKv 2. Dc-gnve¨e¯’vcK, Kw¤úDUvi wefvM- nvW©Iq¨vi-Gi Rb¨ cÖwZ †ÿ‡Î 25,000/- UvKv 3. mnKvix gnve¨e¯’vcK, Kw¤úDUvi wefvM- nvW©Iq¨vi-Gi Rb¨ cÖwZ †ÿ‡Î 5,000/- UvKv 4. **‡Rvbvj e¨e¯’vcK- nvW©Iq¨vi-Gi Rb¨ cÖwZ †ÿ‡Î 5,000/- UvKv** 5. Dc-gnve¨e¯’vcK, XvKv kvLv/GjwcI- nvW©Iq¨vi-Gi Rb¨ cÖwZ †ÿ‡Î 5,000/- UvKv 6. Dc-gnve¨e¯’vcK, wefvMxq Kvh©vjq- nvW©Iq¨vi-Gi Rb¨ cÖwZ †ÿ‡Î 20,000/- UvKv 7. Aa¨ÿ, cÖwkÿY BbwówUDU- nvW©Iq¨vi-Gi Rb¨ cÖwZ †ÿ‡Î 20,000/- UvKv Kw¤úDUvi welqK wRwbmcÎ µ‡qi Aby‡gv`bKvix Awdmvi wbivcËv RvgvbZ †dir w`‡Z cvi‡eb| | |
| 1. **Kw¤úDUvi welqK µq (ˆe`y¨wZK miÄvg/¯’vcbvmn)** | 1. gnve¨e¯’vcK, cÖkvmb- cÖwZ †ÿ‡Î 50,000/- UvKv ch©šÍ 2. Dc-gnve¨e¯’vcK, Kw¤úDUvi wefvM- cÖwZ †ÿ‡Î 25,000/- UvKv ch©šÍ 3. Dc-gnve¨e¯’vcK, wefvMxq Kvh©vjq- cÖwZ †ÿ‡Î 10,000/- UvKv ch©šÍ 4. mnKvix gnve¨e¯’vcK, Kw¤úDUvi wefvM- cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ 5. **‡Rvbvj e¨e¯’vcK, cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ** 6. Dc-gnve¨e¯’vcK, XvKv kvLv/GjwcI- cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ 7. Aa¨ÿ, cÖwkÿY BbwówUDU- cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ 8. **kvLv e¨e¯’vcK (mnKvix gnve¨e¯’vcK)- cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ** | |
|  | **‡eZb, fvZvw` I AvqKi t** | | |
| **‡eZb I fvZvw`** | **¯^-¯^ Awdm cÖavb** | |
| **AvqKi** | **mswkøó gnve¨e¯’c‡Ki Aby‡gv`bµ‡g Dc-gnve¨¯’vcK, †K›`ªxq wnmve wefvM-1 e¨vs‡Ki Kg©KZv©/Kg©Pvix‡`i AvqKi cÖ`vb Kwi‡eb** | |
|  | **AwaKvj fvZv t** | | |
| 1. cÖavb Kvh©vjq |  | |
| 1. **gvV Kvh©vjq** | **‡Rvbvj e¨e¯’vcK Zvi Kvhv©jq I kvLvmgyn Ges †RWGI Zvi Kvhv©j‡qi wej Aby‡gv`b Ki‡eb|** | |
|  | **LvRbv, AwfKi I Ki** | **kvLv e¨e¯’vcK- ¯^-¯^ Kvhv©j‡qi cÖK…Z e¨q|** | |
|  | BÝy¨‡iÝ wcÖwgqvg | kvLv e¨e¯’vcK- ¯^-¯^ Kvhv©j‡qi m¤úwËi I febvw`i exgv wcÖwgqvg cÖ`vb Ki‡Z cvi‡eb| | |
|  | **we`y¨r, M¨vm I cvwb wej cÖ`vb** | 1. Dc-gnve¨e¯’vcK, mvaviY †mev wefvM- cÖavb Kvh©vj‡qi cÖK…Z e¨q 2. mnKvix gnve¨e¯’vcK, mvaviY †mev wefvM- cÖwZ †ÿ‡Î 15,000/- UvKv ch©šÍ 3. **Ab¨vb¨ Kvh©vj‡qi cÖavbMY- ¯^ ¯^ Kvh©vjq Gi cÖK…Z e¨q|** | |
|  | 1. **e¨vs‡Ki m¤úwË/febvw` †givgZ, beiƒcvqb I cwieZ©b Ges BRvivK…Z `vjvb †givgZ I iÿbv‡eÿY** | 1. gnve¨e¯’vcK (cÖkvmb)- cÖwZ‡ÿ‡Î 1,00,000/- UvKv ch©šÍ 2. Dc-gnve¨e¯’vcK, BwÄwbqvwis, cÖwKDi‡g›U G¨vÛ †gBb‡Ub¨vÝ wefvM/mvaviY †mev wefvM- cÖwZ †ÿ‡Î 50,000/- UvKv ch©šÍ 3. mnKvix gnve¨e¯’vcK, BwÄwbqvwis, cÖwKDi‡g›U G¨vÛ †gBb‡Ub¨vÝ wefvM/mvaviY †mev wefvM- cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ 4. gnve¨e¯’vcK, wefvMxq Kvh©vjq- cÖwZ‡ÿ‡Î 75,000/- UvKv ch©šÍ 5. Dc-gnve¨e¯’vcK, wefvMxq Kvh©vjq- cÖwZ‡ÿ‡Î 10,000/- UvKv ch©šÍ 6. ‡Rvbvj e¨e¯’vcK (Dc-gnve¨e¯’vcK cÖavb)- cÖwZ‡ÿ‡Î 10,000/- UvKv ch©šÍ 7. Dc-gnve¨e¯’vcK, XvKv kvLv/GjwcI- cÖwZ †ÿ‡Î 10,000/- UvKv ch©šÍ 8. ‡Rvbvj e¨e¯’vcK (mnKvix gnve¨e¯’vcK cÖavb)- cÖwZ‡ÿ‡Î 5,000/- UvKv ch©šÍ 9. wefvMxq wbixÿv Awdmvi- cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ 10. Aa¨ÿ, cÖwkÿY BbwówUDU- cÖwZ †ÿ‡Î 3,000/- UvKv ch©šÍ 11. ‡Rvbvj wbixÿv Awdmvi cÖwZ †ÿ‡Î 2,000/- UvKv ch©šÍ 12. **kvLv e¨e¯’vcK- cÖwZ †ÿ‡Î 500/- UvKv ch©šÍ**   **Z‡e e¨vsK KZ©„K M„nxZ fvov `vjvbvw` †givg‡Zi †ÿ‡Î e¨vsK I BRviv `vZvi g‡a¨ m¤úvw`Z Pzw³i †gqv` I kZ© Abyhvqx †givgZ e¨q wbe©vn Ki‡Z n‡e|** | |
| 1. **Kw¤úDUvi †givgZ I iÿYv‡eÿY** | 1. gnve¨e¯’vcK (cÖkvmb)/ wefvMxq Kvh©vjq- cÖwZ †ÿ‡Î 50,000/- UvKv ch©šÍ 2. wefvMxq wbixÿv Kg©KZv© - cÖwZ †ÿ‡Î 5000/- UvKv ch©šÍ 3. Dc-gnve¨e¯’vcK, Kw¤úDUvi wefvM/wefvMxq Kvh©vjq- cÖwZ †ÿ‡Î 25,000/- UvKv ch©šÍ 4. mnKvix gnve¨e¯’vcK, Kw¤úDUvi wefvM- cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ 5. **‡Rvbvj e¨e¯’vcK- cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ** 6. Dc-gnve¨e¯’vcK, XvKv kvLv/GjwcI- cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ | |
|  | **‡gvUi Mvox I Ab¨vb¨ hvbevnb msµvšÍ e¨q t** | | |
| 1. **‡givgZ I Avbylw½K e¨q** | 1. gnve¨e¯’vcK (cÖkvmb)/ wefvMxq Kvh©vjq- cÖwZ †ÿ‡Î 60,000/- UvKv ch©šÍ 2. Dc-gnve¨e¯’vcK, mvaviY †mev wefvM- cÖwZ †ÿ‡Î 25,000/- UvKv ch©šÍ 3. mnKvix gnve¨e¯’vcK, mvaviY †mev wefvM- cÖwZ †ÿ‡Î 10,000/- UvKv ch©šÍ 4. Dc-gnve¨e¯’vcK, wefvMxq Kvh©vjq- cÖwZ †ÿ‡Î 15,000/- UvKv ch©šÍ 5. ‡Rvbvj e¨e¯’vcK- cÖwZ †ÿ‡Î 15,000/- UvKv ch©šÍ 6. Dc-gnve¨e¯’vcK, XvKv kvLv/GjwcI- cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ 7. wefvMxq wbixÿv Awdmvi- cÖwZ †ÿ‡Î 15,000/- ch©šÍ 8. Aa¨ÿ, cÖwkÿY BbwówUDU- cÖwZ †ÿ‡Î 15,000/- UvKv ch©šÍ 9. **kvLv e¨e¯’vcK- cÖwZ †ÿ‡Î 1,000/- UvKv ch©šÍ** | |
| 1. **Kvh©vj‡qi AvmevecÎ †givgZ, ms¯‹vi I cwieZ©b** | 1. **‡Rvbvj e¨e¯’vcK- cÖwZ †ÿ‡Î 5,000/- UvKv ch©šÍ** 2. **kvLv e¨e¯’vcK- cÖwZ †ÿ‡Î 1,000/- UvKv ch©šÍ** | |
|  | AvBb LiP (Law charge/Legal Expenses) | 1. mwP‡ei `ß‡ii cwicÎ b-2/93 ZvwiL 13.11.93; Ges 2. FY Av`vq wefvM-2 Gi mvK©yjvi †jUvi bs-04/2001, ZvwiL t 12.03.2001 †gvZv‡eK AvBb LiP Aby‡gv`b Kiv hv‡e| 3. Pzw³ wfwËK G¨vW‡fv‡KU wdÕi †ÿ‡Î †Rvbvj e¨e¯’vcK 1,000/- †\_‡K 20,000/- UvKv ch©šÍ wej Aby‡gv`b Ki‡Z cvi‡eb| (AvBb wefv‡Mi cwicÎ b¤^i 01/2008/285(20) ZvwiL t 17.02.2008) | |
|  | **WvK I ZvievZ©v LiP** | **¯^-¯^ Kvhv©jq Gi cÖavbMY-cÖK…Z LiP** | |
|  | **gyw`ªZ gwbnvix `ªe¨vw`** | **kvLv e¨e¯’vcK - cÖK…Z LiP** | |
|  | **cÎ cwÎKvi cÖvc¨Zv I eB µq t** | | |
| 1. **‰`wbK cÎKv Ges Rvb©vj cÖvc¨Zv** | 1. Dc-e¨e¯’vcbv cwiPvjK- 4wU ˆ`wbK cwÎKv I 3wU Rvb©vj (1wU †`kxq I 2wU we‡`kx) 2. mKj gnve¨e¯’vcK- 3wU ˆ`wbK cwÎKv I 2wU Rvb©vj (1wU †`kxq I 1wU we‡`kx) 3. cÖavb Kvh©vj‡qi mKj Dc-gnve¨e¯’vcK/Aa¨ÿ, cÖwkÿY BbwówUDU- 2wU ˆ`wbK cwÎKv I 1wU †`kxq Rvb©vj 4. Dc-gnve¨e¯’vcK, wefvMxq Kvhv©jq I wefvMxq wbixÿv Kvhv©jq-2wU ˆ`wbK cwÎKv I 1wU †`kxq Rvb©vj 5. ‡Rvbvj e¨e¯’vcK- 2wU ˆ`wbK cwÎKv Ges 1wU †`kxq wdbvwÝqvj Rvb©vj 6. Dc-gnve¨e¯’vcK XvKv kvLv I ¯’vbxq gyL¨ Kvh©vjq- 2wU ˆ`wbK cwÎKv Ges 1wU wdbvwÝqvj Rvb©vj 7. Aa¨ÿ, cÖwkÿY BbwówUDU- jvB‡eªixi Rb¨ 6wU ˆ`wbK cwÎKv Ges 6wU wdbvwÝqvj Rvb©vj 8. **mKj mnKvix gnve¨e¯’vcK/‡Rvbvj wbixÿv Awdmvi/wmwbqi wcÖwÝcvj Awdmvi/kvLv e¨e¯’vcK- 1wU ˆ`wbK cwÎKv** | |
| 1. cÎ cwÎKvi Li‡Pi wej Aby‡gv`bKvix |  | |
| 1. **eB cy¯ÍK µq** | 1. gnve¨e¯’vcK (cÖkvmb)- cÖavb Kvh©vjq Gi jvB‡eªixi Rb¨ msev`cÎ mvgwqKx I eB µq- cÖwZ A\_© eQ‡i 50,000/- UvKv ch©šÍ 2. gnve¨e¯’vcK (wefvMxq Kvh©vjq)- msev` cÎ mvgwqKx I eB µq- cÖwZ A\_© eQ‡i 5,000/- UvKv ch©šÍ 3. cÖavb Kvh©vj‡qi Dc-gnve¨e¯’vcK/mwPe/wefvMxq Kvh©vj‡qi Dc-gnve¨e¯’vcK- cÖwZ A\_© eQ‡i 2,000/- UvKv ch©šÍ 4. Dc-gnve¨e¯’vcK, Kw¤úDUvi wefvM- cÖwZ A\_© eQ‡i 3,000/- UvKv ch©šÍ 5. Aa¨ÿ, cÖwkÿY BbwówUDU- msev`cÎ mvgwqKx I eB µq- cÖwZ †ÿ‡Î 3,000/- UvKv ch©šÍ 6. ‡Rvbvj e¨e¯’vcK- eB cy¯ÍK µ‡qi Rb¨ cÖwZ A\_© eQ‡i 1,000/- UvKv ch©šÍ 7. Dc-gnve¨e¯’vcK, ¯’vbxq gyL¨ Kvh©vjq I XvKv kvLv/GgwWÕm wfwR‡jÝ †mj I cÖavb, Rbms‡hvM †mj- eB cy¯ÍK µ‡qi Rb¨ cÖwZ A\_© eQ‡i 2,000/- UvKv ch©šÍ 8. wefvMxq wbixÿv Awdmvi- eB cy¯ÍK µ‡qi Rb¨ cÖwZ A\_© eQ‡i 2,000/- UvKv ch©šÍ 9. ‡Rvbvj wbixÿv Awdmvi- eB cy¯ÍK µ‡qi Rb¨ cÖwZ A\_© eQ‡i 1,000/- UvKv ch©šÍ 10. **kvLv e¨e¯’vcK- cÖwZ A\_© eQi eB cy¯ÍK µ‡qi Rb¨ cÖwZ A\_© eQ‡i 500/- UvKv ch©šÍ** | |
|  | weÁvcb I cÖPvi | 1. gnve¨e¯’vcK, wefvMxq Kvhv©jq-‡UÛvi weÁwß, cyivZb AvmevecÎ weµq I Ab¨vb¨ `ªe¨ mvgMÖx weµq msµvšÍ weÁwß cÖPvi I Dnvi wej Aby‡gv`b Kwi‡Z cvwi‡eb 2. mKj Dc-gnve¨e¯’vcK/wefvMxq cÖavb, cÖavb Kvhv©jq-wefvM mswkøó mKj weÁwß cÖPvi I Dnvi wej Aby‡gv`b Kwi‡Z cvwi‡eb 3. kvLv/Awdm D‡Øvab/ ¯’vbvšÍi-‡Rvbvj e¨e¯’vcK/Dc-gnve¨e¯’vcK GjwcI/XvKv kvLv weÁwß cÖPvi I Dnvi wej cÖ`vb Kwi‡Z cvwi‡eb | |
|  | **Awdmvi/Kg©Pvix‡`i ågY e¨q t** | | |
| 1. **Af¨šÍixY** | **kvLv e¨e¯’vcK-cwi`k©‡Ki wb‡Pi ¯Í‡ii mKj Kg©Pvixi ågY fvZv wej Aby‡gv`b Ki‡eb|** | |
| 1. ‰e‡`wkK |  | |
|  | **hvZvqvZ e¨q** | **Kvhv©jq cÖavbMY ev‡RU mxgvi g‡a¨ ¯^-¯^ Kvhv©j‡qi Kg©KZv©/Kg©Pvixi hvZvqvZ fvZv Aby‡gv`b Ki‡eb|** | |
|  | **‡Uwj‡dvb/‡U‡j· t** | | |
| 1. **¯’vcb Aby‡gv`b** | **gnve¨e¯’vcK (cÖkvmb)-cÖavb Kvhv©jq/gvV Kvhv©jq I cÖvc¨Zv Abyhvqx Awdmvi‡`i evmvq †Uwj‡dvb ¯’vcb Aby‡gv`b Ki‡eb|** | |
| 1. **wej cÖ`vb (†Uwj‡dvb/‡U‡j·)** | **Kvhv©jq cÖavbMY-cÖK…Z LiP|** | |
| 1. **B›Uvi‡bU wej cÖ`vb** | 1. gnve¨e¯’vcK (cÖkvmb)/wefvMxq Kvh©vjq- cÖK…Z LiP 2. Dc-gnve¨e¯’vcK, Kw¤úDUvi wefvM- cÖwZ gv‡m 2,500/- UvKv 3. mnKvix gnve¨e¯’vcK, Kw¤úDUvi wefvM- cÖwZ gv‡m 1500/- 4. ‡Rvbvj e¨e¯’vcK/Dc-gnve¨e¯’vcK, XvKv kvLv/GjwcI/Aa¨ÿ, cÖwkÿY BbwówUDU- cÖwZ gv‡m 1,000/- UvKv 5. Dc-gnve¨e¯’vcK, wefvMxq Kvh©vjq- cÖwZ gv‡m 1,000/- UvKv 6. wefvMxq/‡Rvbvj wbixÿv Awdmvi- cÖwZ gv‡m 500/- UvKv 7. **kvLv e¨e¯’vcK- cÖwZ gv‡m m‡ev©”P 500/- UvKv** | |
| 1. ‡gvevBj †dvb/‡mjyjvi †dv‡bi wmwjs | cÖavb Kvh©vjq-   1. e¨e¯’vcbv cwiPvjK- 1wU †gvevBj †dv‡bi Rb¨ gvwmK 6,000/- UvKv + †i›U I f¨vU BZ¨vw` 2. Dc-e¨e¯’vcbv cwiPvjK- 1wU †gvevBj †dv‡bi Rb¨ gvwmK 4,000/- UvKv + †i›U I f¨vU BZ¨vw` 3. gnve¨e¯’vcK- 1wU †gvevBj †dv‡bi Rb¨ gvwmK 2,000/- UvKv + †i›U I f¨vU BZ¨vw` 4. Dc-gnve¨e¯’vcK/mwPe- 1wU †gvevBj †dv‡bi Rb¨ gvwmK AbwaK 1,000/- UvKv 5. Rbms‡hvM Awdmvi- 1wU †gvevBj †dv‡bi Rb¨ gvwmK AbwaK 900/- UvKv 6. e¨e¯’vcbv cwiPvj‡Ki óvd Awdmvi- 1wU †gvevBj †dv‡bi Rb¨ gvwmK AbwaK 900/- UvKv   gvV Kvh©vjq-   1. gnve¨e¯’vcK- 1wU †gvevBj †dv‡bi Rb¨ gvwmK 2,000/- UvKv + †i›U I f¨vU BZ¨vw` 2. ‡Rvbvj wbixÿv Awdmvi- 1wU †gvevBj †dv‡bi Rb¨ gvwmK AbwaK 900/- UvKv 3. e¨e¯’vcK, ivKve, e¸ov kvLv- 1wU †gvevBj †dv‡bi Rb¨ gvwmK AbwaK 900/- UvKv 4. kvLv e¨e¯’vcK (Dc‡Rjv/BDwbqb ch©vq; †hLv‡b †Uwj‡dvb myweav bvB)- 1wU †gvevBj †dv‡bi Rb¨ gvwmK AbwaK 600/- UvKv | |
|  | **wPwKrmv †mev t** | | |
| 1. wi‡UBbvi wb‡qvM |  | |
| 1. wPwKrmv wej | 1. e¨e¯’vcbv cwiPvjK-5000/- UvKvi D‡aŸ© 2. gnve¨e¯’vcK (cÖkvmb)-2001/- UvKv n‡Z 5000/- UvKv ch©šÍ 3. Dc-gnve¨e¯’vcK, Kgx© e¨e¯’vcbv wefvM-2000/- UvKv ch©šÍ | |
|  | **‡cvkvK-cwi”Q` (Liveries)** | **kvLv e¨e¯’vcKMY mswkøó gnve¨e¯’vcK KZ…©K Aby‡gvw`Z `i, msL¨v, cwigvb,cwigvc, gvb, wbqgvejx I kZv©byhvqx Zv‡`i Aaxb Kg©Pvix‡`i †cvkvK cwi”Q` e¨q Aby‡gv`b Ki‡eb|** | |
|  | **Avnvi fZ©yKx (LunchSubsidy)** | **Kvh©vjq cÖavbMY Aby‡gv`b Ki‡eb|** | |
|  | **Kg©KZ©v/Kg©Pvix‡`i †evbvm cÖ`vb** | **Dchy³ KZ…©c‡ÿi Aby‡gv`‡bi ci †eZb-fvZvw` gÄyiKvix Awdmvi cÖ`vb Ki‡eb|** | |
|  | **cyi¯‹vi t** |  | |
| 1. **e¨vswKs wW‡cøvgv** | **gnve¨e¯’vcK (cÖkvmb) gÄyi Ki‡eb|** | |
| 1. **AvgvbZ msMÖn** | **e¨e¯’vcbv cwiPvj‡Ki Aby‡gv`b µ‡g gnve¨e¯’vcK (cÖkvmb) gÄyi Ki‡eb| GB cyi¯‹vi cÖvBReÛ AvKv‡i cÖ`vb Ki‡Z n‡e|** | |
| 1. GmGmwm I mggvb Ges GBPGmwm I mggvb cixÿvq wRwcG-5.00 cÖvß‡`i cyi¯‹vi | gnve¨e¯’cK (cÖkvmb) cÖ`vb Ki‡eb| | |
|  | `vb (Donation) | e¨e¯’vcbv cwiPvjK Aby‡gv`b Ki‡eb| | |
|  | Kg©x Kj¨vY LvZ n‡Z Aby`vb t | | |
| 1. **wPwKrmvi Rb¨** | 1. **e¨e¯’vcbv cwiPvjK- 25,000/- UvKv ch©šÍ** 2. **cwiPvjK cl©`- 25,000/- UvKvi D‡a© 1,00,000/- UvKv ch©šÍ**   **(‡K›`ªxq wnmve wefvM-2-Gi cwicÎ b¤^i 01/2006, ZvwiL t 05.02.2006)** | |
| 1. **mrKv‡ii Rb¨ Aby`vb** | **cwien‡bi Rb¨ 8,000/- UvKv Ges `vdb-Kvd‡bi Rb¨ 12,000/- UvKv †gvU 20,000/- kvLvi Awdmvi/Kg©Pvixi †ÿ‡Î kvLv e¨e¯’vcK, †Rvvj Kvh©vj‡qi Awdmvi/Kg©Pvixi †ÿ‡Î †Rvbvj e¨e¯’vcK Ges cÖavb Kvh©vj‡qi †ÿ‡Î Dc-gnve¨e¯’vcK, mvaviY †mev wefvM Aby‡gv`b Ki‡eb| G e¨q Kgx©Kj¨vY Znwej A\_v©r 133/6wm n‡Z LiP n‡e|** | |
|  | **e¨emv Dbœqb/Avc¨vqb/jvÂ/wWbvi I †fvR msµvšÍ e¨q** | | |
| 1. **e¨emv Dbœqb I Avc¨vqb LiP t** | | |
| (K-3) ‡Rvbvj Kvh©vj‡qi Rb¨ | ‡Rvbvj e¨e¯’vcKMY wb‡¤œv³ nv‡i e¨emv Dbœqb Lv‡Z LiP Ki‡Z cvi‡eb|  Avgvb‡Zi cwigvY (c~e©eZ©x gv‡mi w¯’wZ) t   1. cuvP †KvwU UvKv ch©šÍ- gvwmK Abya© 500/- UvKv 2. cuvP †KvwU UvKvi D‡a© wKš‘ 10 †KvwU UvKv ch©šÍ- gvwmK Abya© 1,000/- UvKv 3. 10 †KvwU UvKvi D‡a© wKš‘ 20 †KvwU UvKv ch©šÍ- gvwmK Abya© 1,200/- UvKv 4. 10 †KvwU UvKvi D‡a©- gvwmK Abya© 2,000/- UvKv | |
| **(K-4) kvLvi Rb¨ (XvKv kvLv I ¯’vbxq gyL¨ Kvh©vjqmn)** | 1. 10 jÿ UvKv ch©šÍ- gvwmK Abya© 200/- UvKv 2. 10 jÿ UvKvi D‡a© wKš‘ 50 jÿ UvKv ch©šÍ- gvwmK Abya© 300/- UvKv 3. 50 jÿ UvKvi D‡a© wKš‘ GK †KvwU UvKv ch©šÍ- gvwmK Abya© 400/- UvKv 4. GK †KvwU UvKvi D‡a© `yB †KvwU UvKv ch©šÍ- gvwmK Abya© 500/- UvKv 5. `yB †KvwU UvKvi D‡a© wZb †KvwU UvKv ch©šÍ- gvwmK Abya© 600/- UvKv 6. wZb †KvwU UvKvi D‡a© cuvP †KvwU UvKv ch©šÍ- gvwmK Abya© 700/- UvKv 7. cuvP †KvwU UvKvi D‡a© 20 †KvwU UvKv ch©šÍ- gvwmK Abya© 3,000/- UvKv 8. 20 †KvwU UvKvi D‡a© 100 †KvwU UvKv ch©šÍ- gvwmK Abya© 10,000/- UvKv 9. 100 †KvwU UvKvi D‡a© 200 †KvwU UvKv ch©šÍ- gvwmK Abya© 12,000/- UvKv 10. 200 †KvwU UvKvi D‡a© 300 †KvwU UvKv ch©šÍ- gvwmK Abya© 15,000/- UvKv 11. 300 †KvwU UvKvi D‡a©- gvwmK Abya© 18,000/- UvKv   **Dchy³ fvDPvi `vwLj mv‡c‡ÿ Dc‡iv³ e¨q wbe©vn Kiv hv‡e| e¨vs‡Ki wewkó AwZw\_, g~j¨evb Ges m¤¢vebvgq MÖvnK‡`i Avc¨vqY Z\_v e¨emv Dbœqb Lv‡Z Dc‡iv³ AwdmviMY ewY©Z mxgvi g‡a¨ e¨q wbe©vn Ki‡Z cvi‡eb|** | |
|  | **wewea LiP (Sundry expenses)** | | |
|  | 1. cÖavb Kvh©vjq | 1. Dc-e¨e¯’vcbv cwiPvjK- cÖwZ‡ÿ‡Î 20,000/- ch©šÍ 2. mKj gnve¨e¯’vcK- cÖwZ‡ÿ‡Î 15,000/- ch©šÍ 3. Dc-gnve¨e¯’vcK/mwPe/cÖavb, Rbms‡hvM †mj- cÖwZ‡ÿ‡Î 500/- ch©šÍ 4. Dc-gnve¨e¯’vcK, mvaviY †mev wefvM- cÖwZ‡ÿ‡Î 10,000/- ch©šÍ 5. mnKvix gnve¨e¯’vcK, mvaviY †mev wefvM- cÖwZ‡ÿ‡Î 5,000/- ch©šÍ 6. Aaÿ, cÖwkÿY BbwówUDU- cÖwZ‡ÿ‡Î 1,000/- UvKv ch©šÍ | |
|  | 1. **gvV Kvh©vjq** | 1. gnve¨e¯’vcK (wefvMxq Kvh©vjq)- cÖwZ‡ÿ‡Î 5,000/- ch©šÍ 2. wefvMxq wbixÿv Kg©KZv©-cÖwZgv‡m 3000/- UvKv ch©šÍ LiP Kwi‡Z cvwi‡eb 3. **‡Rvbvj e¨e¯’vcK/ Dc-gnve¨e¯’vcK ¯’vbxq gyL¨ Kvh©vjq I XvKv kvLv- cÖwZgv‡m 5,000/- ch©šÍ** 4. Rvbvj wbixÿv Awdmvi- cÖwZgv‡m 1,000/- UvKv ch©šÍ 5. **kvLv e¨e¯’vcK- cÖwZgv‡m 1,000/- UvKv ch©šÍ** 6. Kw¤úDUvivBRW kvLvi e¨e¯’vcKMY G LvZ n‡Z †Rbv‡iUi fvov eve` ˆ`wbK m‡ev©”P 200/- UvKv Ges R¡vjvbx eve` ‰`wbK m‡ev©”P 200/- UvKv nv‡i gv‡m m‡ev©”P 8000/- UvKv ch©šÍ LiP Ki‡Z cvi‡eb| G LiP gvwmK 1000/- UvKv Li‡Pi AwZwi³ wn‡m‡e MY¨ n‡e| 7. cÖavb Kvh©vjqmn gvV ch©v‡qi mKj Kvh©vj‡qi wbqš¿YKvix Awdmvi Zvi Aaxb¯Í Awdmvi/Kg©Pvix‡`i M„n wbg©vY F‡Yi eÜKx `wjj †iwR‡óªkb eve` cÖK…Z LiP cybf©iY Ki‡Z cvi‡eb| Z‡e M„n wbg©vY eÜKx `wjj †iwR‡óªkb LiP cybf©iY ÔweweaÕ Lv‡Zi ¯^vfvweK Li‡Pi wmwjs Gi AšÍf©~³ n‡e bv| | |
|  | 1. **kvLv D‡Øvab LiP** | 1. **‡Rvbvj e¨e¯’vcK t** | |
|  | 1. **c¨v‡Ûj I †Pqvi fvov** | **2,000/-** |
|  | 1. **AwZw\_ Avc¨vqb** | **3,000/-** |
|  | 1. **gvBK fvov I e¨vbvi cÖ¯‘Z BZ¨vw`** | **2,000/-** |
|  | **‡gvU t** | **7,000/-** |

wewfbœ ch©v‡qi AwdmviM‡Yi e¨emvwqK ÿgZv t

**Fb weZiY Kvh©µg t** e¨vs‡Ki wewfbœ ¯Í‡ii Kg©KZv©iv Zv‡`i FY gÄyix ÿgZv (e¨emvwqK ÿgZv) Abyhvqx FY gÄyi K‡i \_v‡Kb| FY gÄyixi †ÿ‡Î e¨emvwqK ÿgZvi ¯Íi- †evW©⇐GgwW⇐wWGgwW⇐wRGg(wefvM)-wRGg(cwiPvjb)⇐‡RW Gg⇐kvLv e¨e¯’vcK AbymiY Kiv nq|

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| F‡Yi †gqv` | F‡Yi LvZ | kvLv e¨e¯’vcK‡`i e¨emvwqK ÿgZv | | |
| GwRGg/ GmwcI | wcÖwÝcvj Awdmvi | wmwbqi Awdmvi |
| 1 | 2 | 3 | 4 | 5 |
| ¯^í †gqv`x | **1| km¨ FY** | evsjv‡`k e¨vsK KZ…©K mg‡q mg‡q wbav©wiZ FY wbqgvPvi Abyhvqx cÖwZ k‡m¨i Rb¨ Aby‡gvw`Z FY mxgv Abymib c~e©K mviv erm‡i(GK km¨ erm‡i) wewfbœ dm‡ji Rb¨ cÖ‡qvRbxq †gvU km¨ FY Ges 5.00 GK‡ii D‡a©Ÿ Rwg eÜKxi wecix‡Z (Avjy I Bÿz 2.50 GKi ch©šÍ) | evsjv‡`k e¨vsK KZ…©K mg‡q mg‡q wbav©wiZ FY wbqgvPvi Abyhvqx cÖwZ k‡m¨i Rb¨ Aby‡gvw`Z FY mxgv Abymib c~e©K mviv erm‡i(GK km¨ erm‡i) wewfbœ dm‡ji Rb¨ cÖ‡qvRbxq †gvU km¨ FY Ges 5.00 GK‡ii D‡a©Ÿ Rwg eÜKxi wecix‡Z (Avjy I Bÿz 2.50 GKi ch©šÍ) | evsjv‡`k e¨vsK KZ…©K mg‡q mg‡q wbav©wiZ FY wbqgvPvi Abyhvqx cÖwZ k‡m¨i Rb¨ Aby‡gvw`Z FY mxgv Abymib c~e©K mviv erm‡i(GK km¨ erm‡i) wewfbœ dm‡ji Rb¨ cÖ‡qvRbxq †gvU km¨ FY Ges 5.00 GK‡ii D‡a©Ÿ Rwg eÜKxi wecix‡Z (Avjy I Bÿz 2.50 GKi ch©šÍ) |
|  | **2| bM`/PjwZ g~jab FY**  **nvB‡cv** |  |  |  |
|  | **(K) wecYb** |  |  |  |
|  | 1. **Lv`¨ km¨ I K…wl cY¨** | **4.00/2.00** | **1.00** | **0.50** |
|  | 1. **Ab¨vb¨ K…wl cY¨** | **4.00/2.00** | **1.00** | **0.50** |
|  | **(L) Ab¨vb¨ Aby‡gvw`Z AvB‡Ug/mvi KxUbvkK wWjvimn** | **3.00/2.00** | **1.00** | **0.50** |
|  | (M) gvB‡µv G›UvicÖvBR Dbœqb cÖKí |  |  |  |
|  | 1. **Lv`¨ km¨ wecbb** | **4.00/2.00** | **1.00** | **0.50** |
|  | **(N) nvBweªW bvmv©ix** | **1.50** | **1.50** | **1.50** |
|  | 3| Av\_© mvgvwRK Kvhv©ejx-  AvBdv`/¯^wbf©i Kg©m~Px | 0.15 | 0.15 | 0.15 |
|  | 4| f~wgnxb I cÖvwšÍK Pvlx‡`i FY`vb Kg©m~Px | 1.00 | 0.50 | 0.50 |
|  | 5| `vwi`ª we‡gvP‡b †hŠ\_(Miæ †gvUvZvRvKiY) Kg©m~Px | 2.00/1.50 | 1.00 | 0.50 |
|  | 6| GwWwe mnvqZvcyóÒMÖvgxb gwnjv‡`i Rb¨ Kg©ms¯’vb m„wó cÖKíÓ |  |  |  |
|  | (K) gvB‡µv †µwWU | 0.15 | 0.15 | 0.15 |
|  | (L) jvBb Ae gvB‡µv ‡µwWU | 0.35 | 0.35 | 0.35 |
|  | **7| Pzw³e× Pvlx‡`i km¨ FY** | evsjv‡`k e¨vs‡Ki cÖ`Ë FY wbqgvPvi Abyhvqx | evsjv‡`k e¨vs‡Ki cÖ`Ë FY wbqgvPvi Abyhvqx | evsjv‡`k e¨vs‡Ki cÖ`Ë FY wbqgvPvi Abyhvqx |
|  | 8| Pv Drcv`b FY(nvB‡cv) | Pv F‡Yi bxwZgvjv Abyhvqx | Pv F‡Yi bxwZgvjv Abyhvqx | Pv F‡Yi bxwZgvjv Abyhvqx |
|  | 9| Av`k© `y» Lvgvi | 2.00/1.50 | 1.00 | 1.00 |
|  | **10| ivKv‡ei wbR¯^ A\_v©q‡b GbwRIÕi mnvqZvq `vwi`ª we‡gvP‡b ivKve-GbwRI ÿz`ª FY Kg©m~Px** | 0.15 | 0.15 | 0.15 |
|  | **11| RvZxq c¨v‡KR Kg©m~Pxi gva¨‡g grm¨ Pvl D‡`¨v³v Dbœqb cÖK‡íi AvIZvq FY cÖ`vb** |  |  |  |
|  | **K) PjwZ g~jab** | 2.00/1.50 | 1.00 | 0.50 |
|  | 12| cjøx cÖMwZ cÖKí | 0.15 | 0.15 | 0.15 |
|  | 13| D`¨vb Dbœqb RvZxq Kg©myPxi AvIZvq wewfbœ D`¨vb ˆZixi FY |  |  |  |
|  | K) Kjv/‡cu‡c/Avbvim | 0.50 | 0.50 | 0.50 |
|  | **14| `vwi`ª k~b¨ we‡kl ÿz`ª FY Kg©m~Px** | GKK 0.10/MÖæc 0.50 | GKK 0.10/MÖæc 0.50 | GKK 0.10/MÖæc 0.50 |
|  | 15| cÖwZeÜx‡`i Dbœq‡b we‡kl ÿz`ª FY Kg©m~Px | 0.50 | 0.50 | 0.50 |
|  | 16| gwnjv‡`i Mvfx cvjb FY`vb Kg©m~Px | 0.10 | 0.10 | 0.10 |
|  | 17| `wÿY Gwkqv `vwi`ª¨ we‡gvPb Kg©m~Px | 0.25 | 0.25 | 0.25 |
|  | 18| RvwZmsN g~jab Dbœqb Znwej(BDGbwmwWGd)-Financing Cottage Industries under UNCDF assistance | 0.10 | 0.10 | 0.10 |
|  | 19| RvZxq c¨v‡KR Kg©m~Pxi gva¨‡g cïm¤ú` D‡`¨³v Dbœqb cÖK‡íi AvIZvq FY cÖ`vb | 0.50 | 0.50 | 0.50 |
|  | 20(K)| DbœZ e¨cK c×Zx‡Z Mj`v wPswo Pvl | 1.50 | 1.50 | 1.50 |
|  | **20(L)| cyKz‡ii grm¨ Pvl(SACP)** | 0.50 | 0.50 | 0.50 |
|  | **21| e¨vsK M¨vivw›U** | e¨w³/cÖv: wj: †Kvs/dvg©/mgevq mwgwZ‡K 100% gvwR©‡b 20.00 jÿ UvKv Ges miKvix/Avav-miKvix/¯^vqZ¡kvwmZ/RvZxqKiYK…Z ms¯’v/cvewjK wj: †Kvs †K 100% gvwR©‡b 25.00 jÿ UvKv| | e¨w³/cÖv: wj: †Kvs/dvg©/mgevq mwgwZ‡K 100% gvwR©‡b 10.00 jÿ UvKv Ges miKvix/Avav-miKvix/¯^vqZ¡kvwmZ/RvZxqKiYK…Z ms¯’v/cvewjK wj: †Kvs †K 100% gvwR©‡b 15.00 jÿ UvKv| | e¨w³/cÖv: wj: †Kvs/dvg©/mgevq mwgwZ‡K 100% gvwR©‡b 10.00 jÿ UvKv Ges miKvix/Avav-miKvix/¯^vqZ¡kvwmZ/RvZxqKiYK…Z ms¯’v/cvewjK wj: †Kvs †K 100% gvwR©‡b 15.00 jÿ UvKv| |
|  | 22| Ab¨vb¨ FY |  |  |  |
|  | **(K) †gqv`x AvgvbZ(GdwWAvi,wWwcGm,AviwcGm)-Gi wecix‡Z FY/AwMÖg** | 40.00/30.00 | 30.00 | 25.00 |
|  | (L) RvgvbZwenxb AwMÖg (AbygwZ mv‡c‡ÿ) | 0.15 | 0.15 | 0.15 |
| ‡gqv`x | **1| nv‡ji ej` (cÖwZ †Rvov)** | 0.40 | 0.40 | 0.40 |
|  | **2| gwnl (cÖwZ †Rvov)** | 0.50 | 0.50 | 0.50 |
|  | **3| MÖvgxb hvbevnb** | 0.20 | 0.20 | 0.20 |
|  | 4| d‡ji evMvb |  |  |  |
|  | (K) cv‡bi eiR | 0.30 | 0.30 | 0.30 |
|  | (L) †cqviv/Kjv Pvl | 0.30 | 0.30 | 0.30 |
|  | (M) Avbvim Pvl | 0.30 | 0.30 | 0.30 |
|  | (N) wgkÖ Lvgvi mn Ab¨vb¨ | 0.50 | 0.50 | 0.30 |
|  | 5| †ikg Pvl | 0.25 | 0.25 | 0.25 |
|  | **6| †mP hš¿** | Mfxi bjK~c e¨ZxZ Ab¨vb¨ †mP hš¿cvwZ miKvi I e¨vsK KZ…©K wbav©wiZ m‡ev©”P g~j¨ mxgv ch©šÍ 1(GK) wU| | Mfxi bjK~c e¨ZxZ Ab¨vb¨ †mP hš¿cvwZ miKvi I e¨vsK KZ…©K wbav©wiZ m‡ev©”P g~j¨ mxgv ch©šÍ 1(GK) wU| | Mfxi bjK~c e¨ZxZ Ab¨vb¨ †mP hš¿cvwZ miKvi I e¨vsK KZ…©K wbav©wiZ m‡ev©”P g~j¨ mxgv ch©šÍ 1(GK) wU| |
|  | 7| grm¨ I RjR cÖvYxi Pvl |  |  |  |
|  | (K) cyKz‡i grm¨ Pvl | 0.50 | 0.50 | 0.50 |
|  | **8| K…wl hš¿cvwZ/Lvgvi hš¿cvwZ** | 1.20 | 0.60 | 0.60 |
|  | **9| Mvfx cvjb/nvum-gyiMx cvjb/QvMj cvjb/Miæ †gvUv ZvRvKiY** | 2.00/1.50 | 1.00 | 0.50 |
|  | **10| QvMj Drcv`b e„w×i gva¨‡g `vwi`ª we‡gvPb RvZxq Kg©myPxi AvIZvq Avav wbweo c×wZ‡Z Lvgvi ¯’vc‡b FY`vb Kg©myPx-Av\_© mvgvwRK Kvhv©ejx** | 0.50/0.30 | 0.20 | 0.20 |
|  | 11| gvB‡µv G›UvicÖvBR Dbœqb cÖKí. GgBwWwc |  |  |  |
|  | 1. nvum-gyiMxi Lvgvi | 0.50 | 0.50 | 0.50 |
|  | 1. QvMj cvjb | 0.50 | 0.50 | 0.50 |
|  | 1. cyKz‡i grm¨ Pvl | 0.50 | 0.50 | 0.50 |
|  | 1. Miæ †gvUvZvRvKiY | 0.50 | 0.50 | 0.50 |
|  | 1. bvmvix© | 0.50 | 0.50 | 0.50 |
|  | 1. n¯Í I KzwUi wkí | 1.00 | 0.50 | 0.50 |
|  | 12| RvZxq c¨v‡KR Kg©m~Pxi gva¨‡g grm¨ Pvl D‡`¨³v Dbœqb cÖK‡íi AvIZvq FY cÖ`vb |  |  |  |
|  | **(K) cyKz‡i grm¨ Pvl(SACP)** | 0.50 | 0.50 | 0.50 |
|  | **(L) wPswo Pvl/grm¨ Pvl (wbR¯^)** | 2.00/1.50 | 1.00 | 0.50 |
|  | (M) cÖKí/wkí | 0.50 | 0.50 | 0.50 |
|  | 13| cjøx cÖMwZ cÖKí | 0.50 | 0.50 | 0.50 |
|  | 14| †flRmn mKj cÖKvi MvQ MvQovi bvmv©ix ¯’vcb | 0.25 | 0.25 | 0.25 |
|  | 15| RvZxq c¨v‡KR Kg©m~Pxi gva¨‡g cïm¤ú` D‡`¨v³v Dbœqb cÖK‡íi AvIZvq FY cÖ`vb | 0.50 | 0.50 | 0.50 |
|  | 16| KzwUi wkí/cÖKí FY | 0.50 | 0.50 | 0.50 |
|  | 17| ˆe‡`wkK †µwWU jvB‡b cÖvß Znwej (wPswo LvZ e¨ZxZ)(NCDP) | cÖKí I PjwZ cuywR F‡Yi Awc©Z ÿgZv Abyhvqx | cÖKí I PjwZ cuywR F‡Yi Awc©Z ÿgZv Abyhvqx | cÖKí I PjwZ cuywR F‡Yi Awc©Z ÿgZv Abyhvqx |
|  | 18| K…wl wfwËK wkí/cÖKí FY (wbR¯^ A‡\_© ¯’vwcZe¨) | 3.00/1.50 | 1.00 | 0.50 |
|  | 19| D`¨vb Dbœqb RvZxq Kg©m~Pxi AvIZvq wewfbœ D`¨vb ˆZixi FY |  |  |  |
|  | (K) †cqviv | 0.30 | 0.30 | 0.30 |
|  | 20| RvwZmsN g~jab Dbœqb Znwej (BDGbwmwWGd) Financing Cottage Industries under UNCDF assistance | 0.10 | 0.10 | 0.10 |
|  | 21| ¯§j weR‡bm dvBb¨vwÝs | 0.50 | 0.50 | 0.50 |
|  | 22| Av`k© `y» Lvgvi | 2.00/1.00 | 1.00 | 1.00 |
|  | **23| ‡¯úkvj †jvb di mvwf©m †nvìvi** | 1.00 | 1.00 | 1.00 |
|  | **24| KbRygvi †µwWU FY** | 3.00 | 3.00 | 3.00 |
|  | 25| ¯^í †gqv`x (SME PjwZ g~jab) : |  |  |  |
|  | K) †cøR | - | - | - |
|  | 1. **`vqeÜKx (nvB‡cvw\_‡Kkb I gU©‡MR Gi wecix‡Z)** | 4.00/2.00 | 1.00 | 0.50 |
|  | **26| SME gyjab FY (†gqv`x)** | 3.00/1.50 | 1.00 | 0.50 |

cÖkvmwbK ÿgZv

|  |  |  |  |
| --- | --- | --- | --- |
| µwgK bs | ÿgZv cÖ‡qv‡Mi †ÿÎ | ÿgZvcÖvß Kg©KZv© | ÿgZv cÖ‡qv‡Mi mxgv |
| 01| | **wb‡qvM** | 1. e¨e¯’vcbv cwiPvjK | Kg©KZv© I mggv‡bi, DaŸ©Zb Kg©KZv© I mggv‡bi, gyL¨ Kg©KZv© I mggv‡bi  cwiPvjK cl©‡`i Aby‡gv`bµ‡g-DaŸ©Zb gyL¨ Kg©KZv© I mggv‡bi, mnKvix gnve¨e¯’vcK I mggv‡bi Ges Dc-gnve¨e¯’vcK |
| 1. gnve¨e¯’vcK (cÖkvmb) | mKj 3q †kÖYx I 4\_© †kÖYxi Kg©Pvix |
| 02| | **¯’vqxKiY/evwl©K †eZbe„w×/‡eZbµ‡g `ÿZv avc AwZµg/PvKzixKvjxb QzwU bM`vqb** | 1. e¨e¯’vcbv cwiPvjK | mKj mnKvix gnve¨e¯’vcK, Dc-gnve¨e¯’vcK I gnve¨e¯’vcK |
| 1. gnve¨¯’vcK (cÖkvmb) | mKj g~L¨ Kg©KZv© I mggv‡bi Ges DaŸ©Zb g~L¨ Kg©KZv© I mggv‡bi Kg©KZv© |
| 1. Dc-gnve¨e¯’vcK, Kgx© e¨e¯’vcbv wefvM | DaŸ©Zb Kg©KZv© I mggv‡bi Kg©KZv© |
| 1. mswkøó mnKvix gnve¨e¯’vcK (Ke¨we) | mKj Kg©KZv© I mggv‡bi Kg©KZv© |
| 1. mswkøó DaŸ©Zb g~L¨ Kg©KZv© (Ke¨we) | cÖavb Kvhv©j‡qi mKj 3q †kÖYxi Kg©Pvix |
| 1. mswkøó g~L¨ Kg©KZv© (Ke¨we) | cÖavb Kvhv©j‡qi mKj 4\_© †kÖYxi Kg©Pvix |
| 1. Dc-gnve¨e¯’vcK, GjwcI | GjwcI‡Z Kg©iZ mKj Kg©Pvix (Kg©KZv© e¨ZxZ) |
| 1. Dc-gnve¨e¯’vcK, XvKv kvLv | XvKv kvLvq Kg©iZ mKj Kg©Pvix (Kg©KZv© e¨ZxZ) |
| 1. Aa¨ÿ, cÖwkÿY Bbw÷wUDU | cÖwkÿY Bbw÷wUD‡U Kg©iZ mKj Kg©Pvix (Kg©KZv© e¨ZxZ) |
| 1. ‡Rvbvj e¨e¯’vcK | ¯^-¯^ †Rvbvj Awdm, †Rvbvj wbixÿv Kvhv©jq Ges AvIZvaxb kvLvi mKj DcmnKvix cÖ‡KŠkjx I mggv‡bi, mKj mycvifvBRvi I mggv‡bi, wb¤œgvb mnKvix I mggv‡bi Ges mKj 4\_© †kÖYxi Kg©Pvix| |
| 1. gnve¨e¯’vcK wefvMxq Kvhv©jq | wefvMxq Kvhv©j‡q Kg©iZ mKj 3q I 4\_© †kÖYxi Kg©Pvix |
| 1. wefvMxq wbixÿv Kg©KZv | wefvMxq wbixÿv Kvhv©j‡q Kg©iZ mKj 3q I 4\_© †kÖYxi Kg©Pvix| |
| 03| | **e`jx** | 1. e¨e¯’vcbv cwiPvjK | ‡RWGI, †RWGg, Aa¨ÿ cÖwkÿY Bbw÷wUDU, Dcgnve¨e¯’vcK,GjwcI I XvKv kvLv Ges mKj GwRGg, wWwRGg I wRGg |
| 1. gnve¨e¯’vcK (cÖkvmb) | DaŸ©Zb Kg©KZv© I mggv‡bi, g~L¨ Kg©KZv© I mggv‡bi, DaŸ©Zb g~L¨ Kg©KZv© I mggv‡bi mKj Kg©KZv© (‡RWGI I †Rvbvj e¨¯’vcK e¨ZxZ) Ges AvšÍ: wefvMxq e`jx |
| 1. Dcgnve¨e¯’vcK(Ke¨we) | mKj 3q I 4\_© †kÖYxi Kg©Pvix Ges Kg©KZv© I mggv‡bi Kg©KZv© |
| 1. †Rvbvj e¨e¯’vcK | ¯^-¯^ †Rv‡bi AvIZvaxb mKj ¯Í‡ii Kg©Pvix (wbixÿv Kvhv©jqmn) Ges Kg©KZv© I mggvb| |
| 1. gnve¨e¯’vcK, wefvMxq Kvhv©jq | wefvMxq Kvhv©jq-Gi AvIZvaxb †Rvb mg~‡ni Kg©Pvix n‡Z DaŸ©Zb g~L¨ Kg©KZv© ch©šÍ Ges DaŸ©Zb g~L¨ Kg©KZv© chv©‡qi e¨e¯’vcK ch©šÍ (wefv‡Mi g‡a¨ e`jx) |
| 04| | D”PZi †¯‹j (UvBg †¯‹j) gÄywi | 1. e¨e¯’vcbv cwiPvjK | g~L¨ Kg©KZv© I mggvb, DaŸ©Zb g~L¨ Kg©KZv© I mggvb Ges mnKvix gnve¨e¯’vcK I mggv‡bi Kg©KZv© |
| 1. gnve¨e¯’vcK (cÖkvmb) | mKj Kg©KZv© I mggvb Ges DaŸ©Zb Kg©KZv© I mggvb Ges mKj 3q †kÖYxi Kg©Pvix (wefvMxq Kvhv©jq e¨ZxZ) |
| 1. gnve¨e¯’vcK (wefvMxq Kvhv©jq) | wefvMxq Kvhv©j‡q Kg©iZ mKj 3q I 4\_© †kÖYxi Kg©Pvix |
| 1. Dcgnve¨e¯’vcK (Ke¨we) | mKj 4\_© †kÖYxi Kg©Pvix (wefvMxq Kvhv©jq e¨ZxZ) |
| 05| | wm‡jKkb †MÖW | 1. e¨e¯’vcbv cwiPvjK | Kg©KZv© I mggv‡bi Kg©KZv© Ges DaŸ©Zb Kg©KZv© I mggvb |
| 1. gnve¨e¯’vcK (cÖkvmb) | mKj 3q I 4\_© †kÖYxi Kg©Pvix (wefvMxq Kvhv©jq e¨ZxZ) |
| 1. gnve¨e¯’vcK, wefvMxq Kvhv©jq | wefvMxq Kvhv©jq Kg©iZ mKj 3q I 4\_© †kÖYxi Kg©Pvix |
| 06| | **AwR©Z QzwU** | 1. e¨e¯’vcbv cwiPvjK | mKj mnKvix gnve¨e¯’vcK, Dcgnve¨e¯’vcK I gnve¨e¯’vcK |
| 1. gnve¨e¯’vcK (cÖkvmb) | g~L¨ Kg©KZv© I mggvb Ges DaŸ©Zb g~L¨ Kg©KZv© I mggvb |
| 1. Dcgnve¨e¯’vcK (Ke¨we) | mKj DaŸ©Zb Kg©KZv© I mggvb |
| 1. mswkøó mnKvix gnve¨e¯’vcK (Ke¨we) | Kg©KZv© I mggv‡bi Kg©KZv© |
| 1. mswkøó DaŸ©Zb g~L¨ Kg©KZv© (Ke¨we) | cÖavb Kvh©vj‡qi mKj 3q †kÖYxi Kg©Pvix |
| 1. mswkøó g~L¨ Kg©KZv© (Ke¨we) | cÖavb Kvhv©j‡qi mKj 4\_© †kÖYxi Kg©Pvix |
| 1. Dcgnve¨e¯’vcK, GjwcI | GjwcI‡Z Kg©iZ Kg©Pvix |
| 1. Dcgnve¨e¯’vcK, XvKv kvLv | XvKv kvLvq Kg©iZ mKj Kg©Pvix |
| 1. Aa¨ÿ, cÖwkÿb Bbw÷wUDU | cÖwkÿb Bbw÷wUD‡U Kg©iZ mKj Kg©Pvix |
| 1. ‡Rvbvj e¨e¯’vcK | ¯^-¯^ †Rvbvj Awdm, †Rvbvj wbixÿv Kvhv©jq I kvLv mg~‡ni DcmnKvix cÖ‡KŠkjx I mggv‡bi mKj mycvifvBRvi mggv‡bi Ges mKj 4\_© †kÖYxi Kg©Pvix |
| 1. gnve¨e¯’vcK, wefvMxq Kvhv©jq | wefvMxq Kvhv©j‡q Kg©iZ mKj 3q I 4\_© †kÖYxi Kg©Pvix |
| 1. wefvMxq wbixÿv Kg©KZv© | wefvMxq wbixÿv Kvhv©jq-G Kg©iZ mKj 3q I 4\_© †kÖYxi Kg©Pvix |
| 07| | **‰bwgwZ¨K QzwU** | 1. e¨e¯’vcbv cwiPvjK | mKj wRGg, mwPe, wWwRGg (GgwWÕR wfwR‡jÝ †mj), Rbms‡hvM Kg©KZv©i ˆbwgwËK QzwU e¨e¯’vcbv cwiPvj‡Ki Aby‡gv`bµ‡g mwPe gÄyi Ki‡eb| |
| 1. mswkøó gnve¨e¯’vcK | cÖavb Kvh©vj‡qi mswkøó wefv‡Mi wWwRGg, wbR `ß‡ii mKj Kg©KZv© Kg©Pvix |
| 1. gnve¨e¯’vcK (cÖkvmb) | Aa¨ÿ, cÖwkÿY Bbw÷wUDU |
| 1. Dce¨e¯’vcbv cwiPvjK | Dcgnve¨e¯’vcK (GjwcI I XvKv kvLv), AvBwW †mj cÖavb Ges wbR Kvhv©j‡qi mKj Kg©KZv©/Kg©Pvix |
| 1. Dcgnve¨e¯’vcK | wbR Kvhv©j‡qi mKj Kg©KZv©/Kg©Pvix |
| 1. wWwRGg (AvBwmwm wefvM) | wbR Kvhv©j‡qi mKj Kg©KZv©/Kg©Pvix, wefvMxq Kvhv©jq e¨ZxZ mKj †RWGI |
| 1. gnve¨e¯’vcK, wefvMxq Kvhv©jq | wbR Kvhv©j‡qi mKj Kg©KZv©/Kg©Pvix Ges †RWGgMY |
| 1. wefvMxq wbixÿv Kg©KZv© | wbR Kvhv©j‡qi mKj Kg©KZv©/Kg©Pvix Ges †RWGIMY |
| 1. Aa¨ÿ, cÖwkÿY Bbw÷wUDU | cÖwkÿY Bbw÷wUD‡Ui mKj Kg©KZv©/Kg©Pvix |
| 1. ‡Rvbvj wbixÿv Kg©KZv© | wbR Kvhv©j‡qi mKj Kg©KZv©/Kg©Pvix |
| 1. ‡Rvbvj e¨e¯’vcK | wbR Kvhv©j‡qi mKj Kg©KZv©/Kg©Pvix I †Rv‡bi mKj kvLv e¨e¯’vcK |
| 1. kvLv e¨e¯’vcK | wbR Kvhv©j‡qi mKj Kg©KZv©/Kg©Pvix |
| 08| | **M„n wbgv©Y AwMÖg** | 1. e¨e¯’vcbv cwiPvjK | mKj GwRGg I mggvb Ges mKj wWwRGg I mggvb |
| 1. gnve¨e¯’vcK (cÖkvmb) | DaŸ©Zb Kg©KZv© I mggvb, g~L¨ Kg©KZv© I mggvb, DaŸ©Zb g~L¨ Kg©KZv© I mggvb |
| 1. Dcgnve¨e¯’vcK (Ke¨we) | mKj 3q I 4\_© †kÖYxi Kg©Pvix Ges Kg©KZv© I mggvb |
| 1. Dcgnve¨e¯’vcK (Ke¨we) | AwMÖg cwi‡kv‡a eÜwK m¤úwËi `wjj †dir cÖ`vb |
| 09| | AvPiY I k„•Ljvg~jK e¨e¯’vw` MÖnY |  | AvPiY I k„•LjvRwbZ †gvKÏgvq `Û cÖ`vb KZ…©cÿ (mvgwqK eiLv¯ÍKiYmn PvKzixwewa Abyhvqx me ai‡Yi jNy `Û) |
| 1. ‡Rvbvj e¨e¯’vcK Zvi `ßi Ges wbR¯^ Awa‡ÿ‡Îi, Dc-gnve¨e¯’vcK, GjwcI, XvKv kvLv, Aa¨ÿ, cÖwkÿY Bbw÷wUDU Ges gnve¨e¯’vcK, wefvMxq Kvh©vjq ¯^-¯^ `ßi | mKj 3q I 4\_© †kÖYxi Kg©Pvix| |
| 1. Dc-gnve¨e¯’vcK, gvbe m¤ú` Dbœqb wefvM | ‡Rvbvj wbixÿv Kvhv©jq I cÖavb Kvhv©j‡q Kg©iZ mKj 3q I 4\_© †kÖYxi Kg©Pvix| |
| 1. gnve¨e¯’vcK (cÖkvmb) | e¨vs‡K Kg©iZ Kg©KZv© I mggv‡bi Ges DaŸ©Zb Kg©KZv© I mggv‡bi, g~L¨ Kg©KZv© I mggv‡bi| |
| 1. e¨e¯’cbv cwiPvjK | e¨vs‡K Kg©iZ mKj DaŸ©Zb g~L¨ Kg©KZv© I mggv‡bi n‡Z Dc-gnve¨e¯’vcK I mggv‡bi Kg©KZv©| |
| 1. miKv‡ii Aby‡gv`bµ‡g cwiPvjK cl©`| | gnve¨e¯’vcK |
| ¸iæ`‡Ûi †ÿ‡Î mswkøó Kg©KZv©/Kg©Pvixi wb‡qvMKvix KZ©„cÿ `Û cÖ`vbKvix Dchy³ KZ©„cÿ we‡ewPZ n‡eb| | |
| 10| | AemiMÖnYKvjxb QzwU bM`vqb/ fwel¨ Znwej/ Avby‡ZvwlK/‡cbkb gÄyix | e¨e¯’vcbv cwiPvjK | DaŸ©Zb g~L¨ Kg©KZv©, mnKvix gnve¨e¯’vcK, Dc-gnve¨e¯’vcK I gnve¨e¯’vcK |
| gnve¨e¯’vcK (cÖkvmb) | Kg©KZv© I mggvb, DaŸ©Zb Kg©KZv© I mggvb Ges g~L¨ Kg©KZv© I mggvb| |
| Dc-gnve¨e¯’vcK, gvbe m¤ú` Dbœqb wefvM | 3q I 4\_© †kÖYxi Kg©Pvix| |
| 11| | c`Z¨vMcÎ MÖnY | gš¿bvj‡qi Aby‡gv`bµ‡g cwiPvjK cl©` | gnve¨e¯’vcK |
| e¨e¯’vcbv cwiPvjK | mKj †MÖ‡Wi Kg©KZ©v (gnve¨e¯’vcK e¨ZxZ) |
| gnve¨e¯’vcK (cÖkvmb) | 3q †kÖYxi Kg©Pvix |
| Dc-gnve¨e¯’vcK, Kgx©e¨e¯’vcbv wefvM | 4\_© †kÖYxi Kg©Pvix |
| 12| | wfbœ ms¯’vq PvKzixi Av‡e`b †cÖiY | e¨e¯’cbv cwiPvjK | mKj ¯Í‡ii Kg©KZv© |
| gnve¨e¯’vcK (cÖkvmb) | 3q †kÖYxi Kg©Pvix |
| Dc-gnve¨e¯’vcK, Kgx©e¨e¯’vcbv wefvM | 4\_© †kÖYxi Kg©Pvix |
| 13| | evwl©K †Mvcbxq cÖwZ‡e`‡bi weiæc gšÍe¨ we‡gvPb | e¨e¯’vcbv cwiPvjK | mKj ¯Í‡ii Kg©KZv© |
|  |  | gnve¨e¯’vcK (cÖkvmb) | Kg©Pvix |
| 14| | ‡gvUi mvB‡Kj µq FY/ AwMÖg cÖ`vb | Dc-gnve¨e¯’vcK, Kgx©e¨e¯’vcbv wefvM | e¨vs‡K Kg©iZ mKj ¯Í‡ii Kg©KZv©/Kg©Pvix |
| 15| | g„Zz¨ cieZx© Aby`vb | e¨e¯’vcbv cwiPvjK | g~L¨ Kg©KZv© I mggvb Ges Z`yaŸ© mKj Kg©KZv© |
| gnve¨e¯’vcK (cÖkvmb) | Kg©KZv© I mggvb Ges DaŸ©Zb Kg©KZv© I mggvb |
| Dc-gnve¨e¯’vcK, gvbe m¤ú` Dbœqb wefvM | 3q I 4\_© †kÖYxi Kg©Pvix |
| 16| | e`vb¨ Znwej Aby`vb | e`vb¨ Znwej Uªvwó †evW© GKKfv‡e e`vb¨ Znwe‡ji Aby‡gv`b Ki‡eb| G‡ÿ‡Î Avjv`vfv‡e †Kvb cÖkvmwbK Aby‡gv`b MÖnY Ki‡Z n‡ebv| | |
| 17| | fwel¨ Znwe‡ji PzovšÍ wb®úwË | Dc-gnve¨e¯’vcK, gvbem¤ú` Dbœqb wefvM | 3q I 4\_© †kÖYxi Kg©Pvix |
| gnve¨e¯’vcK (cÖkvmb) | Kg©KZv© I mggv‡bi n‡Z g~L¨ Kg©KZv© I mggvb |
| e¨e¯’vcbv cwiPvjK | DaŸ©Zb g~L¨ Kg©KZv© I mggv‡bi n‡Z Z`ya© |

**=0=**

**n¯ÍvšÍi‡hvM¨ `wjj AvBb-1881**

**iYwRr Kzgvi †mb**

**Abyl` m`m¨**

* **n¯ÍvšÍi‡hvM¨ `wjj (Negotiable Instrument) t** ó¨v¤ú AvB‡bi fvl¨ †gvZv‡eK Bb÷ªy‡g›U ej‡Z Giæc cÖ‡Z¨KwU `wjj‡K eySvq hvi Øviv †Kvb AwaKvi ev `vq‡`bv m„ó, n¯ÍvšÍwiZ, mxwgZ, cÖmvwiZ, wejyß A\_ev wjwce× nq A\_ev Abyiæc A\_© ev Zvrch© enb K‡i e‡j we‡ewPZ nq| wKšÍy n¯ÍvšÍi‡hvM¨ `wjj AvB‡bi 13(1) avivi eY©bv †gvZv‡eK A½xKvi cÎ,wewbgq wej Ges †PK- †K n¯ÍvšÍi‡hvM¨ `wjj ejv nq| ejv hvq, evwYwR¨K I Avw\_©K †jb‡`‡b A\_© bq A\_P kZ© mv‡cÿ A\_© wn‡m‡e MÖnY‡hvM¨ wjwLZ `wjj‡K n¯ÍvšÍi‡hvM¨ `wjj bv‡g AwfwnZ Kiv nq|
* **n¯ÍvšÍi‡hvM¨ `wjj 3 (wZb) cÖKvi| h\_v t**
  + A½xKvi cÎ (Demand Promisory Note)
  + wewbgq wej (Bill of Exchange)
  + ‡PK(Cheque)
* **n¯ÍvšÍi‡hvM¨ `wj‡ji kZ©vejx t**
  + wjwLZ Ges Av‡`óv/cÖ¯‘ZKvix (Drawer/maker) KZ©„K ¯^vÿwiZ n‡Z n‡e|
  + wbw`©ó cwigvY A‡\_©i D‡jøL \_vK‡e-hv fwel¨‡Z †Kvb wbw`©ó Zvwi‡L ev fwel¨‡Z wba©viY‡hvM¨ Zvwi‡L cwi‡kva Kivi kZ©nxb Av‡`k m¤^wjZ n‡e|
  + DwjøwLZ cwigvY A\_© wbw`©ó e¨w³ ev evnK‡K cÖ`v‡bi Av‡`k \_vK‡e|
* **n¯ÍvšÍi‡hvM¨ `wj‡ji ˆewkó¨ t**
  + GB `wjj †Kvb e¨w³‡K cÖ`vb/Aby‡gv`bmn cÖ`vb Ki‡j mswkøó MÖnxZv/aviK Dnvi AvBb wm× gvwjK n‡eb|
  + c~e©eZ©x avi‡Ki gvwjKvbv ÎæwUc~Y© \_vK‡jI hw` Dnv g~‡j¨i wewbg‡q Ges mij wek¦v‡m M„nxZ nq Z‡e eZ©gvb avi‡Ki gvwjKvbv ÿzbœ n‡e bv Ges GRb¨ eZ©gvb/cÖK…Z aviK h\_vmg‡q Dnvi g~j¨ bv †c‡j †Kvbiƒc †bvwUk QvovB c~e©eZ©x avi‡Ki bv‡g A\_ev mswkøó †`bv`v‡ii bv‡g gvgjv `v‡qi Ki‡Z cvi‡eb|
  + bM` UvKvi wewbgqg~j¨ we‡ePbvq D³ `wjj mg~n n¯ÍvšÍwiZ nq|
* **A½xKvi cÎ t**
  + wbw`©ó cwigvY A\_© cÖ`v‡bi kZ©nxb cÖwZÁv|
  + wbw`©ó Zvwi‡L evnK/wbw`©ó e¨w³ ev cÖwZôvb‡K A\_© cÖ`v‡bi A½xKvi|
* **wewbgq wej t**
  + wjwLZ, ¯^vÿwiZ I kZ©nxb Av‡`k cÎ|
  + wbw`©ó cwigvY A\_© †Kvb wbw`©ó e¨w³‡K/Avw`ó e¨w³‡K PvwnevgvÎ wbw`©ó mg‡q cÖ`v‡bi wb‡`©k|
  + wewbgq we‡j cÖ¯‘ZKvix, ¯^xK…wZ`vbKvix I A\_© MÖnYKvix \_vK‡e|
* **‡PK t**
  + A\_© cÖ`v‡bi kZ©nxb, wjwLZ I AvgvbZKvix KZ©„K ¯^vÿwiZ Ges wbw`©ó ZvwiL hy³ Av‡`k|
  + wbw`©ó cwigvY A\_© wbw`©ó e¨w³/cÖwZôvb‡K PvwnevgvÎ cÖ‡`q|
  + e¨vs‡Ki cÖwZ A\_© cÖ`v‡bi Av‡`k|
* **‡P‡Ki cÿMY t**
  + AvgvbZ wnmveavix/Av‡`óv (Drawer)
  + ‡h e¨vs‡Ki Dci †PK Bmy¨ Kiv nq/e¨vsKvi (Drawee)
  + hvi AbyKz‡j †PK cÖ`vb Kiv nq/cÖvcK (Payee)
* **evnK †PK t**
  + ‡h †P‡K cÖvc‡Ki bv‡gi wba©vwiZ ¯’v‡b †Kvb bvg wjLv \_v‡K ev \_v‡K bv ev ÒevnKÓ-‡K kãwU wjLv \_v‡K|
  + Giƒc †PK enbKvix‡K e¨vsK UvKv cÖ`vb Ki‡Z eva¨ \_v‡K|
  + ‡KejgvÎ nvZ e`‡ji gva¨‡g evnK †P‡Ki ¯^Ë¡ n¯ÍvšÍwiZ nq| †P‡Ki Aci c„ôvq †Kvb Aby‡gv`b cÖ‡qvRb nq bv|
* **Av‡`k †PK t**
  + cÖvc‡Ki bv‡gi wbw`©ó ¯’v‡b cÖvc‡Ki bvg wj‡L bv‡gi †k‡l A\_ev Av`kvbymv‡i K\_vwU wjLv \_v‡K|
  + Av‡`k †P‡Ki A\_© e¨vsK mswkøó cÖvcK‡K cÖ`vb Ki‡Z eva¨ \_v‡K|
  + Av‡`k †P‡Ki cÖvcK/aviK Dnvi ¯^Ë¡ Aby‡gv`‡bi gva¨‡g n¯ÍvšÍi Ki‡Z cv‡ib| †m‡ÿ‡Î cÖvc‡Ki D³ wb‡`©wkZ e¨w³‡K e¨vsK Zvi h\_vh\_ cwiwPwZ wbwðZ n‡q UvKv cÖ`vb Ki‡e|
* **‡Lvjv †PK t**
  + ‡Lvjv †P‡K †Kvb `vM KvUv \_v‡K bv| †Lvjv †P‡Ki UvKv K¨vk KvD›Uv‡i cwi‡kva‡hvM¨|
* **‡cvó †W‡UW †PK t**
  + ‡cvó †W‡UW †P‡K fwel¨‡Zi ZvwiL D‡jøL \_v‡K| DwjøwLZ Zvwi‡Li c~‡e© †P‡Ki A\_© cÖ`vb Ki‡Z e¨vsK eva¨ bq|
  + ‡cvó †W‡UW †P‡Ki wba©vwiZ Zvwi‡Li c~‡e© UvKv cÖ`v‡bi Kvi‡Y MÖvnK ÿwZMÖ¯’ n‡j e¨vsK m¤ú~Y©fv‡e `vqx n‡e|
* **Gw›U‡W‡UW †PK t**
  + e¨vs‡K †h Zvwi‡L †PK Dc¯’vcb Kiv nq Zvi c~‡e©i ZvwiL †`qv \_v‡K| G ai‡Yi †P‡Ki A\_© wewa †gvZv‡eK e¨vsK cÖ`vb K‡i|
* **‡ój †PK t**
  + ‡PK Bmy¨i ZvwiL n‡Z 6 (Qq) gv‡mi g‡a¨ Zv e¨vs‡K Dc¯’vcb Kiv bv n‡j †PKwU †ój/evmx n‡q‡Q e‡j MY¨ n‡e| Qq gvm †gqv‡`vËxY© nIqv †P‡Ki A\_© e¨vsK cÖ`vb Ki‡Z eva¨ bq|
  + Z‡e Av‡`óv hw` ZvwiL cwieZ©b K‡i h\_vh\_fv‡e ¯^vÿi K‡i †`q Z‡e e¨vsK Dnvi A\_© cÖ`vb Ki‡Z cvi‡e|
* **‡P‡Ki e¯‘MZ cwieZ©b t**
  + ‡P‡Ki ZvwiL, UvKvi cwigvb, cÖvc‡Ki bvg, `vM KvUvi cwieZ©b Ges ÒAW©viÓ Gi ¯’‡j Ò‡eqviviÓ A\_ev Ò‡eqviviÓ Gi ¯’‡j ÒAW©viÓ Gi cÖwZ¯’vcb|
  + ‡KejgvÎ †P‡Ki cÖ¯‘ZKvix/Av‡`óv G ai‡Yi e¯‘MZ cwieZ©‡bi (Material Alteration) ÿgZv iv‡L| Z‡e cwieZ©‡bi †ÿ‡Î Av‡`óvi ¯úó I ˆea ¯^vÿi (bgybv ¯^vÿi) \_vK‡Z n‡e|
  + Av‡`óv e¨ZxZ Ab¨ †Kvb aviK/cÖvcK/evnK †P‡Ki †Kvb ¸iæZ¡c~Y© cwieZ©b Ki‡j e¨vsK †P‡Ki UvKv cÖ`vb Ki‡Z eva¨ bq|
  + Z‡e hw` †Kvb cwieZ©b Av‡`óvi Av‡`k‡K cÖfvweZ bv K‡i †hgb t †Lvjv †P‡K `vM KvUv, mvaviY `vM KvUv‡K we‡kl `vM KvUvq iƒcvšÍi, Ò‡eqviviÓ †PK‡K ÒAW©viÓ †P‡K cwieZ©b, duvKv Aby‡gv`b‡K c~Y© Aby‡gv`b Kiv nq †m‡ÿ‡Î Zv ¸iæZ¡c~Y© cwieZ©b wnmv‡e we‡ewPZ nq bv|
* **‡P‡Ki UvKv Av`vb-cÖ`vbKvix e¨vsKv‡ii `vwqZ¡ t**
  + e¨vsKvi MÖvn‡Ki ¯^v\_© msiÿY Ki‡e|
  + hyw³hy³ ev AvBb msMZ †Kvb KviY e¨ZxZ †P‡Ki UvKv cÖ`vb bv Ki‡j MÖvn‡Ki D™¢~Z ÿwZi Rb¨ e¨vsKvi m¤ú~Y©fv‡e `vqx n‡e|
  + ‡P‡Ki UvKv cÖ`v‡bi †ÿ‡Î we‡kl jÿbxq welq mg~n t
    - Av‡`óvi wnmv‡e cÖ‡qvRbxq cwigvY DØ„Ë w¯’wZ \_vK‡Z n‡e|
    - e¨vswKs †jb‡`‡bi mg‡q †PK Dc¯’vwcZ n‡Z n‡e|
    - ‡cvó †W‡UW ev †ój †P‡Ki A\_© cÖ`vb Kiv hv‡e bv|
    - Av‡`óv RxweZ Av‡Qb|
    - w¯’wZ wj‡qb bvB|
    - Av‡`óv †`Dwjqv ev cvMj nqwb|
    - ¸iæZ¡c~Y© cwieZ©b Av‡`óv KZ©„K h\_vh\_fv‡e cÖZ¨vwqZ n‡q‡Q|
    - UvKvi cwigv‡Y As‡K I K\_vq †Kvb wfbœZv †bB|
    - ‡PK Dc¯’vcKB cÖK…Z cÖvcK|
    - Av‡`óv KZ©„K A\_© cÖ`vb e‡Üi †Kvb wb‡`©k cÖ`vb Kiv nqwb|
  + Av`vqKvix e¨vsKvi MÖvn‡Ki c‡ÿ Avw`ó e¨vsK n‡Z †P‡Ki UvKv msMÖn K‡i \_v‡K| D³ MÖvnK f~qv n‡j ev †Kvb RvwjqvwZ msNwUZ n‡j Av`vqKvix e¨vsKvi `vqx n‡e|
  + Av`v‡qi Rb¨ M„nxZ †PK h\_vmg‡q Avw`ó e¨vs‡K Dc¯’vcb bv Kivi Kvi‡Y Dnv †ój ev evwm n‡j †m‡ÿ‡Î Av`vqKvix e¨vsKvi MÖvn‡Ki ÿwZi Rb¨ `vqx n‡e Ges mgy`q ÿwZ c~iY w`‡Z eva¨ \_vK‡e|
* **`vM KvUv †PK t**
  + ‡Kvb evnK ev Av‡`k †P‡Ki evg cÖv‡šÍi Dcwifv‡M `yÕwU mgvšÍivj †iLv AvovAvwofv‡e †U‡b D³ †iLv Ø‡qi g‡a¨ wKQz wj‡L ev bv wj‡L duvKv ivLv n‡j D³ †PK‡K `vMKvUv ev †iLvswKZ †PK ejv nq| G ai‡Yi †P‡Ki UvKv †KejgvÎ wnmv‡ei gva¨‡g cÖ‡`q|
  + mgvšÍivj †iLvØ‡qi g‡a¨ mvaviYZt “& Co.”, “Company”, “A/C Payee Only”, “Not Negotiable”ev Ab¨ †Kvb e¨vs‡Ki bvg wjLv nq|
* **mvaviY `vMKvUv †PK t**

mvaviYZ `vMKvUv †P‡K `yÕwU mgvšÍivj †iLv AvovAvwofv‡e †U‡b †`qv nq| D³ mgvšÍivj †iLvi g‡a¨ †Kvb kã wjLv \_v‡K ev bvI \_vK‡Z cv‡i| Giƒc †PK cÖvcK wbR bvgxq GKvD‡›U ev cwiwPZ R‡bi GKvD‡›U Rgv w`‡q Avw`ó e¨vsK n‡Z UvKv D‡Ëvjb Ki‡Z cv‡i| †h †Kvb e¨vs‡Ki gva¨‡g Giƒc †P‡Ki UvKv cwi‡kva‡hvM¨ Ges ¯^Ë¡vc©‡bi gva¨‡g n¯ÍvšÍi‡hvM¨|

* **we‡kl `vMKvUv †PK t**
  + ‡Kvb †P‡Ki evg †KvYvq `yÕwU mgvšÍivj †iLvi g‡a¨ †Kvb e¨vs‡Ki bvg wjLv \_vK‡j Zv‡K we‡kl `vMKvUv †PK e‡j| G‡ÿ‡Î mgšÍivj †iLv `yÕwU Acwinvh© bq Z‡e e¨vs‡Ki bvg D‡jøL Acwinvh©|
* A/C Payee Only wjLv †P‡Ki A\_© cÖvc‡Ki wnmv‡e Rgv Kivi gva¨‡gB cwi‡kva Kiv hvq|
* Not Negotiable–Ôn¯ÍvšÍi‡hvM¨ bqÕ †jLv hy³ †P‡Ki n¯ÍvšÍi‡hvM¨Zv bó nq bv| wKš‘ n¯ÍvšÍi‡hvM¨ `wjj wnmv‡e †PK †h mKj we‡kl myweav †fvM K‡i Zv bó nq| G‡ÿ‡Î †PK n¯ÍvšÍiKvixi ¯^Ë¡ ÎæwUc~Y© n‡j cieZ©x avi‡Ki ¯^Ë¡I ÎæwUc~Y© e‡j MY¨ n‡e| ÔDchy³ g~‡j¨ Ges mij wek¦v‡m MÖnY K‡i‡QbÕ G `vwe‡Z n¯ÍvšÍi MÖnxZv Ôh\_v mg‡q aviKÕ Gi AwaKvi AR©b K‡ib bv| G Kvi‡Y Giƒc †PK MÖn‡Yi mgq †P‡Ki n¯ÍvšÍi MÖnxZv‡K mZK©Zvi mv‡\_ †P‡Ki Dci n¯ÍvšÍiKvixi ˆea ¯^Ë¡ Av‡Q wKbv Zv hvPvB Ki‡Z n‡e|
* **`vM KvUv †P‡Ki myweav t**
  + e„nr As‡Ki †jb‡`b ev A\_© cÖ`v‡b †Kvb SuywK/fq \_v‡K bv|
  + RvwjqvwZ cÖwZ‡iva Kiv hvq, †PK nvwi‡q †M‡jI cÖvcK ÿwZMÖ¯’ nq bv|
  + ‡`bv cwi‡kv‡ai e¨cv‡i †PK `vZv wbwðZ \_v‡K|
  + e¨vsK wbwð‡šÍ A\_© cwi‡kva Ki‡Z cv‡i|
* **‡PK cÖZ¨vL¨vZ nevi kvw¯Í t**
* e¨vsK GKvD‡›U Ach©vß w¯’wZ \_vKvi Kvi‡Y †PK cÖZ¨vL¨vZ n‡j n¯ÍvšÍi‡hvM¨ `wjj AvBb-1881 Gi 138 aviv Abyhvqx †PK Bmy¨Kvixi AbwaK GK eQ‡ii Kviv`Û Ges/wKsev †P‡K ewY©Z A‡\_©i 3 ¸Y ch©šÍ Rwigvbvi weavb i‡q‡Q|

‡PK cÖZ¨vL¨vZ nevi 30 w`‡bi g‡a¨ †P‡Ki AvBbvbyM cÖvcK KZ©„K †PK Bmy¨Kvixi eive‡i UvKv cwi‡kv‡ai wjwLZ `vexbvgv †ck Ki‡Z n‡e (2006 mv‡ji ms‡kvabx †gvZv‡eK)|

* + `vexbvgv cvIqvi 30 w`‡bi g‡a¨ †PK Bmy¨Kvix †P‡K ewY©Z A\_© cwi‡kva bv Ki‡j Dnv kvw¯Í‡hvM¨ Aciva wnmv‡e MY¨ n‡e (2006 mv‡ji ms‡kvabx †gvZv‡eK)|
  + Abyiƒc Aciva msNwUZ nIqv A\_©vr kvw¯Í‡hvM¨ Aciva wnmv‡e MY¨ nevi ZvwiL n‡Z 30 w`‡bi g‡a¨ †P‡Ki AvBbwm× cÖvcK KZ©„K Dchy³ Av`vj‡Z gvgjv `v‡qi Ki‡Z n‡e|
  + D‡jøL¨, †Kvb †Kv¤úvbx KZ©„K G ai‡Yi Aciva msNwUZ n‡j ‡Kv¤úvbxi m‡½ Aciva msNU‡bi mgq `vwqZ¡ cvjbKvix e¨w³I Abyiæc Aciv‡ai `v‡q Awfhy³ e‡j MY¨ n‡e| G ai‡Yi Aciva `vwqZ¡cvjbKvix cwiPvjK, e¨e¯’vcK Ges mwPe ev Ab¨‡Kvb e¨w³i ÁvZmv‡i Ges m¤§wZµ‡g msNwUZ n‡q‡Q cÖgvwYZ n‡j ZvivI Awfhy³ wn‡m‡e MY¨ n‡eb Ges Zv‡`i weiæ‡× kvw¯Í Av‡ivc‡hvM¨ n‡e|
* **Av`vj‡Zi Av‡`‡ki weiæ‡× Avcxj msµvšÍ weavbt** Ô†KvW Ae wµwgbvj cÖwmwRDi 1898 G hv wKQzB D‡jøL \_vKyK bv †Kb †PK cÖZ¨vL¨v‡bi ‡gvKÏgvq cÖZ¨vL¨vZ †P‡Ki g~‡j¨i b~¨bZg 15% Gi mgcwigvY A\_© cÖvcK‡K cwi‡kva bv Kiv n‡jv Av`vjZ KZ©„K Av‡ivwcZ `‡Ûi weiæ‡× †Kvb Avcxj Av‡e`b Kiv hv‡e bv|

**=0=**

**Gb‡Wvm©‡g›U I µwms Ges †PK Kv‡jKkb c×wZ**

iYwRr Kzgvi ‡mb

Abyl` m`m¨

**Gb‡Wvm©‡g›U(Aby‡gv`b/¯^Z¡všÍi)**

mvaviYZt †Kvb Bbóªy‡g›U ev `wj‡ji g~j¨ ev ¯^Z¡ n¯ÍvšÍ‡ii D‡Ï‡k¨ Bbóªy‡g›U ev `wj‡ji c„ô‡`‡k †Kvb wb‡`©kbvmn ev wb‡`©kbv e¨wZZ payee KZ…©K ¯^v¶i Kiv‡K Gb‡Wvm©‡g›U/Aby‡gv`b (c„ôvsKb) ejv nq| Gb‡Wvm©‡g‡›Ui †¶‡Î Bbóª„‡g‡›Ui c„ô‡`‡k ch©vß ¯’vb bv \_vK‡j cÖ‡qvR‡b AwZwi³ c„ôv ms‡hvRbx wnmv‡e e¨envi Kiv nq hv‡K cy”Q ev GjÄx/Gj½x ejv nq|

Gb‡Wvm©‡g‡›Ui ‡¶‡Î whwb ¯^Z¡ n¯ÍvšÍi K‡ib Zv‡K Gb‡Wvmv©i Ges hvi AbyK~‡j ¯^Z¡ n¯ÍvšÍi Kiv nq Zv‡K Gb‡Wvm©x ejv nq|evnK †P‡K ¯^Z¡ n¯ÍvšÍ‡ii †¶‡Î Gb‡Wvm©‡g›U cÖ‡qvRb nq bv Z‡e Avw`ó †P‡Ki ¯^Z¡ n¯ÍvšÍ‡ii †¶‡Î Gb‡Wvm©‡g›U cª‡qvRb nq|

**D`vniY t** g‡b Kiv hvK Rbve Avãyj gwZb Rbve Avãyj gv‡jK Gi AbyK~‡j GKwU AWv©i †PK Bmy¨ Ki‡jb| GLv‡b Avãyj gv‡jK payee (cÖvcK)| G¶‡Y hw` Avãyj gv‡jK D³ Bbóªy‡g‡›Ui ¯^Z¡ wg. AvwRR‡K n¯ÍvšÍi Ki‡Z Pvb Z‡e wZwb †P‡Ki Aci c„ôvq wg. AvwRR‡K Gb‡Wvm© K‡i ¯^v¶i Ki‡eb| GLv‡b Avãyj gv‡jK Gb‡Wvm©vi Ges wg. AvwRR Gb‡Wvmx© n‡eb|



**bgybvÑ**

Pay to Mr. Aziz or order

Abdul Malek

GKwU †eqvivi ev evnK ‡PK ïaygvÎ cÖZ¨vc©‡bi gva¨‡gB n¯ÍvšÍi Kiv hvq wKš‘ GKwU Avw`ó †PK n¯ÍvšÍi Ki‡Z n‡j Gb‡Wvm©‡g›Umn cÖZ¨vc©‡bi gva¨‡g n¯ÍvšÍi Ki‡Z nq|

‰ea/h\_vh\_ Aby‡gv`‡bi kZ©mg~n t-

1. Aby‡gv`b Aek¨B wjwLZ wb‡`©kbv ev Av‡`k n‡e Ges Aby‡gv`bKvix (Gb‡Wvm©vi) KZ„K ¯^v¶wiZ n‡Z n‡e|
2. Aby‡gv`b c~Y© g~j¨ÁvcK n‡e |
3. `yB ev Z‡ZvwaK payee Gi †¶‡Î GKRbgvÎ e¨w³ ¶gZvcÖvß bv nIqv ch©šÍ mswkøó mKj‡KB Aby‡gv`bKvix/Gb‡Wvm©vi wn‡m‡e ¯^v¶i Ki‡Z n‡e|
4. Gb‡Wvm©‡g›U eøvsK, †®úkvj A\_ev kZ©hy³ n‡Z cv‡i|
5. †P‡K †cqx ev Gb‡Wvm©xi †hgb eY©Yv \_vK‡e (bv‡gi evbv‡b fyj \_vK‡jI) Gb‡Wvm©‡g‡›Ui †¶‡Î Abyiæcfv‡eB ¯^v¶i Ki‡Z n‡e; Z‡e Dchy³ g‡b Ki‡j mwVK ¯^v¶i ev bvg AwZwi³ wn‡m‡e eªv‡K‡U D‡jøL Kiv †h‡Z cv‡i|

wewfbœ ai‡Yi Gb‡Wvm©‡g›U t-

1. eøvsK ev †Rbv‡ij Gb‡Wvm©‡g›U
2. †®úkvj Gb‡Wvm©‡g›U
3. kZ©hy³ Gb‡Wvm©‡g›U
4. mxwgZ ev †iwóªK&wUf Gb‡Wvm©‡g›U|

**K) eøvsK/†Rbv‡ij Gb‡Wvm©‡g›U t-**

hLb cÖvcK ev Gb‡Wvm©vi KviI bvg D‡jøL bv K‡i A\_ev †P‡Ki g~j¨ cÖ`v‡bi wel‡q †Kvb wb‡`©kbv cÖ`vb bv K‡i †P‡Ki Aci cvZvq ïay ¯^v¶i K‡ib ZLb Zv‡K eøvsK (Blank) ev ‡Rbv‡ij Gb‡Wvm©‡g›U ejv nq|

**D`vniY t** wg. ingvb †gv. dRjyi ingv‡bi AbyK~‡j GKwU †PK Bmy¨ Ki‡jb| GLv‡b dRjyi ingvb cÖvcK| wZwb hw` ‡P‡Ki Aci cvZvq ïay mwn K‡ib Z‡e Zv eøvsK ev †Rbv‡ij Gb‡Wvm©‡g›U n‡e|

bgybvt

†gv. dRjyi ingvb

L) ‡®úkvj Gb‡Wvm©‡g›U t-

hLb cÖvcK ev Gb‡Wvm©vi Gb‡Wvm©‡g‡›Ui †¶‡Î †Kvb e¨w³‡K A\_ev e¨w³i Avw`ó e¨w³‡K †P‡Ki g~j¨ cÖ`v‡bi wb‡`©kbv cÖ`vb K‡i †P‡Ki Aci cvZvq ¯^v¶i K‡ib ZLb Zv Full/Special Gb‡Wvm©‡g›U|

bgybvt

Pay to Mr.Haque or order

†gv. dRjyi ingvb

\*\* Gb‡Wvm©‡g‡›Ui ¯^v¶‡ii Ic‡ii As‡k †P‡Ki aviK †h ‡Kvb e¨w³i bvg wj‡L Blank endorsement †K Full/Special Gb‡Wvm©‡g›U G iæcvšÍi Ki‡Z cv‡ib|

M) kZ©hy³ Gb‡Wvm©‡g›U t-

hLb kZ© Av‡ivc K‡i Gb‡Wvm©‡g›U Kiv nq ZLb Zv‡K kZ©hy³ ev Conditional Gb‡Wvm©‡g›U ejv nq|

bgybvt

Pay to Mr.K. Ahmed after the arrival of S.S. Banglar Doot at Mongla Port.

M.Rahman

N) mxwgZ ev Restrictive Gb‡Wvm©‡g›U t-

cieZx© n¯ÍvšÍ‡ii my‡hvM bv ‡i‡L hLb †Kvb †PK Gb‡Wvm© Kiv nq ZLb Zv‡K mxwgZ ev Restrictive Gb‡Wvm©‡g›U e‡j|

bgybvt

Pay to Mr.Azad only

M.Rahman

Gb‡Wvm©‡g‡›Ui mvaviY wbqgvejx t-

1) Gb‡Wvm©‡g‡›Ui †¶‡Î †P‡K †cqx ev Gb‡Wvmx©i †hgb eY©bv \_vK‡e †Zgb /Abyiƒc eY©bvmn †cqx/Gb‡Wvmx© Zvi bvg ¯^v¶i Ki‡eb Ab¨\_vq Gb‡Wvm©‡g›U AwbqwgZ we‡ewPZ n‡e| bv‡gi evbv‡b fyj \_vK‡jI Abyiƒc (fyj evbvbhy³) ¯^v¶i K‡i eªv‡K‡U ï×wU D‡jøL Ki‡Z cv‡ib|

‡hgbt

Payee Correct endorsement

Nur Islam Nur Islam (Noor Islam)

2) Awkw¶Z e¨w³ KZ„©K evg e„×vs¸wji Qvc w`‡q Gb‡Wvm© Kivi ‡¶‡Î GKRb wkw¶Z e¨w³ Øviv c~Y©bvg wVKvbv mn mbv³ Ki‡Z n‡e|

1. weevwnZv gwnjv‡`i †¶‡Î cÖK…Z bv‡g Gb‡Wvm© K‡i eªv‡K‡U Payee wnmv‡e ewY©Z bvg wjL‡Z n‡e|

‡hgbt

Payee Correct endorsement

wg‡mm ingvb iæwebv (wg‡mm ingvb)

1. Payee Gi bvg eY©bvg~jK \_vK‡j msw¶ß bvg Ges msw¶ß bvg \_vK‡j eY©bvg~jK wjLv hv‡e bv|

‡hgbt

Payee Correct endorsement

‡iRvDj Kwig, Gg.G †iRvDj Kwig, Gg.G

G.we. wmwÏKx G.we.wmwÏKx

5) †mŠRb¨g~jK Dcvwa †hgbÑwg. wg‡mm. evey BZ¨vw` D‡jø‡Li cÖ‡qvRb bvB|

‡hgbt

Payee Correct endorsement

wg. j~rdi ingvb j~rdi ingvb

Z‡e Payee Gi courtesy title eY©bvg~jK n‡j Zv wjLv hv‡e|

‡hgbt

Payee Correct endorsement

Prof. Rezaul karim Prof. Rezaul Karim

6) e¨emvqx cÖwZôvb, Askx`vix Kvievix cÖwZôvb ev miKvix/¯^vqZ¡kvwmZ cÖwZôv‡bi †PK Gb‡Wvm©‡g‡›Ui †¶‡Î cÖwZôv‡bi c‡¶ c`ex D‡jøL K‡i Gb‡Wvm©‡g›U Ki‡Z nq|

‡hgbt

Payee Correct endorsement

‡gmvm© mvnv eªv`vm© †gmvm© mvnv eªv`v‡m©i c‡¶-

¯^cb Kzgvi mvnv

†cÖvcÖvBUvi

‡gŠmygx †Rbv‡ij †óvi †gŠmygx †Rbv‡ij †óvi Gi c‡¶-

Avkivd Avjx

g¨v‡bRvi

BóvY© widvBbvix †Kvs wjt BóvY© widvBbvix †Kvs wjt Gi c‡¶Ñ

†mvenvb miKvi

†Rbv‡ij g¨v‡bRvi

ivRkvnx wmwU K‡c©v‡ikb ivRkvnx wmwU K‡c©v‡ik‡bi c‡¶Ñ

...........................(bvg)

†gqi

**†P‡Ki µwms ev `vMKvUv**

µwms †Kvb †P‡Ki evg †Kvbvq †Kvb wKQz wj‡L ev bv wj‡L AvovAvwofv‡e mgvšÍivj 2wU †iLv Uvbv n‡j Zv‡K µwms e‡j| µwms Gi †¶‡Î AvovAvwo 2wU mgvšÍivj †iLv QvovI †h kã¸‡jv wjLv nq †m¸‡jv n‡jv- A/c payee only, And company, Not negotiable, Not transferableBZ¨vw`|evnK †PK Ges Avw`ó ‡PK Dfq †PKB µm Kiv †h‡Z cv‡i|

µwms 2 cÖKvi- K) mvaviY µwms (General crossing)

L) we‡kl µwms (Special crossing)

**K) mvaviY µwms (General crossing)** tÑ hLb ‡Kvb †P‡Ki †Kvbvq AvovAvwofv‡e 2wU mgvšÍivj †iLv Uvbv nq A\_ev †iLv †U‡b Zvi g‡a¨A/c payee only, And company, Not negotiable ,Not transferableBZ¨vw` wjLv nq ZLb Zv‡K mvaviY µwms (General crossing) e‡j|

bgybvt



Untitled

1. 2. 3. 4.

**L) we‡kl µwms (Special crossing)**t- hLb †Kvb †P‡K ïay †Kvb wbw`©ó e¨vs‡Ki bvg wjLv nq A\_evAvovAvwo 2wU mgvšÍivj `v‡Mi g‡a¨ A/c payee only, And company, Not negotiable, Not transferable BZ¨vw` kã¸‡jvi m‡½ wbw`©ó e¨vs‡Ki bvg wjLv nq ZLb Zv‡K we‡kl µwms (Special crossing) e‡j|





1.ivRkvnx K…wl Dbœqb e¨vsK 2. 3.

**mvaviY µwms I we‡kl µwms Gi g‡a¨ cv\_©K¨**

1. mvaviY µwms-G `yÔwU mgvšÍivj AvovAvwo †iLv Acwinvh©| c¶všÍ‡i we‡kl µwms-G e¨vs‡Ki bvg Acwinvh©|
2. mvaviYfv‡e µmK…Z ‡PK †h‡Kvb e¨vs‡Ki gva¨‡g bM`vqb Kiv hvq| we‡klfv‡e µmK…Z †PK wbw`©ó e¨vs‡Ki gva¨‡gB bM`vqb Ki‡Z nq|
3. mvaviYfv‡e µmK…Z ‡PK‡K we‡kl µwms-G iæcvšÍi Kiv hvq| wKš‘ we‡klfv‡e µmK„Z ‡PK‡K mvaviY µwms G iæcvšÍi Kiv hvqbv|
4. mvaviYfv‡e µmK…Z †PK †Lvjv †PK A‡c¶v wbivc`| we‡klfv‡e µmK…Z †PK mvaviYfv‡e µmK…Z †PK A‡c¶v wbivc`|

**µwms Gi Rb¨ Aby‡gvw`Z e¨w³**

1. ‡P‡Ki Wªqvi †Kvb †PK‡K mvaviY ev we‡klfv‡e µm Ki‡Z cv‡ib|
2. ‡P‡Ki aviK Gb‡Wvm©K…Z †PK‡K µm Ki‡Z cv‡ib|
3. †P‡Ki aviK mvaviY µwms-‡K we‡kl µwms-G iæcvšÍi Ki‡Z cv‡ib|
4. e¨vsK †PK µm Ki‡Z A\_ev mvaviY µwms-†K we‡kl µwmsÑG iæcvšÍi Ki‡Z cv‡i|

**µwms evwZjKiY**

‡P‡Ki gvwjK (Wªqvi) µwms evwZj Ki‡Z cv‡ib| G‡¶‡Î †PKwU KvD›Uv‡i cwi‡kva‡hvM¨ n‡e| µwms evwZ‡ji †¶‡Î Crossing cancelled wj‡L e¨vs‡K iw¶Z bgybv ¯^v¶‡ii m‡½ wgwj‡q ¯^v¶i Ki‡Z n‡e|

G ai‡Yi evwZjKiY cÖvKwU‡m Kiv n‡jI Zv AvBbvbyM bq| GwU GK ai‡Yi Material alteration. G ai‡Yi †P‡Ki gyj¨ KvD›Uv‡i cwi‡kv‡ai †¶‡Î †cwqs e¨vsK‡K cÖ‡qvRbxq mZ©KZv Aej¤^b Ki‡Z n‡e|

**‡PK Kv‡jKkb c×wZ**

e¨vsK MÖvn‡Ki †PK Kv‡jKkb K‡i \_v‡K| Kv‡jKkb wewfbœ ai‡Yi n‡q \_v‡K| †hgb- ¯’vbxqfv‡e Kv‡jKkb, GKB e¨vs‡Ki wewfbœ ewnt kvLv †\_‡K Kv‡jKkb Ges Ab¨ e¨vs‡Ki wewfbœ ewnt kvLv n‡Z Kv‡jKkb| Kv‡jKkb‡K `yB fv‡M fvM Kiv nq| †qgbÑ †jvKvj Kv‡jKkb Ges AvDUIqvW© wejm Kv‡jKkb| wb‡gœi Q‡K GwU †`Lv‡bv nÕj|

|  |
| --- |
| Collection  collection from same Bank Branches  collection from other Bank Branches |
| Local CollectionOut Station Collection |
|  |

Local collection = ‡jvKvj A\_©vr GKB †ók‡b Aew¯’Z Ab¨vb¨ e¨vsK kvLv n‡Z †PK ev Bbóªy‡g›U Kv‡jKk‡bi †¶‡Î mswkøó e¨vsK kvLv n‡Z bM` A\_© msMÖn Kivi D‡Ï‡k¨ †P‡Ki evg †Kvbvq kvLvi mxj†gvni w`‡q †PK µwms Ki‡Z n‡e Ges Aci c„ôvq ÒPayee’s endorsement confirm, Av`v‡qi ci cÖvc‡Ki wnmv‡e Rgv nB‡eÓ wj‡L e¨e¯’vcK I 2q Kg©KZ©v‡K ¯^v¶i Ki‡Z n‡e| Gici †PKwU‡K enclosure K‡i mswkøó e¨vsK kvLvq GKwU cÎ ev †g‡gv cvVv‡Z n‡e Ges D³ kvLv n‡Z †PK bM`vq‡bi A\_© msMÖn A‡šÍ kvLvq †WweU K¨vk fvDPv‡i A\_© Rgv K‡i cÖvc‡Ki wnmv‡e Rgv Ki‡Z n‡e|

Out station e¨vsK kvLv n‡Z ‡PK Kv‡jKkb c×wZ t-

1. Gb‡Wvm©‡g›UK…Z †PKwU ‡c-wkø‡c Rgv wb‡Z n‡e|
2. evg‡Kv‡b e¨vsK kvLvi bvghy³ mxj‡gvni w`‡q †PK µwms Ki‡Z n‡e|
3. Iwewm †iwRóv‡i Gw›Uª w`‡Z n‡e|
4. Iwewm bs †P‡Ki m¤§yLfv‡M †iKW© Ki‡Z n‡e|
5. ‡P‡Ki Aci c„ôvq ÒPayee’s endorsement confirm, Av`v‡qi ci cÖvc‡Ki wnmv‡e Rgv nB‡eÓ wj‡L e¨e¯’vcK I 2q Kg©KZ©v‡K ¯^v¶i Ki‡Z n‡e| Gici bM`vqbK…Z A‡\_©i †µwWU G¨vWfvBm †cÖi‡Yi Aby‡iva mn †PKwU‡K enclosure K‡i GKwU cÎ ev †g‡gv †iwRt WvK‡hv‡M mswkøó e¨vsK kvLvq cvVv‡Z n‡e |
6. wfbœ e¨vs†Ki †PK n‡j †PKwU‡K D³ e¨vsK kvLvi wbKUeZx© wbR e¨vsK kLvq †cÖiY K‡i mswkøó e¨vsK kvLv n‡Z bM`vqb K‡i G¨vWfvBR †cÖi‡Yi Aby‡iva Ki‡Z n‡e|
7. GKB e¨vsK kvLvi †PK n‡j Paying banker †PKwUi mKj welq hvPvB K‡i cÖ`vb‡hvM¨ n‡j wnmveavixi GKvD›U ‡WweU K‡i ‡µwWU G¨vWfvBR †cÖiY Ki‡e|
8. wfbœ e¨vsK kvLvi †PK n‡j mswkøó e¨vsK kvLv n‡Z †PK bM`vqb K‡i 111 Lv‡Z †WweU K¨vk fvDPv‡i UvKv Rgv MÖnY K‡i †PK ‡cªiYKvixÖ kvLvq (collecting banker) ‡µwWU G¨vWfvBR †cÖiY Ki‡e|
9. Paying banker n‡Z G¨vWfvBR cÖvwßi ci collecting banker Iwewm †iwRóv‡i ‡iKW© K‡i 111 LvZ †WweU Ges 21/22 LvZ †µwWU K‡i Payee Gi wnmv‡e A\_© Rgv Ki‡e|

**=0=**

**wewfbœ ai‡Yi wbixÿv c×wZ Ges AvcwË DÌvcb I wb®úwËKiY**

**(Internal control & Compliance)**

**‡gvt gwebyi iwk` miKvi**

Abyl` m`m¨

* **wbixÿv t**

‡Kvb cÖwZôv‡bi cÖPwjZ ixwZbxwZ, miKvix wewa-weavb I Dnv cÖ‡qvM c×wZi wbwi‡L D³ cÖwZôv‡b msNwUZ Kvh©vw` hvPvB-evQvB‡qi Kvh©µgB nÕj wbixÿv|

* **wbixÿvi Avek¨KZv I D‡Ïk¨ t**

wbixÿvi D‡Ïk¨ n‡jv, ‡Kvb cÖwZôv‡bi e¨e¯’vcbv KZ©„cÿ KZ©„K wba©vwiZ bxwZ I miKvix Av‡`k †gvZv‡eK h\_vh\_fv‡e Kvh©µg m¤úv`b wbwðZKiY, m¤ú` msiÿY, fzjåvwšÍ D`NvUb, cÖZviYv I Rvj-RvwjqvwZ †ivaKiY Ges h\_vmg‡q wbf©i‡hvM¨ Avw\_©K Z\_¨vw` m¤^wjZ weeiYx ˆZixKiY Ges Zv e¨e¯’vcbv KZ©„c‡ÿi `„wó‡Z Avbqb Kiv|

* **ivKv‡e cÖPwjZ wbixÿv mg~n t**

ivRkvnx K…wl Dbœqb e¨vs‡K cÖPwjZ wbixÿv e¨e¯’v mg~n t

1. Af¨šÍixY wbixÿv
2. ewnt wbixÿv
   1. mswewae× wbixÿv
   2. evwYwR¨K wbixÿv

(M) evsjv‡`k e¨vsK cwi`k©b|

* **Af¨šÍixY wbixÿvt**

Af¨šÍixY wbixÿv Kvh©µg cwiPvjbvi †bZ…‡Z¡ i‡q‡Q B›Uvibvj K‡›Uªvj GÛ K¤úøv‡qÝ wefvM| G Qvov ivRkvnx I iscyi wefv‡M Aew¯’Z wefvMxq wbixÿv Kvh©vjq Ges Dfq wefv‡Mi †gvU 18 wU †Rvbvj wbixÿv Kvh©vj‡qi gva¨‡g ivKv‡ei Af¨šÍixY wbixÿv Kvh©µg cwiPvwjZ n‡q \_v‡K|

* **B›Uvib¨vj K‡›Uªvj GÛ K¤úøv‡qÝ wefvM t**

wbixÿv I cwi`k©b wefv‡Mi eZ©gvb bvg B›Uvib¨vj K‡›Uªvj GÛ K¤úøv‡qÝ wefvM| GB wefvM g~jZt e¨vs‡Ki wbixÿv msµvšÍ hveZxq Kvh©vejxi †bZ…Z¡ w`‡q \_v‡K| G Qvov †Kvb kvLv/Kvh©vjq m¤ú‡K© DÌvwcZ Awf‡hv‡Mi †cÖwÿ‡Z KZ©„cÿxq wb‡`©k †gvZv‡eK D³ kvLvq wbixÿv/we‡kl wbixÿv KvR cwiPvjbv K‡i| †Rvbvj wbixÿv `j KZ©„K ¸iæZi Awf‡hv‡Mi Dci cÖ¯‘ZK…Z 1g LÛ wbixÿv cÖwZ‡e`b Ges we‡kl cÖwZ‡e`‡bi Dci cÖ‡qvRbxq c`‡ÿc MÖnY mn (cÖwZ‡e`b hvPvB K‡i KZ©„c‡ÿi Aby‡gv`b A‡šÍ Lmov PvR©kxU gvbe m¤ú` Dbœqb wefv‡M ‡cÖiY K‡i \_v‡K) evsjv‡`k e¨vsK cwi`k©b, evwYwR¨K wbixÿv I ewnt wbixÿv `j KZ©„K m¤úvw`Z wbixÿv I cwi`k©b cÖwZ‡e`‡b DÌvwcZ Awbqg ms‡kvabxi Rb¨ kvLv/Kvh©vj‡qi Reve msMÖn Ki‡e Ges AvcwË wb®úwËi Kvh©Ki c`‡ÿc MÖnY K‡i| evsjv‡`k e¨vsK, evwYwR¨K wbixÿv I ewnt wbixÿv cÖwZôvb¸wji mv‡\_ †hvMv‡hvM ¯’vcb I mgš^qKvixi f~wgKv cvjb K‡i \_v‡K| ermi †k‡l cwiPvwjZ wbixÿv Kvh©vejxi Dci GKwU evwl©K wi‡cvU© cÖ¯‘Z Ges Management Committee (MANCOM)Gi gva¨‡g cwiPvjK cl©‡`i AwWU KwgwU I e¨e¯’vcbv cwiPvj‡Ki wbKU †ck K‡i \_v‡K|

* **wefvMxq wbixÿv Kvh©vjq, ivRkvnx I iscyi t**

wefvMxq wbixÿv Kvh©vjq, ivRkvnx I iscyi D³ wefvMxq GjvKvaxb †Rvbvj wbixÿv Kvh©vj‡qi wbqš¿Y I Kvh©µg cwiPvjbvq mnvqZv K‡i \_v‡K| †Rvbvj wbixÿv `‡ji gvwmK Kg©m~Px cÖYqb c~e©K gvV ch©v‡q kvLv/Kvh©vjq mg~‡ni Af¨šÍixY wbixÿv wbqš¿Y K‡i| †Rvbvj wbixÿv Kvh©vjq n‡Z cÖvß wbixÿv cÖwZ‡e`b Ges kvLv n‡Z msM„wnZ Rev‡ei Av‡jv‡K AvcwË wb®úwË K‡i \_v‡K| G Qvov µ¨vk †cÖvMÖv‡gi AvIZvq wbixÿv AvcwË wb®úwËi j‡ÿ¨ gvV ch©v‡q †Rvbvj Kvh©vjq mg~‡n mfv Abyôv‡bi e¨e¯’v MÖnY K‡i \_v‡K|

* **‡Rvbvj wbixÿv Kvh©vjq KZ…©K Af¨šÍixY wbixÿv Kvh©µg cwiPvjbv t**

†Rvbvj wbixÿv Kvh©vjq mg~n G‡`i AvIZvaxb ivKv‡ei kvLv mg~‡ni mvwe©K Kvh©µ‡gi Dci mgq wfwËK (mvaviYZt GK eQ‡ii) avivevwnK wek` wbixÿv Kvh©µg cwiPvjbv Ges wbixÿv Kvh©µg †k‡l GKwU cÖwZ‡e`b †ck K‡i \_v‡K hv Af¨šÍixY wbixÿv cÖwZ‡e`b bv‡g AwfwnZ| G cÖwZ†e`‡b mvaviYZt 3 wU cvU© ev LÛ \_v‡K| †hgbt cÖ\_g LÛ, wØZxq LÛ Ges Z„Zxq LÛ|

* **cÖ\_g LÛ wbixÿv cÖwZ‡e`b t**

¸iæZi Awbqg msµvšÍ AvcwË cÖ\_g LÛ wbixÿv cÖwZ‡e`‡bi AšÍf©z³ n‡q \_v‡K| mvaviYZ Znwej ZQiƒc, Rvj RvwjqvwZ, ¸iæZi Avw\_©K Awbqg msµvšÍ welq¸‡jv G cÖwZ‡e`‡b AšÍf©y³ nq| cÖ\_g LÛ wbixÿv cÖwZ‡e`b mZK©Zvi m‡½ cÖ¯‘Z Ki‡Z nq hv‡Z K‡i A‡nZzK †Kn nqivbxi m¤§yLxb bv nb| Gÿ‡Î ¸iæZi Awbq‡gi m‡½ RwoZ Kg©Pvix/Kg©KZ©ivi bv‡g Lmov PvR©kxU cÖ¯‘Z K‡i PvR©kxUmn (cÖgvYK `wjjcÎmn) cÖ\_g LÛ wbixÿv cÖwZ‡e`b ‡Mvcb Wv‡K mivmwi B›Uvibvj K‡›Uªvj GÛ K¤úøv‡qÝ wefv‡M †cÖiY Ki‡Z nq| ivKv‡ei Af¨šÍixY wbqš¿Y I cwicvjb MvBW jvB‡bi 3.01 Aby‡”Q‡` ewb©Z AvcwË ¸wj 1g L‡Ûi AvIZvqfz³-hv wb¤œiæct

1. e¨vs‡Ki Znwej NvUwZ I Znwej DØ„Ë;
2. cÖZviYvi gva¨‡g f~qv bv‡g wnmve †Lvjv I FY weZiY Kiv;
3. cÖK…Zc‡ÿ UvKv Rgv bv w`‡q Rgv wn‡m‡e AšÍf~©³KiY Ges †cvwós bv w`‡q Rgv wnmve n‡Z UvKv cÖ`vb;
4. Rvj †PK/wWwW/wUwU/GgwU/‡c‡g›U AWv‡©ii UvKv cÖ`vb;
5. UvKv Rgv bv wb‡q wWwW/wUwU/‡c‡g›U AWv©i Bmy¨ Kiv
6. cÖPwjZ ixwZ-bxwZ AbymiY bv K‡i cÖvß wWwWÕi wecix‡Z UvKv cÖ`v‡bi d‡j RvwjqvwZ msNwUZ nIqv;
7. f~qv ågY fvZv wejKiY I cÖ`vb;
8. FY wnmve Zvgvw`‡Z cwiYZ nIqv;
9. ÿgZv ewnf©~Z/AwZwi³ FY gÄyi;
10. ÎæwUc~Y© RvgvbZ MÖnY K‡i FY weZiY;
11. `~bx©wZi AvkÖq MÖnY;
12. Aw¯ÍZ¡ wenxb cÖK‡í FY cÖ`vb;
13. gÄyix e¨ZxZ FY weZiY;
14. AvB.I. iwk‡`i UvKv Av`vq K‡i Rgv bv †`qv ev †`ix‡Z Rgv `vb;
15. bvevj‡Ki bv‡g FY cÖ`vb;
16. c~‡e©i Abv`vqx FY †Mvcb K‡i/ Z\_¨ †Mvcb K‡i FY cÖ`vb;
17. ‡cøR FY cÖ`vb A\_P †cøR G gvjvgvj bv \_vKv;
18. F‡Yi e¨envi m¤ú‡K© wg\_¨v cÖZ¨vqb cÎ cÖ`vb;
19. ev¯Í‡e FY Av`vq/weZiY bv K‡i Av`vq I weZiY †`Lv‡bv (A\_v©r ïaygvÎ KvM‡R weZiY I Av`vq †`Lv‡bv);
20. ‰`wbK fvDPvi, wmwKDwiwU WKz‡g›Um BZ¨vw` nviv‡bv A\_ev †Mvcb ivLv;
21. cÖavb Kvhv©jq/‡i¸‡jUix BDwbU (evsjv‡`k e¨vsK) KZ…©K RvixK…Z wb‡`©k Ges miKv‡ii Av‡`k cvj‡b Ae‡njvi Rb¨ e¨vs‡Ki ÿwZ mvab|

1g LÛ cÖwZ‡e`‡b AšÍf©~w³‡hvM¨ AvcwË D`NvUb Kivi ci D³ wel‡q ch©vß AbymÜvb K‡i h\_vh\_fv‡e wbwðZ nIqvi ciB †KejgvÎ 1g LÛ cÖwZ‡e`‡b AšÍf©~³ Ki‡Z n‡e| AvcwË mywbw`©ó `wjjcÎ, ¯^vÿ¨ cÖgvb Øviv mgw\_©n‡Z n‡e| D`NvwUZ Awbq‡gi mv‡\_ RwoZ `vqx Kg©KZ©v/Kg©Pvix‡`i weiæ‡× Lmov Awf‡hvMbvgv cÖ¯‘Zc~e©K Zv cÖwZ‡e`‡bi mv‡\_ †Mvcbxq Wv‡Ki gva¨‡g cÖavb Kvh©vj‡qi wbixÿv I cwi`k©b wefv‡M †cÖiY Ki‡Z n‡e|

* **wØZxq LÛ wbixÿv cÖwZ‡e`‡b †h mKj welq AšÍ©fz³ \_v‡Kt**

¸iæZi Awbqg bq wKš‘ ZvrÿwbKfv‡e kvLvq wbqwgZ Kiv m¤¢e nqwb Ggb Awbqgmg~n wØZxq LÛ wbixÿv cÖwZ‡e`‡b AšÍf©y³ n‡q \_v‡K|wbixÿv I cwi`k©b wefv‡Mi 17-04-2005 Zvwi‡Li cÎ bs-cÖKv/wbIcwe-3(27)/2004-2005/3083(384)gvidZ 2q LÛ wbixÿv cÖwZ‡e`b Dc¯’vc‡bi Rb¨ 34 c¨viv wewkó GKwU QK cÖYqb Kiv n‡q‡Q hv h\_vhZfv‡e AbymiYK‡i wØZxq LÛ wbixÿv cÖwZ‡e`b cÖ¯‘Z Kiv n‡q \_v‡K|

**Af¨šÍixY wbixÿv cÖwZ‡e`‡bi Aby‡”Q`mg~n**

(mKj kvLvi Rb¨)

|  |  |  |
| --- | --- | --- |
| **Aby‡”Q` bs** | **Aby‡”Q‡`i aiY** | **weeiY** |
| 01 | **wnmve msµvšÍ** | **K¨vk I K¨vk AvB‡Ug MYbvt** |
|  |  | **(K) bM` Znwej** |
| (L) cÖvBReÛ |
| (M) †KvU© wd ó¨v¤ú |
| (N) †cwU K¨vk |
| (O) Ab¨vb¨ |
| 02 |  | Ab¨ e¨vs‡K Mw”QZ A‡\_©i weeiYx |
| 03 |  | bM` Znwej aviYmxgv hvPvB |
| 04 |  | AvgvbZ wnmve †Lvjv msµvšÍ Awbqg |
| 05 |  | AvgvbZ wnmv‡ei e¨vjvwÝs hvPvB |
| 06 |  | ‡Kvi wi¯‹ e¨e¯’vcbv msµvšÍt |
| K) FY SzuwK e¨e¯’vcbv MvBWjvBb ev¯Íevqb hvPvB |
| L) `vq I m¤ú` SuywK e¨e¯’vcbv MvBWjvBb ev¯Íevqb hvPvB |
| M) gvwb jÛvwis SzuwK MvBW jvBb ev¯Íevqb |
| N) Af¨šÍixY wbqš¿Y I cwicvjb MvBW jvBb hvPvB |
| O) ‰e‡`wkK wewbgq msµvšÍ |
| 1) Gj wm †Lvjvi Awbqg hvPvB |
| 2) ˆe‡`wkK gy`ªv µq weµ‡q Awbqg hvPvB |
| 3) ˆe‡`wkK †iwgU¨vÝ cÖvc‡Ki wnmv‡e Rgv cÖ`v‡b Awbqg hvPvB |
| P) Z\_¨ I †hvMv‡hvM cÖhyw³ (ICT) msµvšÍ |
| 1) mdU Iq¨vi cwiPvjbv msµvšÍ Awbqg hvPvB |
| 2) AeKvVv‡gvMZ wbivcËv h‡\_ô wKbv |
| 3) cvkIqvW© wbqš¿b Kiv nq wK bv |
| 4) e¨enviKvixi cwiwPwZ msiÿY Kiv nq wK bv |
| 5) BbcyU wbqš¿Y Kiv nq wKbv |
| 6) †bU IqvK© wbivcËv h‡ló wK bv |
| 7) WvUv Gbwµckb e¨e¯’v †Kgb |
| 8) fvBivm cÖwZ‡iva e¨e¯’v Av‡Q wKbv |
| 07  07. |  | K) Rvj RvwjqvwZ I c‡KU e¨vswKs hvPvB |
| L) wWwW, wUwU, GgwU, gvwbMÖvg, wcI cÖf„wZ Bmy¨ I cwi‡kv‡a Awbqg |
| 08 |  | †eZb fvZv, AwaKvjfvZv, wPwKrmv fvZv I Ab¨vb¨ fvZv cÖ`v‡b Awbqg hvPvB| |
| 09 |  | K) fvDPv‡i cÖvß Awbqg hvPvB | |
| L) †WweU K¨vk fvDPvi m¤úwK©Z Awbqg hvPvB | |
| M) AvBI iwk` e¨envi m¤úwK©Z Awbqg hvPvB | |
| N) f¨vU, AvqKi I Dr‡m Ki KZ©b I Rgv`v‡b Awbqg hvPvB | |
| 10 |  | FY wnmv‡ei e¨vjvwÝs hvPvB | |
| 11 |  | FY wnmve, AvgvbZ wnmve, 111 mvaviY wnmve, Kg©KZ©v-Kg©Pvix‡`i AwMÖg I Ab¨vb¨ wnmv‡ei my`v‡ivc hvPvB  wfwewfbœ Aw  wewfbœ AwMÖg I Ab¨vb¨ wnmv‡ei my`v‡ivc hvPvB| | |
| 12 |  | Av`vq‡hvM¨ I cÖ‡`q wnmve (cwic~Y© ZvwjKv \_vKv evÃbxq) hvPvB | |
| 13 |  | 52- my` ¯’wMZ wnmv‡e Awbqg hvPvB | |
| 14 |  | Wi‡g›U I Bb Acv‡iwUf AvgvbZ wnmve Ges 10 eQi I Z`ya© mgqKvj hveZ †jb‡`bnxb I A`vexK…Z AvgvbZ wnmve hvPvB | |
| 15 |  | jvf ÿwZi wnmv‡e Awbqg hvPvB | |
| 16 | **FY I AvgvbZ msµvšÍ** | FY weZiY, FY Av`vq I AvgvbZ msMÖ‡ni jÿgvÎv I AR©b Ges m¤¢ve¨ †kÖYxK…Z FY (WCL-1 I WCL-2) hvPvB | |
| 17 |  | ‡gvKÏgvi Ae¯’v hvPvB  K) mvwU©wd‡KU †gvKÏgv  L) A\_©FY Av`vj‡Z †gvKÏgv  M) †`Dwjqv Av`vj‡Z †gvKÏgv  N) Ab¨vb¨ †gvKÏgv | |
| 18 |  | K) †kÖYxK…Z FY mg~‡ni †jRvi ewn I †iwRóvi hvPvB  L) †kÖYxK„Z F‡Yi we‡kølY Ges 5% ¯’wei F‡Yi Ae¯’v hvPvB  M) FY Av`v‡qi mKj c`‡ÿc MÖnY Kiv n‡q‡Q wKbv Zv hvPvB | |
| 19 |  | PjwZ gyjab FY Av`v‡qi Ae¯’v hvPvB | |
| 20 |  | FY gÄyi I weZi‡Y Awbqg hvPvB | |
| K) km¨ FY gÄyi I weZi‡Y Awbqg hvPvB | |
| L) `vwi`ª we‡gvPb Kg©m~wP, ¯^wbf©i FY I Ab¨vb¨ ¯^í‡gqv`x FY gÄyi  I weZi‡Y Awbqg hvPvB | |
|  | M) ¯’vqx AvgvbZ I Ab¨vb¨ AvgvbZ ¯‹x‡gi wecix‡Z FY gÄyi I weZi‡Y Awbqg| | |
| N) cÖKí FY gÄyi I weZi‡Y Awbqg hvPvB ( exgvKiY hvPvBmn) | |
| O) PjwZ g~jab FY gÄyi, weZiY I cwiPvj‡b Awbqg hvPvB ( exgvKiY hvPvBmn | |
| O) Ab¨vb¨ †gqv`x FY gÄyi I weZi‡Y Awbqg hvPvB ( exgvKiY hvPvBmn) | |
| 21 |  | wmAvBwe Bb‡Kvqvix Ges wmAvBwe wi‡cvwU©s hvPvB | |
| 22 |  | K) FY Av‡e`b †iwRóvi hvPvB | |
| L) FY cvk ewn †iwRóvi hvPvB | |
| M) f¨vjy‡qkb Bb‡W· ‡iwRóvi hvPvB | |
| N) eÜKx `wjj ‡iwRóvi hvPvB | |
| 23 |  | kvLvi Kg©KZ©v-Kg©Pvix‡`i bv‡g cÖ`vbK…Z FY I AwMÖ‡gi Awbqg hvPvB | |
| K) M„n wbg©vY FY cÖ`v‡b Awbqg hvPvB | |
| L) †gvUi mvB‡Kj, evBmvB‡Kj Ges †mjvB †gwkb FY cÖ`v‡b Awbqg | |
| M) Kw¤úDUvi FY cÖ`v‡b Awbqg | |
| N) KbRygvi FY cÖ`v‡b Awbqg | |
| 24 |  | K) FY bw\_ m~wPKiY, bw\_fz³KiY I iÿYv‡eÿY hvPvB | |
| L) NvUwZ †mddvBj hvPvB | |
| 25 |  | kvLvi wbivcËvg~jK `wjjcÎ hvPvB  K) †PK mvBdvi I bgybv ¯^vÿi ewn hvPvB | |
| L) †PK ewn I wWwW/GgwU/wcI c¨vW Gi gRy` hvPvB | |
| M) ¯’vbxq gwYnvix `ªe¨vw` Ges gyw`ªZ gwYnvix `ªe¨vw`i gRy` I mieiv‡n Awbqgg hvPvB | |
| 26 |  | K) FY MÖwnZv‡`i ZvwjKv hvPvB | |
| L) FY Av`vq †iwRóvi hvPvB | |
| M) GKvwaK F‡Yi †iwRóvi hvPvB | |
| N) wbt¯^, eÜKx m¤úwË wewµ, ¯’vb cwieZ©bKvix I fzqv FY MÖnxZvi †iwRóvi hvPvB | |
| 27 |  | Zvgvw` FY hvPvB | |
| 28 |  | my` gIKzd, FY Ae‡jvcb I FY cybtZdwmjKiY Gi Awbqg hvPvB | |
|  | **cÖkvmb msµvšÍ** |  | |
| 29 |  | ev‡RU eivÏ I Avw\_©K ÿgZvi e¨envi hvPvB | |
| nvwRiv LvZv, mswkøó †iKW©cÎ bw\_cÎ bw\_fy³KiY I wewfbœ QzwU bw\_/‡iwRóvi hvPvB Ges wbixÿvKvjxb mgqKv‡j Kg©iZ‡`i ZvwjKv msMÖn I wbixÿv cÖwZ‡e`‡b mshy³KiY | |
| 30 |  | wmÜz‡Ki Pvex, kvLvi jvB‡mÝ, †Uwj‡dvb/‡gvevBj, we`y¨r, febfvov, †cŠiKi, AwMœ cÖwZ‡iva I wbe©vcb e¨e¯’v hvPvB | |
| 31 |  | AvmevecÎ I Awdm miÄvgvw`i gRy` hvPvB | |
|  | **Ab¨vb¨ welq** |  | |
| 32 |  | Awb®úbœ wbixÿv AvcwË msµvšÍ | |
| K) Af¨šÍixY wbixÿv | |
| L) evwYwR¨K wbixÿv | |
| M) mswewae× wbixÿv | |
| N) evsjv‡`k e¨vsK cwi`k©b | |
| 33 |  | ‡Rvbvj e¨e¯’vc‡Ki kvLv cwi`k©b cÖwZ‡e`b hvPvB | |
| 34 |  | wewea | |

cÖwZw`b wbixÿv KvR †k‡l DÌvwcZ AvcwËi welq D‡jøL c~e©K GKwU †g‡gv †Rvbvj wbixÿv Kg©KZ©vi ¯^vÿ‡i ZvwiL I mgq D‡jøL c~e©K kvLv e¨e¯’vcK-‡K cÖ`vb Ki‡Z n‡e Ges mvaviYZ: c‡ii w`b Reve msMÖn Ki‡Z n‡e| †Kvb †g‡gvi Reve c‡ii w`b †`qv m¤¢e bv n‡j wbixÿv PjvKvjxb mg‡qi g‡a¨ hZ ZvovZvwo m¤¢e Zv msMÖn Ki‡Z n‡e| †g‡gvi Reve cÖvwßi ci kvLv e¨e¯’vc‡Ki m‡½ Av‡jvPbv K‡i ‡Rvbvj wbixÿv Kg©KZ©v mev©waK msL¨K AvcwË AKz¯’‡j wb®úwËi e¨e¯’v MÖnY Ki‡eb| †h AvcwË¸‡jv AKz¯’‡j wb®úwË n‡e bv †m¸‡jv wbixÿv cÖwZ‡e`‡bi wØZxq L‡Û wi‡cvU© Ki‡Z n‡e|

* **Z„Zxq LÛ wbixÿv cÖwZ‡e`bt**

‡h mKj Aby‡”Q‡` AvcwË bvB ev ZvrÿwbKfv‡e kvLvq wbqwgZ Kiv n‡q‡Q †m mKj welq Z…Zxq LÛ wbixÿv cÖwZ‡e`‡b AšÍf©~³ n‡q \_v‡K| AKz¯’‡j wb®úwËK…Z Aby‡”Q`mg~‡ni weeiY 3q LÛ cÖwZ‡e`‡bi **QK ÒKÓ** Ges †Kvb Aby‡”Q‡` Awbqg cvIqv bv †M‡j Zvi weeiY **QKÒLÓ**-‡Z ms‡hvRb Ki‡Z n‡e|

* **we‡kl wbixÿv**(Special Audit) t

e¨e¯’vcbv cwiPvjK/cwiPvjK cl©‡`i/AwWU KwgwUi wb‡`©kµ‡g †Kvb kvLvi we‡kl mg‡qi Kvh©µ‡gi Dci wKsev we‡kl wel‡qi Dci cwiPvwjZ wbixÿv‡K we‡kl wbixÿv ejv nq| ‡Rvbvj wbixÿv `j/cÖavb Kvh©vj‡qi wbixÿv I cwi`k©b wefv‡Mi Kg©KZ©v‡`i Øviv MwVZ wbixÿv `j KZ©„K we‡kl wbixÿv KvR m¤úv`b Kiv nq| wbixÿvq cÖvß ¸iæZi Awbq‡gi wfwË‡Z cÖ¯‘ZK…Z we‡kl wbixÿv cÖwZ‡e`b (Lmov PvR©kxUmn) wbixÿv `j mivmwi cÖavb Kvh©vj‡qi B›Uvibvj K‡›Uªvj GÛ K¤úøv‡qÝ wefv‡M †cÖiY Ki‡Z nq| B›Uvibvj K‡›Uªvj GÛ K¤úøv‡qÝ wefvM cÖvß cÖwZ‡e`b hvPvB-evQvB c~e©K Awbqg mg~‡ni mvi-ms‡ÿc cÖ¯‘Z K‡i cÖkvmwbK e¨e¯’v MÖn‡Yi mycvwikmn e¨e¯’vcbv KZ©„c‡ÿi wbKU Dc¯’vcb K‡i \_v‡K|

* **mswewae× wbixÿvt**

1994 mv‡ji †Kv¤úvbx AvBb †gvZv‡eK †h †Kvb †Kv¤úvbxi wnmve cÎ 1973 mv‡ji PvUvW© GKvD›Um AW©vi Abymv‡i PvUvW© GKvD›Um dvg© KZ…K wbixwÿZ n‡q \_v‡K| G †cÖwÿ‡Z e¨vswKs †Kv¤úvbx wnmv‡e cÖwZ ermi ivKv‡ei 20 wU kvLv/gvV ch©v‡qi Kvh©vj‡qi Kg©KvÛ wewae× wbixÿv Aby‡gvw`Z `yBwU wm G dvg© Øviv cwiPvwjZ n‡q \_v‡K| wewae× wbixÿv cÖwZôvb e¨vs‡Ki cÖavb Kvh©vj‡qi mvwe©K welqvw`I wek`fv‡e wbixÿv K‡i \_v‡K|

* **evsjv‡`k e¨vsK cwi`k©bt**

evsjv‡`k e¨vsK Zvi Dci Awc©Z ÿgZve‡j, evsjv‡`k e¨vsK AW©vi 1972, e¨vsK †Kv¤úvbx AvBb-1991, Avw\_©K cÖwZôvb AvBb-2003, gvwbjÛvwis cÖwZ‡iva AvBb Gi wewfbœ avive‡j e¨vsK I wewfbœ Avw\_©K cÖwZôvb wbqš¿Y I mycvwfk‡bi `vwqZ¡ cvjb K‡i \_v‡K| evsjv‡`k e¨vsK cÖavbZ wZb ai‡Yi cwi`k©b K‡i \_v‡K t

* **wek` ev wbqwgZ cwi`k©b t** wek` cwi`k©‡b e¨vs‡Ki m¤ú‡`i †kÖYxKiY I cÖwfkwbs, gj~ab ch©vßZv, Zvij¨, e„nr FY cÖKí, F‡Yi Ae¯’v, RvwjqvwZ, MÖvnK †mev BZ¨vw` †`Lv nq|
* **SuywK wfwËK cwi`k©b t** SuywK wfwËK cwi`k©‡b F‡Yi SuywK e¨e¯’vcbv, m¤ú` `vq e¨e¯’vcbv, Z\_¨ I cÖhyw³MZ SuywK g~j¨vqY Kiv nq|
* **we‡kl ev AvKw¯§K cwi`k©b t** we‡kl ev AvKw¯§K cwi`k©b GKwU we‡kl Bmy¨ wb‡q g~jZt †Kvb Awf‡hv‡Mi wecix‡Z ev wi‡cv‡U©i wfwË‡Z cwiPvjZ nq |
* **evsjv‡`k e¨vsK cwi`k©‡bi †ÿÎmgyn t**
* **FY I AMÖxg msµvšÍ cwi`k©bt**
* **e„nr FY wnmv‡ei cixÿY/ch©v‡jvPbv t** wmGj ZvwjKv †\_‡K wbe©vPb K‡i FY ch©v‡jvPbv Kiv nq|
* **c~YtZdkxjK…Z FY myweav t** c~YtZdkxjK…Z FY wnmv‡ei ZvwjKv ˆZix K‡i †mLvb †\_‡K cixÿv Kiv nq|
* **‡kÖYxK…Z F‡Yi cwigvY, gIKzd I Av`v‡qi weMZ wZb eQ‡ii Zzjbvg~jK wPÎ t** wmGj, gIKzd †iwRóvi I Av`vq †iwRóvi †\_‡K †kÖYxK…Z FY wnmve I my` gIKzdK…Z FY wnmv‡e Rb¨ Avjv`v ZvwjKv ˆZix K‡i Zv †\_‡K wbe©vPb K‡i cixÿv Kiv nq|
* **FY Ae‡jvcb msµvšÍ weeiY t** FY Ae‡jvcb †iwRóvi weeiYx †\_‡K Ae‡jvcbK…Z Fb wnmve¸wji ZvwjKv ˆZix K‡i †`Lv nq|
* **‡hvM¨ Rvgvb‡Zi c~Y©v½ weeiY msµvšÍ Z\_¨ t** wmGj/Rvgvb‡Zi weeiYx †\_‡K ZvwjKv ˆZix K‡i †`Lv nq|
* **‡µwWU wi¯‹ †MÖwWs m¤úwK©Z Z\_¨ t** ¯^í †gqv`x K…wl FY, ÿz`ª I Kb&Rygvi FY ev` w`‡q evKx FY¸wj †\_‡K ZvwjKv K‡i †`Lv nq|
* **wmAvBwe wi‡cvU© m¤úwK©Z Z\_¨ t** e„nr F‡Yi ZvwjKv †\_‡K evQvB K‡i †`Lv nq|
* **‡kÖYxK…Z F‡Yi Av‡ivwcZ Abv`vqx my` wPwýZKiY I Zv Ò¯’wMZ my`Ó Lv‡Z wnmvef~³KiY t** CL ZvwjKv †\_‡K wbe©vwPZ K‡i †`Lv nq|
* **FY wnmv‡e Av‡ivwcZ my‡`i mwVKZv hvPvBKiY t** kvLvi F‡Yi wnmve weeiYx/‡jvb †jRvi †\_‡K ZvwjKv ˆZix K‡i D³ ZvwjKv n‡Z evQvB K‡i cixÿv Kiv nq|
* **wm‡½j e‡ivqvi G·‡cvRvi wjwgU AwZµg K‡i‡Q wKbv t** e¨vs‡Ki †gvU g~ja‡bi 15% Gi AwaK AvKv‡ii FY¸‡jv †\_‡K evQvB K‡i †`Lv nq| D‡jøL¨ GKB MÖæcf~³ cÖwZôv‡bi †ÿ‡Î me¸‡jv cÖwZôv‡bi FY †hvM K‡i †gvU cwigvY wba©viY Kiv nq|
* **FY I AwMÖg e¨vwZZ Ab¨vb¨ welq msµvšÍ cwi`k©b**
* **A`vexK…Z AvgvbZ t** wnmve †Lvjvi †iwRóvi †\_‡K 10 eQi Av‡M †Lvjv AvgvbZ wnmve Ges jKvi †iwRóvi †\_‡K 10 eQi Av‡M iwÿZ g~j¨evb m¤ú‡`i ZvwjKv n‡Z evQvB K‡i †`Lv nq|
* **AvgvbZ wnmv‡e my` wnmvevqb** t wn‡me †Lvjvi †iwRóvi n‡Z ZvwjKv ˆZix K‡i AvgvbZ wnmv‡ei my` hvPvB Kiv nq|
* **wnmve †Lvjvi di‡g Awbqg t** wnmve †Lvjvi †iwRóvi n‡Z AvgvbZ wnmv‡ei ZvwjKv ˆZix K‡i hvPvB Kiv nq|
* **¯’vqx/‡gqv`x/wWwcGm Gi wecix‡Z my`/cÖwfkb hvPvB t** †gqv`x, ¯’vqx, wWwcGm BZ¨vw` wnmv‡ei ZvwjKv K‡i my` wnmve mwVK Av‡Q wK bv †`Lv nq|
* **Ab¨vb¨ m¤ú` t** kvLvi `vq-m¤ú` weeibx n‡Z Ab¨vb¨ m¤ú` Gi ZvwjKv ˆZix K‡i hvPvB Kiv nq|
* **AvgvbZ wnmv‡e A¯^vfvweK †jb‡`b t** mywbw`©ó Awf‡hvM \_vK‡j †m wnmve¸‡jv, bv \_vK‡j bgybv wnmv‡e wbe©vPb K‡i A¯^vfvweK †jb‡`b cixÿv Kiv nq|
* **cÖavb Kvh©vjq I AvšÍtkvLv †jb‡`b wnmv‡ei weeiY t** AvšÍtkvLv †jb‡`b ZvwjKv †\_‡K †jb‡`b cixÿv Kiv nq|
* **Amgwš^Z e¨vsK M¨vivw›U t** Amgwš^Z e¨vsK M¨vivw›U †ekx n‡j ZvwjKv K‡i G¸‡jv cixÿv Kiv nq|
* wWwW, wUwU, †c-AW©vi †c‡qej †iwRóvimg~n, Av‡e`b dig|
* **gvwbìvwis msµvšÍ AvKw¯§K cwi`k©bt**
* **kvLv cwiPvjb BDwbU t**
  + kvLvq AwfÁ I †Rô cwicvjb Kg©KZ©v (BAMLCO) Av‡Q wKbv|
  + ¯^wba©vibx c×wZ‡Z kvLvi g~j¨vqb e¨e¯’v Pvjy Av‡Q wKbv
* **MÖvnK cwiwPwZ (KYC) t**
  + wnmve †Lvjvi mgq KYC cÖwµqv m¤úbœ Kivi Rb¨ mKj WKz‡g›U I Z\_¨ †bqv nq wKbv|
  + mKj cÖKvi wnmv‡e KYC †bqv nq wKbv|
* **‡jb‡`‡bi AbywgZ gvÎv TP MÖnb I gwbUwis t** mKj MÖvn‡Ki †jb‡`‡bi AbywgZ gvÎv hv\_vh\_fv‡e msMÖn Kiv nq wKbv| †NvwlZ AbywgZ gvÎvi mv‡\_ cÖK…Z †jb‡`b hvPvB Kiv nq wKbv|
* **m‡›`nRbK †jb‡`b wi‡cvwU©s t** kvLvq m‡›`nRbK †jb‡`b wPwýZ Ki‡bi c×wZ, mswkøó Kg©KZ©vi STR wm‡÷g m¤ú‡K© Ávb|
* **bM` †jb‡`b wi‡cvwUs t** wbf©~jfv‡e CTR Kiv nq wKbv| h\_vh\_fv‡e cÖ‡qvRbxq †iKW© msiÿY Kiv nq wKbv|
* **‡Rvbvj e¨e¯’vcK KZ©„K cwi`k©b I Ab¨vb¨ cwi`k©bt**

ivKve, cÖavb Kvh©vj‡qi MD’s wfwR‡jÝ †m‡ji cÎ bs-cÖKv/GgwWwm-1/2012, ZvwiL t05-04-2012 G cÖ`Ë QK Abyhvqx †Rvbvj e¨e¯’vcKMY cÖwZwU kvLv 3 gv‡m GKevi Avewk¨Kfv‡ecwi`k©b Ki‡eb| G cwi`k©b wi‡cv‡U©i GK Kwc cwicvj‡bi Rb¨ kvLvq, GK Kwc wefvMxq Kvh©vj‡q Ges GK Kwc MD’s wfwR‡jÝ †m‡j cvVv‡eb| cÖ‡qvR‡b wefvMxq gnve¨e¯’vcKI GKB Q‡K kvLv cwi`k©b Ki‡eb Ges wi‡cvU© wfwR‡jÝ ‡mj mn mswkøó mKj Kvh©vj‡q †cÖiY Ki‡eb| wefvMxq gnve¨e¯’vcK g~jZ †Rvbvj e¨e¯’vc‡Ki cwi`k©b wi‡cv‡U©i cwicvjb welqwU †`L‡eb Ges kvLvi Dci Z`viKxeRvq ivL‡eb| GQvov cÖavb Kvh©vj‡qi gnve¨e¯’vcKMY wbw`©ó QK QvovB kvLv cwi`k©b Ki‡Z cv‡ib Ges wi‡cvU© †Rvbvj, wefvMxq I MD’s wfwR‡jÝ †m‡j †cÖiY Ki‡Z cv‡ib| ‡Rvbvj e¨¯’vcKMY Zvi cwi`k©‡bi mgq c~e©eZ©x cwi`k©‡bi wb‡`©k cwicvjb n‡q‡Q wKbv Zv †`L‡eb|

* **evwYwR¨K wbixÿvt**

miKv‡ii gnv wnmve wbqš¿K Gi wbqš¿Yvaxb evwYwR¨K AwWU Awa`ßi KZ©„K kvLv mg~‡ni mgq wfwËK ch©vqµwgK †h wbixÿv Kiv nq Zv‡K evwYwR¨K wbixÿv ejv nq| GwU g~jZ miKvix wbixÿv| miKvix cÖwZôvb wn‡m‡e e¨vsK miKv‡ii wewfbœ bxwZgvjv AbymiY K‡i Kvh©µg cwiPvjbv Ki‡Q wKbv Ges miKvix ¯^v‡\_©i †Kvb ÿwZ n‡”Q wKbv G wbixÿv Kvh©µ‡g cÖavbZt Zv †`Lv nq| evwYwR¨K AwWU Awa`ßi KZ©„K wPwýZ AvcwËmg~n (1) mvaviY Aby‡”Q` Ges (2) AwMÖg Aby‡”Q` AšÍ©fz³ K‡i wi‡cvU© Kiv nq|

**mvaviY Aby‡”Q`t**

¸iæZi Avw\_©K Awbq‡gi ch©v‡q c‡o bv Ges UvKvi cwigvYI Lye †ekx bq Ggb AvcwËmg~n mvaviY Aby‡”Q‡` AšÍ©fy³ Kiv nq| G mKj AvcwË Dc-cwiPvjK, evwYwR¨K wbixÿv Awa`ßi KZ©„K gxgvswmZ n‡q \_v‡K |

**AwMÖg Aby‡”Q` t**

¸iæZi Avw\_©K Awbq‡gi ch©v‡q c‡o Ges AvcwË‡Z UvKvi cwigvYI †ekx \_v‡K Ggb AvcwËmg~n AwMÖg Aby‡”Q‡`i AšÍfz©³ nq| AwMÖg Aby‡”Q` mg~n kvLvi Reve I cÖavb Kvh©vj‡qi gšÍ‡e¨i ci Dc-cwiPvjK, evwYwR¨K wbixÿv Awa`ßi n‡q A\_© gš¿Yvj‡q †cÖwiZ nq AZtci A\_© gš¿Yvj‡qi mycvwikµ‡g Dc-cwiPvjK, evwYwR¨K wbixÿv Awa`ßi KZ©„K Zv wb®úwË n‡q \_v‡K|

**Lmov I msKjb Aby‡”Q`t**

AwMÖg Aby‡”Q` mgyn h\_vmg‡q wb®úwË Kiv bv n‡j cieZ©x‡Z Zv ch©vqµ‡g Lmov I msKjb Aby‡”Q‡` iƒcvšÍwiZ n‡q \_v‡K| Lmov Aby‡”Q` mg~n kvLvi Reve I cÖavb Kvh©vj‡qi gšÍ‡e¨i ci A\_© gš¿Yvj‡qi mycvwikµ‡g gnvcwiPvjK, evwYwR¨K wbixÿv Awa`ßi KZ©„K wb®úwË n‡q \_v‡K| Lmov Aby‡”Q‡`i wb®úwËg~jK Reve cÖ`vb Kiv bv n‡j Ges Zv Awb®úbœ \_vK‡j msKjb Aby‡”Q‡` iƒcvšÍwiZ nq| msKjb Aby‡”Q‡` iƒcvšÍ‡ii ci Zv wmGwR KZ…©K msm`xq KwgwU A\_©vr cvewjK GKvD›Um KwgwU‡Z †cÖwiZ nq| G mKj Aby‡”Q` wb®úwËi cÖwµqv †ek RwUj I mgqmv‡cÿ| cvewjK GKvD›Um KwgwU‡Z A\_© gš¿Yvj‡qi mwPe, e¨vs‡Ki cÖavb wbe©vnx Dcw¯’Z n‡q Dchy³ e¨vL¨vi gva¨‡g Zvi wb®úwË nq ev cÖ‡qvRbxq cÖwZKvig~jK e¨e¯’v MÖnY Kiv nq |

* **AwWU AvcwË wb®úwËi cÖwµqvt**

AwWU AvcwË wb®úwËi Rb¨ `ÕywU cÖwµqv we`¨gvb| h\_vt

* eªW kxU Reve
* wØcÿxq/wÎcÿxq mfv
* **eªWkxU Revet**

h\_vmg‡q cÖgvYKmn h\_vh\_ Rev‡ei wfwË‡Z wb®úwË Kiv n‡q \_v‡K| AwWU wi‡cvU© Bmy¨i 35 w`‡bi g‡a¨ eªWkxU Reve cÖ`vb Ki‡Z nq| mvaviY Aby‡”Q‡`i †ÿ‡Î ms¯’vi cÖavb Kvh©vj‡qi gva¨‡g Ges AwMÖg Aby‡”Q‡`i †ÿ‡Î gš¿Yvj‡qi gva¨‡g eªWkxU Reve wb¤œewY©Z Q‡K cÖ`vb Ki‡Z nqt

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| µt bs | Aby‡”Q` bs | wk‡ivbvg | AvcwËi welqe¯‘ | kvLvi Reve | cÖavb Kvh©vj‡qi Reve |

* AwMÖg Aby‡”Q` Bmy¨i 35 w`‡bi g‡a¨ Reve cÖ`vb Kiv bv n‡j wbixÿv Kvh©vjq †\_‡K ZvwM`cÎ Bmy¨Kiv nq| G‡ÿ‡Î eªWkxU Reve cÖ`v‡bi Rb¨ AviI 14 w`b mgq cvIqv hvq|
* D‡jøwLZ 14 w`‡bi g‡a¨ m‡šÍvlRbK Reve cÖ`vb Kiv bv n‡j Aby‡”Q`wU cÖ¯ÍvweZ Lmov wn‡m‡e gnvcwiPvj‡Ki Kvh©vj‡q †cÖixZ n‡e| gnvcwiPvjK g‡nv`q KZ„©K Aby‡”Q`wUi wel‡q gš¿Yvj‡qi mwPe eiei wWI †jUvi Bmy¨ Kiv nq| wWI †jUvi Bmy¨i 28 w`‡bi g‡a¨ h\_vh\_ Reve cÖ`vb Kiv n‡j Aby‡”Q`wU gnvcwiPvjK g‡nv`q wb®úwË Ki‡Z cv‡ib| Ab¨\_vq Aby‡”Q`wU Lmov wn‡m‡e wmGwR Kvh©vj‡q †cÖwiZ n‡e|
* wmGwR g‡nv`q KZ©„K Aby‡”Q`wU msKjb Aby‡”Q` wn‡m‡e eB AvKv‡i PzovšÍ wi‡cv‡U© AšÍf~©³ K‡i gnvgvb¨ ivóªcwZi wbKU †ck Kiv nq| msKjb Aby‡”Q` wb®úwËi wel‡q cvewjK GKvD›Um KwgwU‡Z A\_©vr msm`xq KwgwU‡Z Av‡jvPbv Kiv nq| GmKj Aby‡”Q` wb®úwËi cÖwµqv †ek RwUj I mgq mv‡cÿ|
* **wØcÿxq/wÎcÿxq mfvt**

AwWU AvcwË wb®úwËi †ÿ‡Î wØcÿxq/wÎcÿxq mfv m‡e©vËg cÖwµqv |

**wØcÿxq mfv t**

cÖwZwU cÖwZôv‡bi cÖavb Kvh©vj‡qi cÖwZwbwa I AwWU Awa`ß‡ii cÖwZwbwai Dcw¯’wZ‡Z AbywôZ nq| G ai‡Yi mfvq mvaviY Aby‡”Q` wb®úwËi wel‡q Av‡jvPbv Kiv nq| mycvwikK…Z Aby‡”Q` mg~n wb®úwËi PzovšÍ Aby‡gv`b cÖ`vb K‡ib Dc-cwiPvjK g‡nv`q|

**wÎcÿxq mfvt**

gš¿Yvjq, cÖwZwU cÖwZôvb I AwWU Awa`ß‡ii cÖwZwbwa‡`i Dcw¯’wZ‡Z AbywôZ nq| G ai‡Yi mfvq AwMÖg Aby‡”Q` wb®úwËi wel‡q Av‡jvPbv Kiv nq| mycvwikK…Z Aby‡”Q` mg~n gnv cwiPvjK g‡nv`q KZ©„K P~ovšÍ Aby‡gv`‡bi gva¨‡g gxgvswmZ wnmv‡e MY¨ Kiv nq|

* **Af¨šÍixY wbixÿv cÖwZ‡e`‡bi Reve cÖ`vb c×wZ t**

ivRkvnx K…wl Dbœqb e¨vs‡Ki mKj kvLvi mvwe©K Kvh©µ‡gi Dci mgq wfwËK (mvaviYZt GK eQ‡ii) †h avivevwnK wek` wbixÿv Kvh©µg cwiPvwjZ n‡q \_v‡K Zv Af¨šÍixY wbixÿv bv‡g AwfwnZ| Af¨šÍixY wbixÿv Kvh©µg e¨vs‡Ki 18 wU †Rvbvj wbixÿv Kvh©vjq KZ©„K cwiPvwjZ n‡q \_v‡K| Af¨šÍixY wbixÿv Kvh©µg †k‡l GKwU cÖwZ‡e`b †ck Kiv n‡q \_v‡K hv‡K wbixÿv wi‡cvU© ev Af¨šÍixY wbixÿv cÖwZ‡e`b ejv nq| Af¨šÍixY wbixÿv cÖwZ‡e`‡b wØZxq I Z„Zxq L‡Ûi m‡½ mswkøó Aby‡”Q` mg~n mwbœ‡ewkZ nq| wØZxq I Z„Zxq L‡Ûi Aby‡”Q` mg~n wb‡q Af¨šÍixY wbixÿv cÖwZ‡e`b cÖ¯‘Z K‡i cÖwZ‡e`‡bi Kwc wefvMxq wbixÿv Kvh©vj‡q 1 wU, kvLvq 2 wU (hvi 1wU Kwc kvLv KZ„K evsjv‡`k e¨vs‡Ki GwmGdAvBwW-‡Z †cÖwiZ nq), †Rvbvj Kvh©vj‡q 1 wU †cÖiY Kiv nq Ges †Rvbvj wbixÿv Kvh©vj‡q 1 Kwc msiÿY Kiv nq|

‡Rvbvj wbixÿv Kvh©vjq KZ…K †cÖwiZ wbixÿv cÖwZ‡e`b cÖvwßi 15 w`‡bi g‡a¨ Af¨šÍixY wbixÿv cÖwZ‡e`‡bi cÖv\_wgK Reve kvLv KZ…K †Rvbvj Kvh©vj‡qi gva¨‡g wefvMxq wbixÿv Kvh©vj‡q †cÖiY Ki‡Z nq| Reve 4(Pvi) cÖ¯’vKv‡i ˆZix K‡i 1 cÖ¯’ Awdm Kwc ‡i‡L 3 cÖ¯’ †Rvbvj Kvh©vj‡q ‡cÖiY Ki‡Z nq| †Rvbvj Kvh©vjq kvLvi Rev‡e gšÍe¨ wjwce× K‡i 2 cÖ¯’ wefvMxq Kvh©vj‡q ‡cÖiY K‡i \_v‡K| wefvMxq Kvh©vjq cÖvß Reve ch©v‡jvPbv K‡i AvcwË wb®úwË K‡i A\_ev cieZx© KiYxq m¤ú‡K© wb‡`©kbv cÖ`vb K‡i eªWkxU Rev‡ei GKwU Kwc kvLvq †cÖiY K‡i \_v‡K|

Af¨šÍixY wbixÿv cÖwZ‡e`‡bi Reve cÖ`v‡bi ‡ÿ‡Î kvLv‡K hZœevb n‡Z n‡e| AvcwËi wecix‡Z Reve me©`v wb®úwËg~jK n‡Z n‡e| `vqmvov Reve cÖ`vb evÃbxq bq| Aby‡”Q‡` DwjøwLZ AvcwËi welq mg¨Kfv‡e Abyaveb K‡i Awbqg¸‡jv wbqwgZ K‡i A\_ev wbqwgZKi‡Yi AMÖMwZ AewnZ K‡i Reve cÖ`vb Ki‡Z n‡e| Awbqg¸‡jv wbqwgZ Kiv n‡”Q ev wbqwgZKi‡Yi cÖ‡Póv Pvjv‡bv n‡”Q- G ai‡Yi `vqmvov Reve AMÖnY‡hvM¨ Ges AvcwËKi| `vqmvov Reve ‡`qv n‡j KZ…©cÿ cÖ‡qvR‡b kvLvi weiæ‡× e¨e¯’v MÖnY Ki‡Z cv‡ib|

=0=

* **Af¨šÍixY wbixÿv cÖwZ‡e`‡bi Reve cÖ`v‡bi bgybvt**

ivRkvnx K…wl Dbœqb e¨vsK

............kvLv, .........‡Rvb|

ivRkvnx K…wl Dbœqb e¨vsK ...................‡Rv‡bi ................ kvLvi ............... n‡Z ............. ch©šÍ mg‡qi Af¨šÍixY wbixÿv cÖwZ‡e`‡bi cwicvjb cÖwZ‡e`b|

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Aby‡”Q` bs** | **wbixÿv AvcwËi weeiY** | **kvLvi Reve** | **‡Rvbvj Kvh©vj‡qi gšÍe¨** | **wefvMxq wbixÿv Kvh©vj‡qi gšÍe¨** |
| 1 | 2 | 3 | 4 | 5 |
| 3 | mxgvwZwi³ bM` Znwej aviY | Aby‡”Q‡` ewY©Z w`em¸‡jv‡Z ZvrÿwbK m„÷ Pvwn`v Ges kvLvi e¨emvwqK cÖ‡qvR‡bi †cÖwÿ‡Z mxgvwZwi³ Znwej aviY Ki‡Z n‡q‡Q| mxgvwZwi³ Znwej avi‡Yi wel‡q †Rvbvj Kvh©vj‡qi .......................... Zvwi‡L................ bs cÎ gvidZ †Rvbvj e¨e¯’vcK g‡nv`‡qi Kv‡h©vËi Aby‡gv`b †bqv n‡q‡Q (Abywjwc mshy³)| cieZx©‡Z AwZwi³ Znwej aviY bv Kivi wel‡q mZK©Zv Aej¤^b Kiv n‡e| GgZve¯’vq AvcwËwU wb®úwËi Rb¨ mwebq Aby‡iva Kiv n‡jv| |  |  |
| 24 | FY gÄyi I weZi‡Y Awbqg | Aby‡”Q‡` DwjøwLZ FY †Km¸‡jvi g‡a¨ K, M, P, Ges S †Z ewY©Z FY †Km¸‡jvi Awbqg wbqwgZ Kiv n‡q‡Q| L Ges R-µwg‡K ewY©Z FY `ywU B‡Zvg‡a¨ Av`vq n‡q‡Q| N- ‡Z ewY©Z FY †K‡mi FY MÖnxZvi m‡½ †hvMv‡hvM K‡i Zuv‡K Qwe `vwL‡ji Rb¨ ejv n‡q‡Q| FY MÖnxZvi Qwe cvIqv †M‡j Zv bw\_fz³ K‡i wbqwgZ Ki‡Yi welqwU cieZx© Rev‡e AewnZ Kiv n‡e| |  |  |
| 43 | AvmevecÎ cixÿv | Aby‡”Q‡` AvcwË/weiƒc gšÍe¨ bv \_vKvq Aby‡”Q`wU Wªc Kivi Rb¨ mwebq Aby‡iva Kiv n‡jv| |  |  |

e¨e¯’vcK †Rvbvj e¨e¯’vcK wefvMxq wbixÿv Kg©KZ©v

**ivRkvnx K…wl Dbœqb e¨vsK**

‡Rvbvj wbixÿv Kvh©vjq...........

**Af¨šÍixY wbixÿv cÖwZ‡e`b (wØZxq I Z…Zxq LÛ)**

|  |  |  |  |
| --- | --- | --- | --- |
| **QK ÒKÓ** |  | ÒgyL cÎÓ |  |
| wbixwÿZ kvLvi bvg | t |  |  |
| ‡Rv‡bi bvg | t |  |  |
| wbixÿvaxb mgq | t | n‡Z | ch©šÍ |
| kvLvwU KZw`b AšÍi wbixÿv cwiPvwjZ nq | t | evwl©K |  |
| wbixÿ‡Ki cwiwPwZ | t |  |  |
| µwgK bs | wbixÿv Kg©KZ©vi bvg | | c`ex |

**wbixÿvaxb mg‡qi `vwqZ¡ cvjbKvix e¨e¯’vcK I wØZxq Kg©KZ©vM‡Yi ZvwjKv**

|  |  |  |
| --- | --- | --- |
| **bvg** | **Kvh©Kvj** | |
| **n‡Z** | **ch©šÍ** |
| 1 | 2 | 3 |
|  |  |  |
|  |  |  |

**e¨e¯’vcK t**

K)

L)

M)

**wØZxq Kg©KZ©v t**

K)

L)

M)

wbixÿv Avi‡¤¢i ZvwiL t

wbixÿv mgvwßi ZvwiL t

c~e©eZ©x wbixÿvi ZvwiL t

K) Af¨šÍixY wbixÿv

L) evwYwR¨K wbixÿv

M) ewnt wbixÿv

N) evsjv‡`k e¨vsK cwi`k©Y t

Avgiv wbixÿv`‡ji m`m¨e„›` ivRkvnx K…wl Dbœqb e¨vsK .................. kvLvq ............. nB‡Z ............ ch©šÍ Aa©-ermi/ermi wfwËK mg‡qi hveZxq wej, fvDPvi, `wjj cÎ, wnmve ewn BZ¨vw` wbixÿY c~e©K Aby‡”Q`Iqvix we¯ÍvwiZ cÖwZ‡e`b Dc¯’vcb K‡iwQ|

¯^vÿit 01)

02)

03)

04)

**Af¨šÍixY wbixÿv cÖwZ‡e`b- 2q LÛ**

¸iæZi AvcwË bq wKš‘ ZvrÿwbKfv‡e kvLvq wbqwgZ Kiv m¤¢e nq wb

ivRkvnx K…wl Dbœqb e¨vsK ...................‡Rv‡bi ................ kvLvi ............... n‡Z ............. ch©šÍ mg‡qi Af¨šÍixY wbixÿv cÖwZ‡e`‡bi cwicvjb cÖwZ‡e`b|

|  |  |  |  |
| --- | --- | --- | --- |
| Aby‡”Q` bs | wbixÿv AvcwËi weeiY | kvLvi Reve | ‡Rvbvj wbixÿv Kg©KZ©vi gšÍe¨ |
| 1 | 2 | 3 | 4 |

**Z…Zxq LÛ cÖwZ‡e`b**

¸iæZi AvcwË bq Ges ZvrÿwbKfv‡e kvLvq wbqwgZ Kiv n‡q‡Q

ÔKÕ Ask

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **µwgK bs** | **wbixÿvi †g‡gv bs I ZvwiL** | **Aby‡”Q` bs I mswÿß weiiY** | **kvLv e¨e¯’vcK KZ©„K cÖ`Ë Reve** | **‡Rvbvj wbixÿv Kg©KZ©vi gšÍe¨** |
| 1 | 2 | 3 | 4 | 5 |

**Z…Zxq LÛ cÖwZ‡e`b**

‡h mKj Aby‡”Q‡` †Kvb AvcwË/Awbqg cvIqv hvq bvB

ÔLÕ Ask

**(Awbqg cvIqv hvqwb Ggb Aby‡”Q` mg~‡ni weeiY)**

|  |  |  |  |
| --- | --- | --- | --- |
| **µwgK bs** | **Aby‡”Q` bs** | **welqe¯‘** | **‡Rvbvj wbixÿv Kg©KZ©vi gšÍe¨** |
| 1 | 2 | 3 | 4 |

**=0=**

**gvwbjÛvwis Ges gvwbjÛvwis cÖwZ‡iv‡a cÖewZ©Z AvBb**

**‡gvt gwebyi iwk` miKvi**

Abyl` m`m¨

Jeffrey Robinson Zuvi the Laundrymen MÖ‡š’ e‡j‡Qb-ÒMoney Laundering is a process of transferring illegal or dirty money into a legal or legitimate one through a cycle of transactions.**”**

* **gvwbjÛvwis msNU‡bi c×wZ**(How is money Laundered?)

gvwbjÛvwis msNU‡bi Rb¨ †Kvb evavaiv wbqg †bB| Z‡e mvaviYZt wb‡gœv³ wZbwU Dcv‡q/cÖwµqvi gva¨‡g gvwbjÛvwis n‡q \_v‡K t

* **†cøm‡g›U**(Placement)
* **†jqvwis**(Layering)
* **Bw›U‡MÖkb**(Integration)
* **†cøm‡g›U**(Placement) t (Physically disposing of the cash).

hLb †Kvb Acivag~jK Kvh© n‡Z D™¢~Z ev DcvwR©Z A\_© cÖ\_gev‡ii gZ A\_© e¨e¯’vq (Financial System) cÖ‡ek K‡i ZLb Zv‡K †cøm‡g›U ejv nq| D`vniYt Pywi, WvKvwZ, wQbZvBK„Z ev Ny‡li A\_© hLb GKwU e¨vsK wnmv‡e Rgv nq ZLb Gi †cøm‡g›U N‡U|

* **†jqvwis** (Layering) t(Separating the criminal proceeds from source via complex financial transactions).

‡jqvwis ej‡Z †cøm‡g›UK…ZA\_© ch©vqµ‡g RwUj †jb‡`‡bi gva¨‡g wewfbœ ¯Í‡i miv‡bvi/¯’vbvšÍ‡ii cÖwµqv‡K eySvq| G cÖwµqvq A‡\_©i Drm †Mvcb/jyKv‡bvi Rb¨ e¨eüZ nq| D`vniYt Aw¯ÍZ¡nxb cÖwZôv‡bi g‡a¨ B‡jKUªwbK UªvÝdvi, we‡`kx e¨vsK WªvdU, Uªv‡fjvim †PK, GKwU e¨vsK GKvD›U n‡Z wewfbœ e¨vsK kvLvq wewfbœ bv‡g A‡\_©i ¯’vbvšÍi ev Rgv Kiv|

* **Bw›U‡MÖkb** (Integration) t (Placing the Laundered proceeds back into the economy so that they appear legitimate).

‡jqvwis mdj n‡j Bw›U‡MÖkb-Gi gva¨‡g A‰ea UvKv/A‰ea A\_© Ggbfv‡e e¨eüZ nq hv‡Z g‡b nq GwU ˆea cš’vq DcvwR©Z| Gfv‡eB jÛvwisK…Z A\_© A\_©bxwZ‡Z c~Ye©nvj nq| D`vniYt A‰ea A‡\_© µqK…Z m¤úwËi weµq, Mvox, exgv cwjwmi Nb Nb evwZjKiY BZ¨vw`|

* **gvwbjÛvwis cÖwZ‡iva AvBb cÖYq‡bi cUfywgt**

MYcÖRvZš¿x evsjv‡`k miKvi me©cÖ\_g 7B GwcÖj, 2002 Zvwi‡L gvwbjÛvwis cÖwZ‡iva AvBb,2002 Rvix K‡i, hv 30 GwcÖj, 2002 ZvwiL n‡Z Kvh©Kix nq| D³ AvB‡bi 19(1) avivq e¨vsK mg~n‡K Zv‡`i MÖvn‡Ki c~Y©vsM Z\_¨ msiÿ‡Yi Rb¨ wb‡`©k †`qv nq| cieZ©x‡Z 13 GwcÖj, 2008 Zvwi‡L gvwbjÛvwis cÖwZ‡iva Aa¨v‡`k, 2008 Rvix Kiv nq hv 15 GwcÖj, 2008 ZvwiL n‡Z Kvh©Kix nq| AZtci 24 †deªæqvix, 2009 Zvwi‡L 2008 mv‡ji Aa¨v‡`kwU AvB‡b cwiYZ Kiv nq hv ÒgvwbjÛvwis cÖwZ‡iva AvBb, 2009Ó bv‡g AwfwnZ nq Ges 15 GwcÖj, 2008 ZvwiL n‡Z Kvh©Kix e‡j MY¨ Kiv nq| gvwbjÛvwis cÖwZ‡iva AvBb, 2009 evwZjµ‡g 16 Rvbyqvix, 2012 Zvwi‡L ÒgvwbjÛvwis cÖwZ‡iva Aa¨v‡`k, 2012Ó Rvix K‡i D³ ZvwiL n‡Z Kvh©Ki nq| AZtci RvZxq msm` KZ©„K Aby‡gvw`Z nevi ci Bnv AvB‡b cwiYZ nq Ges 20-02-2012 Zvwi‡L miKvix †M‡RU weÁwß AvKv‡i cÖKvk Kiv nq| GB AvB‡bi ¸iæZ¡c~Y© K‡qKwU avivi mvi-ms‡ÿc wb¤œiƒct

**gvwbjÛvwis cÖwZ‡iva AvBb, 2012**

* **aviv-1 t mswÿß wk‡ivbvg I cÖeZ©b t**

(1) GB AvBb gvwbjÛvwis cÖwZ‡iva AvBb, 2012 bv‡g AwfwnZ n‡e;

(2) Bnv 3 gvN, 1418/16 Rvbyqvix, 2012 ZvwiL n‡Z Kvh©Ki n‡q‡Q e‡j MY¨ n‡e;

* **aviv-2t msÁv t** welq ev cÖm‡½i cwicwš’ †Kvb wKQz bv \_vK‡j-

**(d) ÒgvwbjÛvwisÓ A\_©**

(A) **wb**¤œewY©Z D‡Ï‡k¨ Aciv‡ai mv‡\_ m¤ú„³ m¤úwË ÁvZmv‡i ¯’vbvšÍi ev iƒcvšÍi ev n¯ÍvšÍi t

* 1. Acivajä Av‡qi A‰ea cÖK…wZ, Drm, Ae¯’vb gvwjKvbv I wbqš¿Y †Mvcb ev QÙve„Ë Kiv ; A\_ev
  2. m¤ú„³ Aciva msNU‡b RwoZ †Kvb e¨w³‡K AvBbMZ e¨e¯’v MÖnY n‡Z iÿvi D‡Ï‡k¨ mnvqZv Kiv;

(Av**)** ‰ea ev A‰ea Dcv‡q AwR©Z A\_© ev m¤úwË wbqg ewnf©~Zfv‡e we‡`‡k cvPvi Kiv;

(B) ÁvZmv‡i Acivajä Av‡qi A‰ea Drm¨ †Mvcb ev Avovj Kivi D‡Ï‡k¨ Dnvi n¯ÍvšÍi, we‡`‡k †cÖiY ev we‡`k n‡Z evsjv‡`‡k †cÖiY ev Avbqb Kiv;

(C) **‡**Kvb Avw\_©K †jb‡`b Giƒcfv‡e m¤úbœ Kiv ev m¤úbœ Kivi †Póv Kiv hv‡Z GB AvB‡bi Aaxb Dnv wi‡cvU© Kivi cÖ‡qvRb n‡e bv;

(D) m¤ú„³ Aciva msNU‡b cÖ‡ivwPZ Kiv ev mnvqZv Kivi AwfcÖv‡q †Kvb ˆea ev A‰ea m¤úwËi iƒcvšÍi ev ¯’vbvšÍi ev n¯ÍvšÍi Kiv;

(E) m¤ú„³ Aciva n‡Z AwR©Z Rvbv m‡Ë¡I GB ai‡Yi m¤úwË MÖnY, `L‡j †bqv ev †fvM Kiv;

(F) Giƒc †Kvb Kvh© Kiv hv Øviv Acivajä Av‡qi A‰ea Drm †Mvcb ev Avovj Kiv nq;

(G) DcwiewY©Z †h †Kvb Aciva msNU‡b AskMÖnY, m¤ú„³ \_vKv, Aciva msNU‡b lohš¿ Kiv, msNU‡bi cÖ‡Póv A\_ev mnvqZv Kiv, cÖ‡ivwPZ Kiv ev civgk© cÖ`vb Kiv;

(e) **Òwi‡cvU© cÖ`vbKvix ms¯’vÓ A\_©**

(A) e¨vsK (Av) Avw\_©K cÖwZôvb (B) exgvKvix (C) gvwb†PÄvi (D) A\_© A\_ev A\_©g~j¨ ‡cÖiYKvix ev ¯’vbvšÍiKvix †h †Kvb †Kv¤úvbx ev cÖwZôvb (E) evsjv‡`k e¨vs‡Ki AbygwZµ‡g e¨emv cwiPvjbvKvix Ab¨ †Kvb cÖwZôvb (F) (1) ÷K wWjvi ev ÷K †eªvKvi (2) ‡cvU©‡dvwjI g¨v‡bRvi I gv‡P©›U e¨vsKvi (3) wmwKDwiwU Kv÷wWqvb (4) m¤ú` e¨e¯’vcK

(G) (1) AjvfRbK ms¯’v/ cÖwZôvb (2) †emiKvix Dbœqb ms¯’v (3) mgevq mwgwZ (H) wi‡qj G‡÷U †Wfjcvi (I) g~j¨evb avZz ev cv\_‡ii e¨emv cÖwZôvb|

(g) **ÒmË¡vÓ** A\_© †Kvb AvBbx cÖwZôvb, mswewae× ms¯’v, evwbwR¨K ev AevwbwR¨K cÖwZôvb, Askx`vix Kvievi, mgevq mwgwZmn GK ev GKvwaK e¨w³i mgš^‡q MwVZ †h †Kvb msMVb|

(h) **Òm‡›`nRbK †jb‡`bÓ** A\_© GBiæc †jb‡`b-

(1) hvnv ¯^vfvweK †jb‡`‡bi aiY †\_‡K wfbœ;

(2) †h †jb‡`b m¤ú‡K© Giæc aviYv nq †h;

(K) Bnv †Kvb Aciva n‡Z AwR©Z A\_©;

(L) Bnv †Kvb mš¿vmx Kv‡h©, †Kvb mš¿vmx msMVb‡K ev †Kvb mš¿vmx‡K A\_©vqb|

(j) **Òm¤úwËÓ** A\_© †`‡k ev †`‡ki evwn‡i Aew¯’Z-

(A) †h †Kvb cÖK…wZi, `„k¨gvb, A`„k¨gvb, ¯’vei ev A¯’vei m¤úwË; ev

(A) bM` UvKv, B‡j±ªwbK ev wWwRUvjmn Ab¨ †h †Kvb cÖK…wZi `wjj ev BÝUªy‡g›U hv †Kvb m¤úwËi gvwjKvbv ¯^Z¡ ev gvwjKvbv ¯^‡Z¡ †Kvb ¯^v\_© wb‡`©k K‡i|

(k) **Òm¤ú„³ Aciva** (Predicate offence)Ó A\_© wb‡¤œ DwjøwLZ Aciva, hv †`‡k ev †`‡ki evwn‡i msNU‡bi gva¨‡g AwR©Z †Kvb A\_© ev m¤ú` jÛvwis Kiv ev Kivi †Póv Kiv, h\_v t

(1) `yb©xwZ I Nyl (2) gy`ªv RvjKiY (3) `wjj `¯Ív‡eR RvjKiY (4) Puv`vevwR (5) cÖZviYv (6) RvwjqvwZ (7) A‰ea A‡¯¿i e¨emv (8) A‰ea gv`K I †bkv RvZxq `ª‡e¨i e¨emv (9) ‡PvivB I Ab¨vb¨ `ª‡e¨i A‰ea e¨emv (10) AcniY, A‰eafv‡e AvUKvBqv ivLv I cYe›`x Kiv (11) Lyb, gvivZ¥K kvixwiK ÿwZ (12) bvix I wkï cvPvi (13) ‡PvivKvievi (14) ‡`kx I we‡`kx gy`ªv cvPvi (15) Pzwi ev WvKvwZ ev `my¨Zv ev Rj`my¨Zv ev wegvb `my¨Zv (16) Av`g cvPvi (17) ‡hŠZzK (18) ‡PvivPvjvbx I ïé msµvšÍ Aciva (19) Ki msµvšÍ Aciva (20) ‡gav¯^Z¡ jsNb (21) mš¿vm I mš¿vmx Kv‡h© A\_© †hvMvb (22) ‡fRvj ev ¯^Z¡ jsNb K‡i cY¨ Drcv`b (23) cwi‡ekMZ Aciva (24) ‡hŠb wbcxob (Sexual Exploitation) (25) cuywR evRvi m¤úwK©Z g~j¨ ms‡e`bkxj Z\_¨ Rbm¤§y‡L cÖKvwkZ nevi c~‡e© Zv Kv‡R jvwM‡q †kqvi †jb‡`‡bi gva¨‡g evRvi myweav MÖnY I e¨w³MZ ev cÖwZôvwbK myweavi j‡ÿ¨ evRvi wbqš¿‡Yi †Pó Kiv (Insider Trading & Market Manipulation) (26) msNe× Aciva (Organised Crime) ev msNe× Acivax `‡j AskMÖnY (27) fxwZ cÖ`k©‡bi gva¨‡g A\_© Av`vq Ges (28) GB AvB‡bi D‡Ïk¨ c~iYK‡í evsjv‡`k e¨vsK KZ©„K miKv‡ii Aby‡gv`bµ‡g †M‡R‡U cÖÁvc‡bi gva¨‡g †NvwlZ Ab¨ †h †Kvb m¤ú„³ Aciva|

* **aviv-4 t gvwbjÛvwis Aciva I `Û t**

1. GB AvB‡bi D‡Ïk¨ c~iYK‡í, gvwbjÛvwis GKwU Aciva e‡j MY¨ n‡e;
2. ‡Kvb e¨w³ gvwbjÛvwis Aciva Ki‡j ev gvwbjÛvwis Aciva msNU‡bi †Póv, mnvqZv ev lohš¿ Ki‡j wZwb Ab~¨b 4 (Pvi) eQi Ges AbwaK 12 (evi) eQi ch©šÍ Kiv`‡Û `wÛZ n‡eb Ges Bnvi AwZwi³, Aciv‡ai mv‡\_ mswkøó m¤úwËi wØ¸Y g~‡j¨i mgcwigvY ev 10 (`k) jÿ UvKv ch©šÍ, hv AwaK, A\_©`‡Û `wÛZ n‡eb;
3. Av`vjZ †Kvb A\_©`Û ev `‡Ûi AwZwi³ wnmv‡e `wÛZ e¨w³i m¤úwË iv‡óªi AbyK~‡j ev‡Rqvß Kivi Av‡`k cÖ`vb Ki‡Z cvi‡eb hv cÖZ¨ÿ ev c‡ivÿfv‡e gvwbjÛvwis ev †Kvb m¤ú„³ Aciv‡ai mv‡\_ m¤ú„³ ev mswkøó;
4. GB avivi Aaxb †Kvb mËv gvwbjÛwis Aciva Ki‡j mswkøó m¤úwËi g~‡j¨i Ab~¨b wØ¸Y A\_ev 20 (Kzwo) jÿ UvKv, hv AwaK nq, Rwigvbv Kiv hv‡e Ges D³ cÖwZôv‡bi wbeÜb evwZj‡hvM¨ n‡e|

* **aviv-6 t Z\_¨ cÖKv‡ki `Û t**

1. †Kvb e¨w³ Amr D‡Ï‡k¨ Z`šÍ m¤úwK©Z †Kvb Z\_¨ ev cÖvmw½K Ab¨ †Kvb Z\_¨ †Kvb e¨w³, ms¯’v ev msev` gva¨‡g cÖKvk Ki‡eb bv;
2. GB Aa¨v‡`‡ki Aaxb ÿgZvcÖvß †Kvb e¨w³, cÖwZôvb ev G‡R›U KZ©„K PvKyixiZ ev wb‡qvMiZ \_vKv Ae¯’vq wKsev PvKzix ev wb‡qvMRwbZ Pzw³ Aemvq‡bi ci ZrKZ©„K msM„nxZ, cÖvß, AvnwiZ, ÁvZ †Kvb Z\_¨ GB AvB‡bi D‡Ïk¨ c~iY e¨ZxZ Ab¨ †Kvb D‡Ï‡k¨ e¨envi ev cÖKvk Kiv n‡Z weiZ \_vK‡eb;
3. ‡Kvb e¨w³ Dc-aviv (1) I (2) Gi weavb j•Nb Ki‡j wZwb AbwaK 2 (`yB) eQi ch©šÍ Kiv`Û ev Ab~aŸ© 50 (cÂvk) nvRvi UvKv ch©šÍ A\_©`Û ev Dfq `‡Û `wÛZ n‡eb|

* **aviv-7 t Z`‡Û evav ev Amn‡hvwMZv, cÖwZ‡e`b †cÖi‡Y e¨\_©Zv ev Z\_¨ mieiv‡n evav †`qvi `Û t**

1. ‡Kvb e¨w³ GB AvB‡bi Aaxb

(K) †Kvb Z`šÍ Kvh©µ‡g Z`šÍKvix Kg©KZ©v‡K evav cÖ`vb Ki‡j ev mn‡hvwMZv cÖ`v‡b A¯^xK…wZ Ávcb Ki‡j; ev

(L) hyw³m½Z KviY e¨wZ‡i‡K hvwPZ †Kvb cÖwZ‡e`b ‡cÖi‡Y ev Z\_¨ mieiv‡n A¯^xK…wZ Ávcb Ki‡j, wZwb GB AvB‡bi Aaxb Aciva K‡i‡Qb e‡j MY¨ n‡e|

1. ‡Kvb e¨w³ Dc-aviv (1) Gi Aaxb Aciv‡a †`vlx mve¨¯Í n‡j wZwb AbwaK 1 (GK) eQi ch©šÍ Kviv`Û ev Ab~aŸ© 25 (cuwPk) nvRvi UvKv ch©šÍ A\_©`Û ev Dfq `‡Û `wÛZ n‡eb|

* **aviv-8 t wg\_¨v Z\_¨ cÖ`v‡bi `Û t**

1. ‡Kvb e¨w³ ÁvZmv‡i A‡\_©i Drm ev wbR cwiwPwZ ev wnmve avi‡Ki cwiwPwZ m¤ú‡K© ev †Kvb wnmv‡ei myweav‡fvMx ev bwgbx m¤ú‡K© †Kvbiƒc wg\_¨v Z\_¨ cÖ`vb Ki‡eb bv;
2. ‡Kvb e¨w³ Dc-aviv (1) Gi weavb j•Nb Ki‡j wZwb AbwaK 3 (wZb) eQi ch©šÍ Kviv`Û ev Ab~aŸ© 50 (cÂvk) nvRvi UvKv ch©šÍ A\_©`Û ev Dfq `‡Û `wÛZ n‡eb|

* **aviv-9t Aciv‡ai Z`šÍ I wePvi t**

1. Ab¨ AvB‡b hv wKQzB \_vKzK bv †Kb GB AvB‡bi Aaxb Aciva mg~n `ybx©wZ `gb Kwgkb AvBb,2004 (2004 m‡bi 5 bs AvBb) Gi Aaxb Zdwmjf~³ Aciva M‡Y¨ `yb©xwZ `gb Kwgkb ev Kwgkb n‡Z Z`y‡Ï‡k¨ ÿgZvcªvß Kwgk‡bi †Kvb Kg©KZ©v ev `ybx©wZ `gb Kwgkb n‡Z ÿgZvcÖvß Ab¨ †Kvb Z`šÍKvix ms¯’vi Kg©KZ©v KZ©„K Z`šÍ‡hvM¨ n‡e;
2. GB AvB‡bi Aaxb Acivamg~n Criminal Law (Amendment) Act, 1958 Gi Aaxb wbhy³ †¯úkvj RR KZ©„K wePvh© n‡e|

* **aviv-10 t†¯úkvj RR Gi we‡kl GLwZqvi t** ‡¯úkvj RR wba©vwiZ `Û Av‡ivc, †ÿÎgZ AwaKZi Z`šÍ, m¤úwË Aeiæ×KiY, †µvK, ev‡RqvßKiY Av‡`kmn Ab¨ †Kvb Av‡`k cÖ`vb Ki‡Z cvi‡eb|
* **aviv-11 tAciv‡ai Avgj‡hvM¨Zv, A-Av‡cvl‡hvM¨Zv I A-Rvwgb‡hvM¨Zv**t Bnv A-Rvwgb‡hvM¨ Aciva|
* **aviv-12** t **`yb©xwZ `gb Kwgk‡bi Aby‡gv`‡bi Acwinvh©Zv t** `yb©xwZ `gb Kwgk‡bi Aby‡gv`b e¨wZ‡i‡K †Kvb Av`vjZ GB AvB‡bi Aaxb †Kvb Aciva wePviv\_© Avvg‡j MÖnY Ki‡Z cvi‡eb bv|
* **aviv-13** t **Rvwgb msµvšÍ weavb t** AvbxZ Awf‡hv‡M Acivax mve¨¯Í nevi hyw³hy³ KviY bv \_vK‡j Ges Awfhy³ e¨w³ bvix, wkï ev weKjv½ n‡j Ges Rvwgb †`qvi Kvi‡Y wePvi wewNœZ n‡e bv g‡g© Av`vjZ mšÍó n‡j Rvwgb gÄyi †hvM¨|
* **aviv-14** t **m¤úwËi Aeiæ×KiY** (Freezing) **ev †µvK** (Attachment) **Av‡`kt** `yb©xwZ `gb Kwgk‡bi Aby‡iv‡a Av`vjZ Av‡`k w`‡Z cvi‡eb|
* **aviv-15 t Aeiæ×K…Z ev †µvKK…Z m¤úwË †diZ cÖ`vb t** Av`vjZ †Kvb m¤úwËi Aeiæ×KiY ev †µvK Av‡`k cÖ`vb Ki‡j, Awfhy³ e¨w³ ev mËv e¨ZxZ Ab¨ ‡Kvb e¨w³i ev mËvi D³ m¤úwË‡Z †Kvb ¯^v\_© \_vK‡j wZwb ev mËv Dnv †dir cvevi Rb¨ †µvK Av‡`k cÖ`v‡bi 30 w`‡bi g‡a¨ Av`vj‡Z Av‡e`b Ki‡Z cvi‡eb|
* **aviv-16 t m¤úwËi Aeiæ×KiY ev †µvK Av‡`‡ki weiæ‡× Avcxjt** GB AvB‡bi Aaxb Av`vjZ †Kvbm¤úwËi Aeiæ×KiY ev †µvK Av‡`k cÖ`vb Ki‡j D³iæc Av‡`‡ki weiæ‡× msÿzä e¨w³ ev mËv 30 w`‡bi g‡a¨ nvB‡KvU© wefv‡M Avcxj Ki‡Z cvi‡eb|
* **aviv-17 t m¤úwËi ev‡RqvßKiYt** GB AvB‡bi Aaxb ‡Kvb e¨w³ ev mËv gvwbjÛvwis Aciv‡a †`vlx mve¨¯Í n‡j Av`vjZ Aciv‡ai mwnZ cÖZ¨ÿ ev c‡ivÿfv‡e m¤ú„³ †`‡k ev †`‡ki evwn‡i Aew¯’Z †h †Kvb m¤úwË iv‡óªi AbyK~‡j ev‡Rqvß Kievi Av‡`k cÖ`vb Ki‡Z cvi‡eb|
* **aviv-18 t ev‡RqvßK…Z m¤úwË †diZ cÖ`vbt** Av`vjZ †Kvb m¤úwË ev‡Rqvß Kievi Av‡`k cÖ`vb Ki‡j, D³ m¤úwË‡Z †`vlx e¨w³ ev mËv e¨ZxZ Ab¨ ‡Kvb e¨w³ ev mËvi †Kvb ¯^Z¡, ¯^v\_© ev AwaKvi \_vK‡j wZwb ev D³ mËv Dnv †dir cvevi Rb¨ ev‡RqvßKi‡Yi weÁwß cwÎKvq me©‡kl cÖPv‡ii ZvwiL †\_‡K 30 w`‡bi g‡a¨ Av`vj‡Z Av‡e`b Ki‡Z cvi‡eb|
* **aviv-19 t ev‡RqvßKiY Av‡`‡ki weiæ‡× Avcxjt** GB AvB‡bi Aaxb Av`vjZ †Kvbm¤úwË ev‡Rqvß Kivi Av‡`k cÖ`vb Ki‡j D³iæc Av‡`‡ki weiæ‡× msÿzä cÿ 30 w`‡bi g‡a¨ nvB‡KvU© wefv‡M Avcxj Ki‡Z cvi‡eb|
* **aviv-20 t ev‡RqvßK…Z m¤úwËi wb®úwËKiY cÖwµqvt** GB AvB‡bi Aaxb †Kvb m¤úwË ev‡Rqvß Kiv n‡j miKvi, Av`vj‡Zi AbygwZ mv‡c‡ÿ, †h m¤úwË Ab¨ †Kvb AvB‡bi Aaxb aŸsm Ki‡Z n‡e ‡mB m¤úwË e¨ZxZ Ab¨vb¨ m¤úwË, cÖKvk¨ wbjv‡g ev evwYwR¨Kfv‡e jvfRbK Ab¨ †Kvb AvBbm¤§Z Dcv‡q weµq ev Ab¨ †Kvbfv‡e wb®úwË Ki‡Z cvi‡e|
* **aviv-21 t Aeiæ×K…Z, †µvKK…Z ev ev‡RqvßK…Z m¤úwË i¶Yv‡e¶‡Yi Rb¨ e¨e¯’vcK ev ZË¡veavqK wb‡qvM t** GB AvB‡bi Aaxb †Kvb m¤úwË Aeiæ×, ‡µvK ev ev‡Rqvß Kiv n‡j, Z`šÍKvix ms¯’v ev Dnvi wbKU n‡Z ÿgZvcÖvß †Kvb Kg©KZ©vi Av‡e‡`‡bi †cªwÿ‡Z D³iæc m¤úwË m¤ú~Y© ev AvswkK wbqš¿b, e¨e¯’vcbv, Z`viwK ev Ab¨ †Kvbfv‡e wb®úwËi Rb¨, Av`vjZ ¯^xq we‡ePbvq, †hiæc Dchy³ g‡b Ki‡e †miæc k‡Z© †Kvb AvBb cÖ‡qvMKvix ms¯’v‡K D³ m¤úwËi e¨e¯’vcK ev ZË¡veavqK wb‡qvM Ki‡Z cvi‡e|
* **aviv-22 t Avcxj t** AvcvZZt ejer Ab¨ †Kvb AvB‡b hv wKQzB \_vKzK bv †Kb, Av`vjZ KZ©„K GB AvB‡bi Aaxb cÖ`Ë †Kvb Av‡`k, ivq, wWwµ ev Av‡ivwcZ `Û Øviv msÿzä cÿ, D³iæc Av‡`k, ivq, wWwµ ev `Ûv‡`k cÖ`v‡bi ZvwiL n‡Z 30 w`‡bi g‡a¨ nvB‡KvU© wefv‡M Avcxj Ki‡Z cvi‡e|
* **aviv-23t gvwbjÛvwis Aciva `gb I cÖwZ‡iv‡a evsjv‡`k e¨vs‡Ki ¶gZv I `vwqZ¡ t**

(K) †Kvb wi‡cvU© cÖ`vbKvix ms¯’v n‡Z cÖvß bM` †jb‡`b I m‡›`nRbK †jb‡`b m¤úwK©Z Z\_¨vw` we‡kølY ev ch©v‡jvPbvi D‡Ï‡k¨ AwZwi³ †h †Kvb Z\_¨ wi‡cvU© cÖ`vbKvix ms¯’v n‡Z msMÖn Ges Dnvi WvUv msiÿY Kiv Ges †ÿÎgZ, mswkøó AvBb cÖ‡qvMKvix ms¯’v‡K cÖ‡qvRbxq Kvh©µg MÖnY Kivi Rb¨ D³ Z\_¨vw` cÖ`vb Kiv;

(L) †Kvb †jb‡`b gvwbjÛvwis ev †Kvb m¤ú„³ Aciva Gi mwnZ m¤ú„³ e‡j aviYv Kivi hyw³msMZ KviY \_vK‡j wi‡cvU© cÖ`vbKvix ms¯’v n‡Z D³iæc †jb‡`b m¤úwK©Z †h †Kvb Z\_¨ ev cÖwZ‡e`b msMÖn Kiv ;

(M) †Kvb Aciva msNU‡bi gva¨‡g †Kvb A\_© ev m¤úwË †Kvb wnmv‡e Rgv n‡q‡Q g‡g© m‡›`n Kivi hyw³msMZ KviY \_vK‡j †Kvb wi‡cvU© cÖ`vbKvix ms¯’v‡K AbwaK 30(wÎk) w`‡bi Rb¨ D³ wnmv‡ei †jb‡`b ¯’wMZ ev Aeiæ× ivLvi wb‡`©k cÖ`vb Kiv;

Z‡e kZ© \_v‡K †h, D³ wnmv‡ei †jb‡`b m¤úwK©Z mwVK Z\_¨ D`NvU‡bi cÖ‡qvRb †`Lv w`‡j †jb‡`b ¯’wMZ ev Aeiæ× ivLvi †gqv` AwZwi³ 30 (wÎk) w`b K‡i m‡e©v”P 6 (Qq) gvm ewa©Z Kiv hv‡e|

* **aviv-24t evsjv‡`k dvBb¨vwÝqvj Bb‡Uwj‡RÝ BDwbU** (BFIU) **cÖwZôv t**

(1) GB AvB‡bi aviv 23 G evsjv‡`k e¨vs‡Ki Dci Awc©Z ÿgZv I `vwqZ¡ cwicvj‡bi j‡ÿ¨ evsjv‡`k e¨vs‡K Bangladesh Financial Intelligence Unit ev BFIU bv‡g GKwU ¯^Zš¿ BDwbU \_vK‡e;

(4) GB AvB‡bi weavb Abyhvqx Ab¨ †Kvb †`‡ki mwnZ m¤úvw`Z †Kvb Pzw³ ev e¨e¯’vi Aaxb mswkøó †`‡ki dvBb¨vwÝqvj Bb‡Uwj‡RÝ BDwbU †K gvwbjÛvwis ev mš¿vmx Kv‡h© A\_©vqb ev †Kvb m‡›`nRbK †jb‡`b m¤úwK©Z Z\_¨vw` mieivn Ki‡e Ges Ab¨ †Kvb †`‡ki wbKU n‡Z Abyiƒc Z\_¨ PvB‡Z cvi‡e;

* **aviv-25 tgvwbjÛvwis Aciva cÖwZ‡iv‡a wi‡cvU© cÖ`vbKvix ms¯’vi `vq-`vwqZ¡ t**

**(1)**gvwbjÛvwis Aciva cÖwZ‡iv‡a wi‡cvU© cÖ`vbKvix ms¯’v wb¤œiæc `vq-`vwqZ¡ cvjb Ki‡et

(K) Dnvi MÖvn‡Ki wnmve cwiPvjbvKv‡j MÖvn‡Ki cwiwPwZi mwVK I c~Y©v½ Z\_¨ msiÿY Kiv;

(L) †Kvb MÖvn‡Ki wnmve eÜ nevi ZvwiL n‡Z Ab~¨b 5 eQi ch©šÍ D³ wnmv‡ei †jb‡`b msµvšÍ Z\_¨ msiÿY Kiv;

(M) msiwÿZ Z\_¨vw` evsjv‡`k e¨vs‡Ki Pvwn`v †gvZv‡eK mg‡q mg‡q mieivn Kiv;

(N) ‡Kvb m‡›`nRbK †jb‡`b ev †jb‡`‡bi cÖ‡Póv cwijwÿZ n‡j ¯^-D‡`¨v‡M Awej‡¤^ evsjv‡`k e¨vs‡K Òm‡›`nRbK †jb‡`b wi‡cvU© KivÓ

(2) ‡Kvb wi‡cvU© cÖ`vbKvix ms¯’v Dc‡iv³ weavb jsNb Ki‡j evsjv‡`k e¨vsK-

(K) D³ ms¯’v‡K Ab~¨b 50 nvRvi UvKv Ges m‡e©v”P 25 jÿ UvKv ch©šÍ Rwigvbv Ki‡Z cvi‡e Ges

(L) Av‡ivwcZ Rwigvbvi AwZwi³ D³ ms¯’v ev ms¯’vi †Kvb kvLv, mvwf©m †m›Uvi, ey\_ ev G‡R›Ui e¨emvwqK Kvh©µ‡gi AbygwZ ev jvB‡mÝ evwZj Ki‡Z cvi‡e ev †ÿÎgZ, wbeÜbKvix ev jvB‡mÝ cÖ`vbKvix KZ©„cÿ‡K D³ ms¯’vi weiæ‡× h\_vh\_ e¨e¯’v MÖn‡Yi wbwg‡Ë welqwU AewnZ Ki‡e|

* **aviv -26 t we‡`kx iv‡óªi mwnZ Pzw³** t GB AvB‡bi D‡Ïk¨ c~iYK‡í miKvi wØ-cvwÿK ev eû cvwÿK Pzw³, Kb‡fbkb ev AvšÍR©vwZK AvB‡b ¯^xK…Z Ab¨ †Kvbfv‡e †Kvb we‡`kx iv‡óªi mwnZ Pzw³ Ki‡Z, cÖ‡qvRbxq Z‡\_¨i Av`vb cÖ`vb, AvBbvbyM mn‡hvwMZv MÖnY I cÖ`vb Ki‡Z cvi‡e|
* **aviv-27 tmËv KZ©„K Aciva msNUb t** GB AvB‡bi Aaxb ‡Kvb Aciva †Kvb mËv KZ©„K msNwUZ n‡j D³ mËvi cÖ‡Z¨K gvwjK, cwiPvjK, g¨v‡bRvi, mwPe ev Ab¨ †Kvb Kg©KZ©v ev Kg©Pvix ev cÖwZwbwa D³ Aciva msNUb K‡i‡Qb e‡j MY¨ n‡eb, hw` bv wZwb cÖgvb Ki‡Z mÿg nb †h, D³ Aciva Zvi AÁvZmv‡i msNwUZ n‡q‡Q A\_ev D³ Aciva †iva Kivi Rb¨ wZwb h\_vmva¨ †Póv K‡i‡Qb|
* **aviv-28 tmij wek¦v‡m K…ZKvh© iÿYt**

GB AvB‡bi ev wewai Aax‡b mij wek¦v‡m K…Z †Kvb Kv‡Ri d‡j †Kvb e¨w³ ÿwZMÖ¯’ n‡j ev ÿwZMÖ¯’ nevi m¤¢vebv \_vK‡j, †mRb¨ miKvi ev miKv‡ii †Kvb Kg©KZ©v-Kg©Pvix ev evsjv‡`k e¨vsK ev evsjv‡`k e¨vs‡Ki †Kvb Kg©KZ©v-Kg©Pvix ev `yb©xwZ `gb Kwgkb ev Kwgk‡bi †Kvb Kg©KZ©v-Kg©Pvix ev †Kvb wi‡cvU© cÖ`vbKvix ms¯’v ev Dnvi cwiPvjbv cl©` ev Dnvi †Kvb Kg©KZ©v-Kg©Pvixi weiæ‡× †Kvb †`Iqvbx ev †dŠR`vix ev cÖkvmwbK ev Ab¨ †Kvb AvBbMZ Kvh©aviv `v‡qi Kiv hv‡e bv|

* **aviv-29 twewa cÖYq‡bi ÿgZv t**miKvi, miKvwi †M‡R‡U cÖÁvcb Øviv, GB AvB‡bi D‡Ïk¨ c~iYK‡í wewa cÖYqb Ki‡Z cvi‡e|
* **aviv-30 tAvB‡bi Bs‡iRx Abyev` cÖKvk t**

1. GB AvBb cÖeZ©‡bi ci miKvi, h\_vkxNª m¤¢e, miKvix †M‡R‡U cÖÁvcb Øviv, GB AvB‡bi evsjv cv‡Vi Bs‡iRx‡Z Ab~w`Z GKwU wbf©i‡hvM¨ cvV (Authentic EnglishText) cÖKvk Ki‡e|
2. evsjv cvV Ges Bs‡iRx cv‡Vi g‡a¨ we‡iv‡ai †ÿ‡Î evsjv cvV cÖvavb¨ cv‡e|

* **aviv-31 t iwnZKiY I †ndvRZ t**

1. gvwbjÛvwis cÖwZ‡iva AvBb, 2009 (2009 m‡bi 8bs AvBb) GZØviv iwnZ Kiv nj|
2. D³iƒc iwnZ nIqv m‡Ë¡I D³ AvB‡bi Aaxb `v‡qiK…Z †Kvb gvgjv ev M„nxZ †Kvb Kvh©aviv Awb®úbœ \_vK‡j Dnv Giƒ‡c wb®úbœ n‡e †hb Dnv GB AvB‡bi Aaxb `v‡qiK…Z ev M„nxZ n‡q‡Q|
3. D³iƒc iwnZ nIqv m‡Ë¡I Foreign Exchange Regulation Act, 1947 (Act No. VII of 1947) Ges gvwbjÛvwis cÖwZ‡iva AvBb, 2009 Gi AvIZvaxb †Kvb Aciva msMwVZ n‡j ev Z`šÍvaxb ev wePvivaxb \_vK‡j D³ Acivamg~n GB AvB‡bi weavb Abyhvqx Giƒ‡c wb®úbœ n‡e †hb Dnv GB AvB‡bi Aaxb `v‡qiK…Z ev M„nxZ n‡q‡Q|

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**gvwbjÛvwis cÖwZ‡iva AvBb Abyhvqx e¨vsK mg~‡ni KiYxq**

* gvwbjÛvwis cÖwZ‡iva AvBb, 2012 Ges Zrc~e©eZx© AvBb mg~‡ni wb‡`©kbv †gvZv‡eK e¨vsK mg~n‡K †h mg¯Í welq cwicvjb Ki‡Z nq Zvi g‡a¨ Awfbœ wnmve †Lvjvi dig e¨envi, MÖvn‡Ki †jb‡`‡bi c~Y©vsM Z\_¨ msMÖn I msiÿY, MÖvnK cwiwPwZ ev KYC cÖ¯‘Z I msiÿY Ges wbqwgZfv‡e CTRISTRweeiYx †cÖiY BZ¨vw` D‡jøL‡hvM¨|
* gvwbjÛvwis cÖwµqv mgq mgq RwUj AvKvi aviY Ki‡Z cv‡i Ges G welqwU A‡bK mgq ¯úó bvI n‡Z cv‡i| Z‡e we‡kl KZK¸wj wb‡`©kK Gi gva¨‡g †Kv\_vI gvwbjÛvwis n‡q‡Q, n‡”Q ev n‡Z hv‡”Q e‡j aviYv Kiv hvq| wbgœwjwLZ wb‡`©kK n‡Z gvwbjÛvwis Gi wel‡q Abygvb Kiv hvq Ges G wel‡q h‡\_vchy³ Kvh©Kix f~wgKv cvjb Kiv Avek¨K n‡q c‡o t

|  |  |
| --- | --- |
|  | bvbv welqvw` †MvcbKiY, Dn¨ ivLv, QÙveiY ˆZix ev Gwo‡q hvIqvi cÖqvm| |
|  | wnmve †Lvjvi mgq cÖ‡qvRbxq AZ¨vekKxq Z\_¨ cÖ`v‡b Abxnv cÖ`k©b, Am`ycvq Aej¤^b ev cÖZviYv Kiv| |
|  | fyj wVKvbv cÖ`vb Kiv ev wVKvbvwU Ggbfv‡e cÖ`vb Kiv hv mZ¨ ev wg\_¨v bq, wKš‘ cix¶v Kiv m¤¢e nq bv| |
|  | ‡jb‡`‡bi AbywgZ gvÎvq Dwj­wLZ Z\_¨ Zvi e¨emvi cwiwai mv‡\_ mvgÄm¨c~Y© bq| |
|  | MÖvn‡Ki e¨emv¯’j cwi`k©b K‡i m‡šÍvlRbK g‡b bv nIqv| |
|  | g‡°‡ji wewfbœ bv‡g ev wewfbœ cÖwZôv‡bi bv‡g A‡bK¸‡jv wnmve \_vKv | |
|  | e¨emvwqK cÖ‡qvRb Qvov eo As‡Ki †iwgU¨vÝ †cÖiY I MÖnY Kiv| †cÖi‡Yi †¶‡Î Drm Aby³ ivLv | |
|  | Avg`vbxi †¶‡Î AwZ-g~j¨vqb Ges ißvbxi †¶‡Î Ae-g~j¨vqb Kiv| |
|  | gvjvgvj †`‡k cÖ‡ek e¨ZxZ f~qv `wjj e¨vs‡K Rgv w`‡q †jUvi Ae †µwW‡Ui UvKv we‡`‡k cvVv‡bv| |
|  | cÖPzi †jb‡`b wKš‘ ¯^í e¨v‡jÝ \_vKv| |
|  | MÖvnK wb‡R Dcw¯’Z bv n‡q me©`v Ab¨ †jvK Øviv e¨vswKs Kg© m¤úv`b Kiv| |
|  | cÖPzi †jb‡`b K‡i †jb‡`‡bi D‡Ïk¨ RwUj Kiv ev a~gªRvj m„wó Kiv| |
|  | Cash Transaction Reporting (CTR) †\_‡K †invq cvevi (jyKv‡bvi) Rb¨ “Structuring” Kiv| |
|  | MÖvnK cÖ`Ë wewfbœ Z‡\_¨ AmvgÄm¨ cwijw¶Z nIqv| |

* **Awfbœ wnmve †Lvjvi dig**

eZ©gv‡b mKj e¨vsK Awfbœ wnmve †Lvjvi dig e¨envi Ki‡Q| Z‡e Awfbœ di‡g ewY©Z Z\_¨vw` b~¨bZg msMÖn Ki‡Z n‡e| we‡kl ¯‹x‡gi †¶‡Î AwZwi³ Z\_¨ msMÖ‡ni cÖ‡qvRb n‡j wba©vwiZ ¯’v‡bi bx‡P ev c„\_K dig cÖYqb c~e©K e¨vsK e¨envi Ki‡e| Awfbœ wnmve †Lvjvi di‡gi mvaviYZt `ywU Ask \_v‡K

* **Awfbœ wnmve †Lvjvi dig (1g Ask**)

wnmve †Lvjvi Av‡e`b dig (e¨w³ wnmve/Ae¨w³K wnmve)

* **Awfbœ wnmve †Lvjvi dig (2q Ask**)

wnmve †Lvjvi digt e¨w³ msµvšÍ Z\_¨vejx (Dchy³ msL¨K)

m¤¢ve¨ †jb‡`‡bi AbywgZ gvÎv (Transaction Profile-TP)

MÖvnK cwiwPwZ dig (KYC-Profile form)

* **m¤¢ve¨ †jb‡`‡bi AbywgZ gvÎv** (Transaction Profile)

Transaction Profile(TP) t e¨vsK/Avw\_©K cÖwZôv‡b wnmve †Lvjvi mg‡q MÖvnK‡K Zvi wnmv‡e †jb‡`‡bi AbywgZ gvÎvi †NvlYv cÖ`vb Ki‡Z nq| gvwbjÛvwis cÖwZ‡iva AvBb, 2002 Gi weavbmg~n cwicvj‡b AbymiYxq wb‡`©kvejx m¤úwK©Z gvtjtcÖt mvK©yjvi bs-02, Zvs 17-07-2002 Gi 02(N) Aby‡”Q` Abyhvqx A¯^vfvweK †jb‡`b mbv³KiY I cwicvjb Kivi wbwg‡Ë cÖ‡Z¨K e¨vsK I Avw\_©K cÖwZôvb MÖvn‡Ki wnmv‡ei m¤¢ve¨ †jb‡`‡bi AbywgZ gvÎv (Transaction profile) m¤ú‡K© MÖvn‡Ki †NvlYv msMÖn K‡i msi¶Y Ki‡e| cÖ‡qvRb‡ev‡a MÖvn‡Ki m¤¢ve¨ †jb‡`‡bi AbywgZ gvÎv wbw`©ó mg‡qi weiwZ‡Z nvj bvMv` Kiv hv‡e| †NvwlZ †jb‡`‡bi gvÎvi ms‡M msMwZnxb †jb‡`b mvaviYfv‡e A¯^vfvweK e‡j we‡eP¨ n‡e, hw` MÖvn‡Ki mwnZ G wel‡q AbymÜv‡b h\_vh\_ e¨L¨v cvIqv bv hvq| e¨vsK ‡cÖvWv± (Product) Abyhvqx †jb‡`‡bi msL¨v (GKwU wbw`©ó mg‡qi), †jb‡`‡bi me©vwaK cwigvY (cÖwZwU †jb‡`‡bi) I †jb‡`‡bi †gvU cwigvY (GKwU wbw`©ó mg‡qi) BZ¨vw`i gva¨‡g m¤¢ve¨ †jb‡`‡bi AbywgZ gvÎvi †NvlYv MÖvnK †\_‡K msMÖn Ki‡Z n‡e|

* **MÖvnK cwiwPwZ I †cÖvdvBj (KYC) t**

g~j wnmve †Lvjvi di‡gi mv‡\_ MÖvn‡Ki c~Y©v½ cwiwPwZ (KYC) msMÖn K‡i MÖvnK Gi †iwUs wbY©q Ki‡Z n‡e Ges Zv h\_vh\_fv‡e msiÿY Ki‡Z n‡e|

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**Know Your Customer-KYC, Transaction Profile-TP, Cash Transaction Report-CTR,Suspicious Transaction Report-STR**

* **MÖvnK cwiwPwZ (Know Your Customer- KYC) t**

gvwb jÛvwis cÖwZ‡iv‡ai †ÿ‡Î †bZ…Z¡ cÖ`vbKvix AvšÍR©vwZK ms¯’v Financial Action Task Force (FATF)-Gi mycvwik Abyhvqx MÖvnK cwiwPwZ wbwðZKiY AZ¨šÍ ¸iæZ¡c~Y©| evsjv‡`‡k ejer gvwb jÛvwis cÖwZ‡iva AvBb-2012 ‡gvZv‡eK gvwb jÛvwis Aciv‡ai wi‡cvU© cÖ`vb cÖ`vbKvix ms¯’v Dnvi MÖvn‡Ki wnmve cwiPvjbvKv‡j MÖvn‡Ki cwiwPwZi mwVK I c~Y©v½ Z\_¨ msiÿY Ki‡e| evsjv‡`k e¨vs‡Ki gvwbjÛvwis cÖwZ‡iva wefvM Zdwmjx e¨vsK KZ©„K MÖvn‡Ki wnmve †Lvjv I cwiPvjbvKv‡j Zuv‡`i cwiwPwZ wbwðZKiY I msiÿ‡Yi ixwZ-c×wZ m¤ú‡K© we¯ÍvwiZ wb‡`©kbv cÖ`vb K‡i‡Q|

‡Kvb MÖvn‡Ki †jb‡`b cwiPvjbvKv‡j ev †jb‡`b cwiPvjbvi kZ© wn‡m‡e e¨vsK, Avw\_©K cÖwZôvb ev AvB‡bi Aaxb Ab¨vb¨ wi‡cvU© cÖ`vbKvix ms¯’v KZ©„K MÖvn‡Ki mwVK I c~Y©v½ cwiwPwZ wbwðZ K‡i msiÿY Ki‡Z nq| Avevi wnmveavix MÖvnK e¨ZxZ Ab¨ Kv‡iv Aby‡iv‡a †Kvb e¨vsK KZ©„K WªvdU/‡UwjMÖvwdK UªvÝdvi(wUwU)/‡gBj UªvÝdvi (GgwU) ev Ab¨ †Kvb c×wZ‡Z A\_© †cÖiY Kivi †ÿ‡Î Aby‡ivaKvix c‡ÿi c~Y© bvg I wVKvbvi mwVK Z\_¨ msiÿY Ki‡Z nq| G Qvov ¯’vqx AvgvbZmn Ab¨ †h †Kvbiƒc AvgvbZ MÖn‡Yi †ÿ‡ÎI MÖvn‡Ki mwVK I c~Y©v½ cwiwPwZ msiÿY Ki‡Z nq| G wbqg †Kej evwYwR¨K e¨vs‡Ki †ÿ‡ÎB cÖ‡hvR¨ bq| gvwb jÛvwis cÖwZ‡iva AvB‡bi AvIZvq wi‡cvU© cÖ`vbKvix mKj ms¯’v‡KB G wbqg AbymiY Ki‡Z nq|

e¨vsK I Avw\_©K cÖwZôv‡bi R‡b¨ mwVK I cyY©v½ MÖvnK cwiwPwZ msiÿY AZ¨šÍ ¸iæZ¡c~Y© weavq G‡ÿ‡Î m‡e©v”P mZK©Zv Aej¤^b Kiv cÖ‡qvRb| MÖvnK cwiwPwZ wbwðZ Kivi cÖ‡qvR‡b MÖvn‡Ki e¨w³MZ mvÿvZKv‡ii Dci ¸iæZ¡ Av‡ivc Kiv nq| †Kvb Ae¯’v‡ZB m‡›`nRbK cwiwPwZ m¤^wjZ wnmveavixi ev mwVK I c~Y©v½ cwiwPwZ wbwðZ Kiv m¤¢e nqwb ev w`‡Z AvMÖnx bb Ggb MÖvn‡Ki wnmve †Lvjv ev cwiPvjbv Kiv m½Z bq| ZvQvov `~ieZ©x ¯’v‡b emevm K‡ib Ges WvK‡hv‡M ev B‡j±ªwbK wgwWqvi gva¨‡g evsjv‡`‡k †Kvb e¨vs‡K wnmve Lyj‡Z AvMÖnx †Kvb e¨w³i mwVK I c~Y©v½ cwiwPwZ bv †c‡j G ai‡Yi wnmve †Lvjv DwPZ bq|

wewfbœ ai‡Yi wnmv‡ei MÖvnKM‡Yi cwiwPwZ wbwðZ Kivi j‡ÿ¨ †h mg¯Í Z\_¨ I KvMRc‡Îi Dci wbf©i Kiv hvq Zv wb‡¤œewY©Z n‡jv| Z‡e Gme KvMRc‡Îi g‡a¨ †h ai‡Yi MÖvn‡Ki R‡b¨ †h¸wj cÖ‡hvR¨ †m¸wj MÖnY Kivi cvkvcvwk cÖvmw½K e‡j we‡ewPZ n‡j Ab¨vb¨ KvMRcÎ/Z\_¨I msMÖn Kiv n‡q \_v‡K|

* **e¨w³MZ wnmve t** †Kvb GKRb e¨w³ wbR bv‡g e¨vs‡K †h †Kvb ai‡Yi wnmve Lyj‡Z AvMÖn cÖKvk Ki‡j Zuvi cwiwPwZ wbwðZ Kivi R‡b¨ e¨vsK KZ©„K wb¤œiƒc KvMRcÎ/Z\_¨ MÖnY Kiv †h‡Z cv‡i t
* bvg (bv‡gi mwVKZv m¤ú‡K© wbwðZ n‡Z n‡e);
* wcZv I gvZvi bvg (bv‡gi mwVKZv m¤ú‡K© wbwðZ n‡Z n‡e);
* ¯^vgxi/¯¿xi bvg (bv‡gi mwVKZv m¤ú‡K© wbwðZ n‡Z n‡e);
* eZ©gvb I ¯’vqx wVKvbv (Kzwiqvi mvwf©‡mi gva¨‡g ev ‡iwRwóª Wv‡K ab¨ev` cÎ cvwV‡q, e¨vs‡Ki †Kvb Kg©KZ©v KZ©„K e¨w³MZfv‡e cwi`k©b K‡i ev wek¦¯Í †Kvb cÖwZôv‡bi ga¨‡g wVKvbv hvPvB Kwi‡q wVKvbv m¤ú‡K© wbwðZ n‡Z n‡e);
* Rb¥ ZvwiL I eqm;
* RvZxqZv;
* U¨v· †cqvm© AvB‡Ww›Uwd‡Kkb b¤^i (TIN), hw` \_v‡K;
* cvm‡cv‡U©i (hw` \_v‡K) d‡UvKwc;
* wb‡qvM Kg©KZ©vi (hw` MÖvnK PvKzwiRxwe nb) †`qv cÖZ¨qb cÎ Ges cwiwPwZ KvW© Gi d‡UvKwc;
* e¨vs‡Ki wbKU MÖnY ‡hvM¨ mgv‡Ri Ggb †Kvb MY¨gvb¨ e¨w³i †`qv cÖZ¨qb cÎ;
* BDwbqb cwil‡`i †Pqvig¨vb/IqvW© Kwgkbv‡ii †`qv cÖZ¨qb cÎ;
* ‡Uwj‡dvb/M¨vm/we`y¨Z ev Ab¨ †Kvb BDwUwjwU mvwf©m we‡ji d‡UvKwc;
* wnmveavixi d‡Uv (GwU Aek¨B MÖnY Ki‡Z n‡e)|

DcwiwjøwLZ Z\_¨/KvMRcÎ e¨w³MZ wnmve QvovI Ab¨ mKj ai‡Yi wnmv‡ei †ÿ‡Î Òe¨w³ cwiwPwZÓ wbwðZ Kivi R‡b¨ MÖnY Ki‡Z n‡e|

* **†hŠ\_ wnmve t** GKvwaK e¨w³ mw¤§wjZfv‡e †Kvb GKwU wnmve Lyj‡Z PvB‡j cÖ‡Z¨K e¨w³i †ÿ‡ÎB DcwiwjøwLZ e¨w³ cwiwPwZÁvcK Z\_¨/KvMRcÎ MÖnY Ki‡Z n‡e|
* **e¨w³ gvwjKvbvaxb cÖwZôv‡bi wnmve t** GKK e¨w³i gvwjKvbvaxb e¨emv cÖwZôv‡bi wnmve †Lvjvi †ÿ‡Î wnmveavix e¨w³i e¨w³ cwiwPwZÁvcK DcwiwjøwLZ Z\_¨/KvMRcÎ MÖnY Ki‡Z n‡e| GQvovI wb¤œewY©Z Z\_¨/KvMRcÎ MÖnY Ki‡Z n‡e t
* ‡UªW jvB‡m‡Ýi nvjbvMv` d‡UvKwc;
* e¨emvi aiY I Kvh©cwiwa m¤ú‡K© Z\_¨vw`;
* GKvwaK e¨emv \_vK‡j mKj ai‡Yi e¨emv m¤ú‡K© Z\_¨ msMÖn Ki‡Z n‡e|
* **Askx`vix Kvievi t** `yB n‡Z KzwoRb e¨w³ cvi¯úvwiK Pzw³ m¤úv`v‡bi gva¨‡g GKwÎZ n‡q e¨emv cwiPvjbv Ki‡Z cv‡ib Ges e¨vs‡K Zv‡`i cÖwZôv‡bi bv‡g wnmve Lyj‡Z PvB‡Z cv‡ib| G‡ÿ‡Î cÖ‡Z¨K Askx`v‡ii e¨w³ cwiwPwZÁvcK Z\_¨/KvMRcÎ MÖn‡Yi cvkvcvwk wb¤œwjwLZ Z\_¨/KvMRcÎ msMÖn Ki‡Z n‡e t
* Askx`vix Pzw³bvgvi d‡UvKwc;
* ‡UªW jvB‡m‡Ýi nvjbvMv` d‡UvKwc;
* e¨emvi aiY I Kvh©cwiwa m¤ú‡K© Z\_¨vw`|
* **wjwg‡UW †Kv¤úvbx t** eûmsL¨K e¨w³ †iwRóªvi Ae R‡q›U ÷K ‡Kv¤úvbxi Aby‡gv`bµ‡g †Kv¤úvbx MVb K‡i e¨emvq wb‡qvwRZ n‡Z cv‡ib Ges e¨vs‡K wnmve †Lvjvi Av‡e`b Ki‡Z cv‡ib| cÖvB‡fU wjwg‡UW †Kv¤úvbxi †ÿ‡Î `yB †\_‡K cÂvk Rb †kqvi ‡nvìvi Ges cvewjK wjwg‡UW †Kv¤úvbxi †ÿ‡Î mvZ n‡Z me©vwaK †h †Kvb msL¨K †kqvi ‡nvìvi \_vK‡Z cv‡ib| Z‡e †Kv¤úvbx cwiPvjbvi `vwq‡Z¡ \_v‡K cwiPvjbv cwil` (Board of Directors)| G‡ÿ‡Î cwiPvjbv cwil‡`i mKj m`‡m¨i e¨w³ cwiwPwZÁvcK Z\_¨/KvMRcÎ msMÖn Ki‡Z n‡e| GQvov wnmvewU hw` cwiPvjbv cwil‡`i m`m¨ Qvov Ab¨ †Kvb e¨w³ (†Kv¤úvbxi Kg©Pvix †nvK ev bv †nvK) KZ©„K cwiPvwjZ nq Zvn‡j Aby‡gvw`Z ¯^vÿiKvixM‡Yi cÖ‡Z¨‡Ki e¨w³ cwiwPwZ wbwðZ Ki‡Z n‡e Ges DcwiD³ Z\_¨/KvMRcÎ msMÖn Ki‡Z n‡e| GQvovI wjwg‡UW †Kv¤úvbxi †ÿ‡Î wb¤œwjwLZ Z\_¨/KvMRcÎ MÖnY Ki‡Z n‡e t
* mvwU©wd‡KU Ae BbKi‡cv‡ikb;
* mvwU©wd‡KU Ae K‡gÝ‡g›U (†KejgvÎ cvewjK wjwg‡UW †Kv¤úvbxi †ÿ‡Î e¨emv ïiæ Kivi ci †iwR÷ªvi Ae R‡q›U ÷K †Kv¤úvbx KZ©„K Bmy¨ Kiv n‡j);
* ‡g‡gv‡iÛvg Ae G‡mvwm‡qkb;
* AvwU©K¨vjm Ae G‡mvwm‡qkb;
* cwiPvjbv cl©‡`i ˆeV‡K M„nxZ wnmve †Lvjv m¤úwK©Z wm×všÍbvgv;
* cwiPvjK m¤úwK©Z †NvlYv;
* ‡UªW jvB‡m‡Ýi nvjbvMv` d‡UvKwc;
* e¨emvi aiY I Kvh©cwiwa m¤ú‡K© Z\_¨vw`|
* **K¬ve/‡mvmvBwU t** K¬ve/‡mvmvBwUi wnmve †Lvjvi †ÿ‡Î Dnvi cwiPvjbv KwgwUi mKj m`m¨ Ges mKj Aby‡gvw`Z ¯^vÿiKvix (hw` \_v‡K) e¨w³ cwiPwZÁvcK Z\_¨/KvMRcÎ MÖnY Ki‡Z n‡e| ZvQvovI wb¤œiƒc Z\_¨/KvMRcÎ msMÖn Kiv cÖ‡qvRb n‡et
* cwiPvjb-wewai mZ¨vwqZ Kwc;
* Awdm Kg©KZ©v‡`i weeiY;
* miKvwi Aby‡gv`bcÎ (‡iwRw÷ªK…Z n‡j);
* wnmve †Lvjv m¤úwK©Z wm×všÍbvgv|
* **mgevq mwgwZ/wjwg‡UW †mvmvBwU t** mgevq mwgwZ/wjwg‡UW †mvmvBwUi wnmve †Lvjvi †ÿ‡Î Dnvi cwiPvjbv KwgwUi mKj m`m¨ Ges mKj Aby‡gvw`Z ¯^vÿiKvixi (hw` \_v‡K) e¨w³ cwiwPwZÁvcK Z\_¨/KvMRcÎ MÖnY Ki‡Z n‡e| †mB mv‡\_ wb¤œiƒc KvMRcÎI msMÖn Kiv cÖ‡qvRb n‡e t
* †Kv-Acv‡iwUf Kg©KZ©v KZ©„K mZ¨vwqZ msNwewai Kwc;
* Awdm Kg©KZ©v‡`i weeiY;
* mvwU©wd‡KU Ae †iwR‡óªkb Gi Kwc;
* wnmve †Lvjv m¤úwK©Z wm×všÍbvgv|
* **†emiKvix ¯‹zj, K‡jR, gv`ªvmv t** Mfwb©s ewW ev g¨v‡bwRs KwgwUi mKj m`m¨ Ges mKj Aby‡gvw`Z ¯^vÿiKvixi (hw` KwgwU ewnf©~Z †KD ¯^vÿiKvix wn‡m‡e g‡bvbxZ nb) e¨w³ cwiwPwZÁvcK Z\_¨/KvMRcÎ MÖnY Ki‡Z n‡e| GQvovI wb¤œiƒc Z\_¨/KvMRcÎ msMÖn Kiv cÖ‡qvRb n‡e t
* Mfwb©s ewW ev g¨v‡bwRs KwgwUi weeiY;
* wnmve †Lvjv m¤úwK©Z wm×všÍbvgv|
* **Uªvw÷ †evW© t** Uªvw÷ †evW© Gi mKj m`m¨ Ges mKj Aby‡gvw`Z ¯^vÿiKvixi (hw` \_v‡K) e¨w³ cwiwPwZÁvcK Z\_¨/KvMRcÎ msMÖn Ki‡Z n‡e| GQvovI wb¤œiƒc Z\_¨/KvMRcÎ msMÖn Kiv cÖ‡qvRb n‡e t
* wWW Ae Uªv÷ Gi mvwU©dvBW Kwc;
* wnmve †Lvjv m¤úwK©Z wm×všÍbvgv|
* **e¨vs‡Ki Awfbœ wnmve †Lvjvi dig t**

evwYwR¨K e¨vs‡Ki mv‡\_ cwiPvwjZ wewfbœ ai‡Yi wnmv‡e †h mKj Z\_¨ msMÖn I msiÿY Kiv e¨vs‡Ki R‡b¨ AZxe ¸iæZ¡c~Y© Zv we‡ePbvq †i‡L evsjv‡`k e¨vsK GKwU Awfbœ wnmve †Lvjvi dig cÖeZ©b K‡i‡Q| G‡ÿ‡Î cwiPvwjZe¨ wnmve¸wj‡K e¨w³K wnmve I Ae¨w³K wnmve GB `yÕfv‡M fvM Kiv n‡q‡Q Ges cÖ‡Z¨K ai‡Yi wnmve †Lvjvi R‡b¨ c„\_K c„\_K di‡gi cÖPjb Kiv n‡q‡Q| GQvov Dfq ai‡Yi wnmv‡ei Rb¨B wnmv‡e †jb‡`‡bi AbywgZ gvÎv †Nvlbv Ges MÖvnK cwiwPwZ wbwðZ Kivi R‡b¨ c„\_K dig i‡q‡Q| cvkvcvwk wnmv‡ei mv‡\_ m¤ú„³ e¨w³i ev e¨w³e‡M©i (wnmve gvwjK ev Aby‡gvw`Z ¯^vÿiKvix) c„\_K e¨w³ cwiwPwZi †NvlYv MÖn‡Yi Rb¨ e¨w³ cwiwPwZ di‡gi cÖPjb Kiv n‡q‡Q| G‡ÿ‡Î GKwU wnmv‡ei mv‡\_ RwoZ cÖ‡Z¨K e¨w³‡KB GKwU K‡i dig c~iY K‡i wbR wbR cwiwPwZ e¨vs‡Ki wbKU `vwLj Ki‡Z nq|

* **MÖvnK cwiwPwZi ¸iæZ¡ t**

c~Y©v½ I m‡šÍvlRbK MÖvnK cwiwPwZ MÖnY e¨vsK Ges Avw\_©K cÖwZôv‡bi SzuwK cÖwZ‡iv‡a Kvh©Kix e¨e¯’vcbvi g~j Dcv`vb| Bnv e¨vs‡Ki wbivcËv weavbKvix (Safe Guard) wnmv‡e KvR K‡i| †hgbt

* Bnv e¨vs‡Ki mybvg iÿvq mvnvh¨ K‡i;
* Bnv e¨vswKs c×wZi ï×Zv (integrity) iÿvq mvnvh¨ K‡i, hv‡Z e¨vsK Avw\_©K Aciva msNU‡bi wkKvi bv nq;
* Bnv m‡šÍvlRbK SuywK e¨e¯’vcbvq ¸iæZ¡c~Y© Ask wnmv‡e KvR K‡i|

Ach©vß ev MÖvnK cwiwPwZi gv‡bi Abycw¯’wZ e¨vs‡Ki MÖvn‡Ki I wecixZ c‡ÿi SuywKi m¤§yLxb nIqv QvovI we‡klZt e¨vs‡Ki mybvg (reputation), Kvh©µg (operational), AvBbMZ (legal) I c~Y© g‡bv‡hvM (Concentration) m¤úwK©Z SuywKi m¤§yLxb n‡Z cv‡i|

* **MÖvnK cwiwPwZ bxwZ** (Policy) **I c×wZ** (Procedure) **t**
* MÖvnK cwiwPwZ m¤úwK©Z ch©vß Z\_¨ †`qv n‡j Ges Zv e¨envi Ki‡j gvwb jÛvwis cÖwZ‡iva †Rvi`viKi‡Y Bnv wfwË wnmv‡e KvR K‡i|
* AmZ¨ (false) cwiwPwZ cÖ`vb K‡i †Kvb MÖvnK wnmve Ly‡j D³ wnmv‡e RvwjqvwZ (fraud) ev gvwb jÛvwis Kvh©µg msNwUZ Ki‡j †m‡ÿ‡Î MÖvnK‡K AbymÜvb ev mbv³ Kiv (trace) hvq bv| MÖvn‡Ki wg\_¨v bvg, wVKvbv ev Rb¥ ZvwiL e¨env‡ii †ÿ‡Î AvBb cÖ‡qvMKvix ms¯’v KZ©„K Z`šÍKv‡j mvÿvrKv‡ii cÖ‡qvRb n‡j MÖvnK‡`i‡K AbymÜvb Kiv hvq bv|
* MÖvn‡Ki cwiwPwZi wel‡q m‡šÍvlRbK cÖgvY (evidence) h\_vmg‡q cvIqv bv †M‡j Zvi ms‡M e¨emvwqK m¤úK© m„wó Kiv hv‡e bv|
* MÖvn‡Ki ms‡M e¨emvwqK m¤úK© cÖwZôvKv‡j MÖvnK KZ©„K m¤¢ve¨ e¨emv cwiPvjbvi wel‡q wnmve †Lvjvi ïiæ‡ZB wbwðZ n‡Z n‡e Ges cÖ‡qvR‡b GZ`msµvšÍ Z\_¨vw` nvjbvMv` Ki‡Z n‡e| MÖvn‡Ki †Kvb †jb‡`b m‡šÍvlRbK wKbv Zv g~j¨vq‡bi Rb¨ (judge) MÖvn‡Ki e¨emv m¤úwK©Z wel‡q e¨vsK I Avw\_©K cÖwZôv‡bi ¯úó aviYv \_vK‡Z n‡e|
* cÖK…Z e¨w³i (e¨w³/K‡c©v‡iU MÖvnK) mv‡\_ †jb‡`b Kiv n‡”Q wKbv G wel‡q e¨vsK/Avw\_©K cÖwZôv‡bi mš‘wó jvf Ki‡Z n‡e| MÖvn‡Ki c‡ÿ e¨vsK ev wewb‡qvM ev e¨emvwqK †jb‡`b cwiPvjbvKv‡j ÿgZvcÖvß e¨w³i cwiwPwZ hvPvB Ki‡Z n‡e Ges m¤¢ve¨ †ÿ‡Î cÖZ¨vwkZ MÖvnK‡`i e¨w³MZ mvÿvrKvi wb‡Z n‡e|
* mKj e¨vsK/Avw\_©K cÖwZôvb‡K Zv‡`i MÖvnK cwiwPwZ hvPvB‡qi j‡ÿ¨ cÖ‡qvRbxq `vwjwjK cÖgvYvw` msMÖn Ki‡Z n‡e|
* e¨vsK I Avw\_©K cÖwZôvb KZ©„K MÖvnKM‡Yi mKj wnmve †Lvjvi †ÿ‡ÎB MÖvnK cwiwPwZ m¤úwK©Z Z\_¨ msMÖn Avek¨K|
* gvwb jÛvwis cÖwZ‡iva AvBb ejer nIqvi c~‡e©i (30 GwcÖj, 2002) wnmve m¤úwK©Z KYC msµvšÍ Z\_¨ 30 Rvbyqvix, 2010 mv‡ji g‡a¨ Aek¨B msMÖn Kivi wb‡`©k cwicvjb wbwðZ Ki‡Z n‡e|
* **SzuwK wfwËK MÖvnK wefvRb t**

‡Kvb MÖvn‡Ki wnmve †Lvjvi mgq G‡Z gvwb jÛvwis Gi SzuwK Av‡Q wKbv Zv hZUv m¤¢e hvPvB Kiv cÖ‡qvRb| SzuwK wfwËK MÖvnK wefvRb c×wZ‡Z Bnv hvPvB Kiv nq| KYC Profile dig c~iY I g~j¨vq‡bi gva¨‡g G wefvRb Kiv †h‡Z cv‡i| G‡Z mvZwU K¨vUvMwi‡Z 1 †\_‡K 5 gvÎvi g‡a¨ cÖvß AsK/‡iwUs Gi wfwË‡Z MÖvnK‡K D”P SzuwK, ga¨g SzuwK ev wb¤œ SzuwK cÖf…wZ K¨vUvMix‡Z wefvRb Kiv nq| SzuwKwfwËK wefvR‡bi mvZwU K¨vUvMwi wb‡P †`Lv‡bv n‡jv t

* MÖvn‡Ki ‡ckv I e¨emvi cÖK…wZ;
* e¨emvi †bUIqv\_©;
* wnmve †Lvjvi aiY;
* MÖvn‡Ki cÖZ¨vwkZ gvwmK †jb‡`‡bi cwigvY;
* MÖvn‡Ki cÖZ¨vwkZ gvwmK †jb‡`‡bi msL¨v;
* MÖvn‡Ki cÖZ¨vwkZ gvwmK bM` †jb‡`‡bi cwigvY;
* MÖvn‡Ki cÖZ¨vwkZ gvwmK †jb‡`‡bi msL¨v|

G mvZwU K¨vUvMwii gva¨‡g AwR©Z As‡Ki mgwó 14 Gi †P‡q Kg n‡j wb¤œ SzuwK Ges 14 ev Gi †P‡q †ekx n‡j D”P SzuwK wb‡`©k K‡i| Giƒc g~j¨vqb KYC Profile di‡g `¯ÍLZmn wjwce× K‡i ivL‡Z nq| MÖvn‡Ki Giƒc wefvRb we‡klZt D”P SzuwKi MÖvnK‡K cÖwZ eQi cybtg~j¨vqb Kiv cÖ‡qvRb|

* **‡jb‡`‡bi AbywgZ gvÎv (**Transaction Profile) **t**

evsjv‡`k e¨vsK Gi wb‡`©kbv Abyhvqx A¯^vfvweK †jb‡`b mbv³KiY I cwicvjb Kivi wbwg‡Ë cÖ‡Z¨K e¨vsK I Avw\_©K cÖwZôvb‡K MÖvn‡Ki wnmv‡ei m¤¢ve¨ †jb‡`‡bi AbywgZ gvÎv (Transaction Profile) m¤ú‡K© MÖvn‡Ki †NvlYv msMÖn K‡i msiÿY Ki‡Z nq| cÖ‡qvRb‡ev‡a MÖvn‡Ki m¤¢ve¨ †jb‡`‡bi AbywgZ gvÎv wbw`©ó mg‡qi weiwZ‡Z nvjbvMv` Ki‡Z nq| †NvwlZ †jb‡`‡bi gvÎvi ms‡M msMwZnxb †jb‡`b mvaviYfv‡e A¯^vfvweK e‡j we‡eP¨ n‡e hw` MÖvn‡Ki Kv‡Q G wel‡q AbymÜvb K‡i h\_vh\_ e¨vL¨v cvIqv bv hvq| e¨vsK †cÖvWv± (Product) Abyhvqx †jb‡`‡bi msL¨v (GKwU wbw`©ó mg‡qi), †jb‡`‡bi me©vwaK cwigvY (cÖwZwU †jb‡`‡bi) I †jb‡`‡bi †gvU cwigvY (GKwU wbw`©ó mg‡qi) BZ¨vw`i gva¨‡g m¤¢ve¨ †jb‡`‡bi AbywgZ gvÎvi †NvlYv MÖvn‡Ki wbKU n‡Z msMÖn Kiv nq| gvwb jÛvwis cÖwZ‡iva AvB‡bi weavbmg~n cwicvj‡b AbymiYxq wb‡`©kvejx m¤úwK©Z gvtjtcÖt mvK©yjvi bs-02, ZvwiLt 17-07-2002 Gi 02(N) Aby‡”Q` Abyhvqx A¯^vfvweK †jb‡`b mbv³KiY I cwicvjb Kivi wbwg‡Ë cÖ‡Z¨K e¨vsK I Avw\_©K cÖwZôvb MÖvn‡Ki wnmv‡ei m¤¢ve¨ †jb‡`‡bi AbywgZ gvÎv (Transaction profile) m¤ú‡K© MÖvn‡Ki †NvlYv msMÖn K‡i msiÿY Ki‡e|

* **†iKW© msiÿ‡Yi cÖ‡qvRbxqZv I eva¨evaKZvt**

e¨vsK, Avw\_©K cÖwZôvb, gvwb †PÄvi, exgv †Kv¤úvbx Ges Ab¨vb¨ ms¯’vi (gvwb jÛvwis cÖwZ‡iva AvBb, 2012 Abymv‡i wi‡cvU© cÖ`vbKvix ms¯’v) †ÿ‡Î MÖvnK m¤úwK©Z Z\_¨/KvMRcÎ Ges ‰`bw›`b †jb‡`b m¤úwK©Z Z\_¨ msiÿ‡Yi cÖ‡qvRbxqZv i‡q‡Q| fwel¨‡Z †Kvb MÖvn‡Ki cwiwPwZ ev Ab¨ †Kvb Z\_¨ cÖ‡qvRb n‡j ev Zvi †jb‡`‡bi AmvgÄm¨Zv ev Mowgj †`Lv w`‡j msiwÿZ †iKW© n‡Z welqwU wbwðZ nIqv m¤¢e n‡e| Ab¨\_vq e¨vsK ev Avw\_©K cÖwZôvb Zvi e³‡e¨i mg\_©‡b BwZevPK †Kvb mvÿx Dc¯’vcb Ki‡Z cvi‡e bv| Gme Z\_¨ I KvMRcÎ Ges `wjjvw` msiÿ‡Yi AvBbx eva¨evaKZvI i‡q‡Q| gvwb jÛvwis cÖwZ‡iva I mbv³Ki‡Y e¨vsK, Avw\_©K cÖwZôvb Ges Avw\_©K Kg©Kv‡Ûi mv‡\_ RwoZ Ab¨vb¨ ms¯’v †Kvb MÖvn‡Ki wnmve ev wnmv‡ei †jb‡`b eÜ nIqvi †ÿ‡Î D³iƒc eÜ nIqvi w`b n‡Z wnmve †Lvjvi dig I Ab¨vb¨ KvMRcÎ Ges †jb‡`‡bi weeiYx Kgc‡ÿ cuvP eQi msiÿY Ki‡e|

* **A¯^vfvweK/m‡›`nRbK †jb‡`b wi‡cvwU©s t**

e¨vsK, Avw\_©K cÖwZôvb ev Avw\_©K Kg©Kv‡Û wb‡qvwRZ Ab¨vb¨ ms¯’v KZ©„K cwiPvwjZ †Kvb wnmv‡e hw` c~e© †NwvlZ †jb‡`‡bi AbywgZ gvÎvi mv‡\_ msMwZnxb †Kvb †jb‡`‡b msNwUZ nq Zvn‡j G wel‡q AbymÜvb I Z\_¨ msMÖn Kiv nq| AbymÜv‡b hw` m‡šÍvlRbK Z\_¨/e¨vL¨v bv cvIqv hvq Zvn‡j GwU‡K A¯^vfvweK/m‡›`nRbK †jb‡`b wn‡m‡e wPwýZ Ki‡Z nq| kvLvq Kg©iZ †h †Kvb Kg©KZ©v/Kg©Pvix, whwb cÖ\_g A¯^vfvweK/m‡›`nRbK †jb‡`b D`NvUb Ki‡Z mÿg n‡eb, Zuv‡KB wba©vwiZ di‡g wi‡cvU© `vwLj Ki‡Z n‡e| GB wi‡cvwU©s Kg©KZ©v Av‡jvP¨ m‡›`nRbK wi‡cvU©wU Zuvi kvLvq Kg©iZ kvLv gvwb jÛvwis cÖwZ‡iva cwicvjb Kg©KZ©vi wbKU `vwLj Ki‡eb| Gici ch©vqµ‡g kvLv gvwb jÛvwis cÖwZ‡iva cwicvjb Kg©KZ©v Ges e¨vs‡Ki cÖavb Kvh©vj‡qi †m›Uªvj Kgcøv‡qÝ BDwb‡Ui `vwqZ¡cÖvß cÖavb gvwb jÛvwis cÖwZ‡iva cwicvjb Kg©KZ©v G e¨vcv‡i GKgZ †cvlY Ki‡j wi‡cvU©wU m‡›`nRbK †jb‡`b wi‡cvU© wn‡m‡e wdbvwÝqvj Bw›Uwj‡RÝ BDwbU, evsjv‡`k e¨vs‡K `vwLj Ki‡Z n‡e|

* **bM` †jb‡`b wi‡cvwU©s t**

‡Kvb MÖvn‡Ki wnmv‡e GKw`‡b bM` †jb‡`b Avw\_©K LvZ wbqš¿YKvix ms¯’v (Regulatory Body) KZ©„K wba©vwiZ wb¤œZg mxgv AwZµg Ki‡j Zv mswkøó †i¸‡jUix ewW‡K AewnZ Ki‡Z nq| gvwb jÛvwis cÖwZ‡iva Kvh©µg cwiPvjbvi †ÿ‡Î evsjv‡`k e¨vsK †i¸‡jUi wn‡m‡e KvR K‡i| eZ©gv‡b †Kvb e¨w³ ev cÖwZôv‡bi wnmv‡e wb¤œiƒc †jb‡`b msNwUZ n‡j evsjv‡`k e¨vsK‡K wi‡cvU© †cÖi‡Yi gva¨‡g AewnZ Kivi eva¨evaKZv Av‡ivc Kiv n‡q‡Q|

* †Kvb wnmv‡e wbw`©ó GKw`‡b GK ev GKvwaK ev‡i hw` bM‡` me©‡gvU 10.00 (`k) jÿ ev Z‡ZvwaK UvKv Rgv nq (miKvix wnmve e¨ZxZ) ‡m‡ÿ‡Î bM` †jb‡`b weeiYx (CTR) `vwLj Ki‡Z n‡e|
* ‡Kvb wnmv‡e wbw`©ó GKw`‡b GK ev GKvwaK ev‡i hw` bM‡` 10.00 (`k) jÿ ev Z‡ZvwaK UvKv D‡Ëvjb Kiv nq (miKvix wnmvemn) ‡m‡ÿ‡Î bM` †jb‡`b weeiYx (CTR) `vwLj Ki‡Z n‡e|

cÖwZ gv‡m Zdmxwj e¨vsKmg~n KZ©„K Dnvi mKj kvLvi bM` †jb‡`b wi‡cvU© GKxfyZ K‡i wba©vwiZ di‡g mdU Kwc‡Z (Soft Copy) evsjv‡`k e¨vs‡Ki wbKU `vwLj Ki‡Z nq| G‡ÿ‡Î cÖwZ gv‡mi wi‡cvU© cieZ©x gv‡mi 21 ZvwiL ev Zvi c~‡e© evsjv‡`k e¨vs‡K wi‡cvU© Ki‡Z nq|

* **CTR GesSTRdig c~iY I `vwLj msµvšÍ evsjv‡`k e¨vs‡Ki wb‡`©kvejx t**
* evsjv‡`k e¨vs‡Ki 17-07-2002 Zvwi‡Li gvtjtcÖt mvK©yjvi bs-02 Gi mv‡\_ mshy³ Õcwiwkó-MÕ †gvZv‡eK A¯^vfvweK/m‡›`nRbK †jb‡`b msµvšÍ wi‡cvwU©s dig Pvjy Kiv nq Ges D³ mvK©zjv‡ii Ôcwiwkó-NÕ Abyhvqx GKwU ˆÎgvwmK weeiYx †cÖiY Kivi Rb¨ wb‡`©k †`qv nq (hv cieZ©x‡Z ms‡kvwaZ n‡q‡Q)|
* cieZx©‡Z evsjv‡`k e¨vs‡Ki 21-12-2005 Zvwi‡Li G,Gg,Gj mvK©yjvi bs-08 †gvZv‡eK 5.00 j¶ UvKv ev Z`ya© As‡Ki bM` Rgv ev D‡Ëvj‡bi †¶‡Î bM` †jb‡`b wi‡cvU© (CTR) `vwL‡ji Rb¨ (Õmshyw³-1Õ Abyhvqx) wb‡`©k †`qv nq| D³ mvK©yjv‡ii mshyw³-2 Ges mshyw³-3 G CTRGes STRdig c~iY msµvšÍ we¯ÍvwiZ wb‡`©kbv/wbqgvejx †`qv Av‡Q (hv cieZ©x‡Z ms‡kvwaZ n‡q‡Q)|
* cieZ©x‡Z 16-02-2006 Zvwi‡Li G,Gg,Gj mvK©yjvi bs-10 gvidZ (mshyw³ ÔKÕ I ÔLÕ) bM` †jb‡`b wi‡cvU© (CTR) Ges A¯^vfvweK/m‡›`nRbK †jb‡`b wi‡cvU© (STR) dig mnRxKiY Kiv nq|
* evsjv‡`k e¨vs‡Ki G,Gg,Gj mvK©yjvi bs-19, ZvwiL 14-08-2008 †gvZv‡eK (mshyw³-K) STRwi‡cvwU©s Gi Rb¨ bZzb dig †`qv nq|
* evsjv‡`k e¨vs‡Ki 02-08-2012 Zvwi‡Li BFIUmvKz©jvi bs-03 Ges ivKve, cÖavb Kvh©vj‡qi kvLv wbqš¿Y wefv‡Mi 08-08-2012 Zvwi‡Li cÎ bs-kvwbwe-105(2)/145(389) Abyhvqx ‡Kvb wnmv‡e wbw`©ó GKw`‡b GK ev GKvwaK ev‡i 10.00 jÿ ev Z`ya© UvKvi †h †Kvb As‡Ki Rgv wKsev D‡Ëvj‡bi †ÿ‡Î CTR`vwLj Kivi †h wb‡`©k †`qv n‡q‡Q Zv eZ©gv‡b ejer i‡q‡Q|
* **gvwbjÛvwis msµvšÍ gv÷vi mvK©yjvi t**

evsjv‡`k dvBb¨vwÝqvj Bb‡Uwj‡R›U BDwbU, evsjv‡`k e¨vsK, cÖavb Kvh©vjq, XvKv KZ©„K 28-12-2014Bs Zvwi‡L weGdAvBBD mvK©yjvi bs-10 Gi gva¨‡g gvwbjÛvwis I mš¿vmx Kv‡h© A\_©vqb cÖwZ‡iv‡a Zdwmjx e¨vsK KZ©„K AbymiYxq hveZxq weavb m¤úwK©Z gv÷vi mvK©yjvi Rvix Kiv n‡q‡Q| gvwbjÛvwis cÖwZ‡iv‡a D³ mvK©yjv‡ii wb‡`©kvejx evsjv‡`‡ki mKj Zdwmjx e¨vs‡Ki Rb¨ eZ©gv‡b cwicvjbxq| evsjv‡`k e¨vs‡Ki I‡qemvBU : [www.bangladeshbank.org.bd](http://www.bangladeshbank.org.bd) ‡\_‡K D×„Z gv÷vi mvK©yjviwU WvDb‡jvW Kiv hv‡e|

**=0=**

**miKvix `vex Av`vq AvBb-1913**

**Public Demand Recovery Act (PDR Act-1913)**

**‡gvt gwebyi iwk` miKvi**

**Abyl` m`m¨**

# miKvix `vex t

# miKvix `vex ej‡Z mvaviYZt Kv‡j±‡ii cÖvc¨‡K eySv‡bv n‡q \_v‡K| Z‡e miKvix cvIbvi g‡a¨ evsjv‡`k K…wl e¨vsK, ivRkvnx K…wl Dbœqb e¨vsK, mKj ivóªvqZ¡ evwYwR¨K e¨vsK, nvDm wewìs dvBbvÝ K‡c©v‡ikbmn Ab¨vb¨ ivóªvqZ¡ e¨vsK I miKvix Avw\_©K cÖwZôv‡bi cvIbv‡K miKvix `vex wn‡m‡e MY¨ Kiv n‡q \_v‡K| GQvovI ÔÔivRkvnx K…wl Dbœqb e¨vsK AvBb, 2014ÕÕ Gi 23(2) Dc-aviv‡ZI ivKv‡ei FY‡K miKvix `vex wn‡m‡e (f~wg ivR¯^ wn‡m‡e) Av`v‡qi wb‡`©kbv cÖ`vb Kiv n‡q‡Q| miKvix cvIbv Av`v‡qi Rb¨ miKvix cvIbv Av`vq AvBb-1913 (Public Demand Recovery Act-1913) Gi Aax‡b ‡gvKÏgv `v‡qi Kivi weavb cÖPwjZ i‡q‡Q| GB AvB‡bi 64 wU aviv, Zb¥‡a¨ 7wU aviv wewfbœ mg‡q evwZj Kiv n‡q‡Q| GB AvB‡bi `yÔwU wmwWDj, wØZxq wmwWD‡ji 84 wU wewa Ges AvBb cÖ‡qvM I ev¯Íevq‡bi Rb¨ 31 wU dig i‡q‡Q|

# mvwU©wd‡KU Av`vj‡Zi GLwZqvi t

# B‡Zvc~‡e© †h †Kvb cwigvb `vex Av`v‡qi wbwg‡Ë mvwU©wd‡KU †gvKÏgv `v‡qi Kiv n‡Zv| wKš‘ A\_©FY Av`vjZ AvBb Øviv GB mxgv mxwgZ Kiv n‡q‡Q| A\_©FY Av`vjZ AvBb, 2003 Gi 5(5) Dc-avivq ejv n‡q‡Q †h, ÒK…wl e¨vsK (ivKve I we‡Kwe) Ges ivóªxq gvwjKvbvaxb Ab¨vb¨ Avw\_©K cÖwZôv‡bi Abya© 5,00,000/- UvKv `vex m¤^wjZ gvgjvmg~n A\_© FY Av`vj‡Z `v‡qi bv K‡i miKvix cvIbv Av`vq AvBb-1913 (Public Demand Recovery Act-1913) Gi weavb Abyhvqx mvwU©wd‡KU gvgjv wnmv‡eI `v‡qi Kiv hv‡e|Ó

# iwnZKiY t

# ÔÔivRkvnx K…wl Dbœqb e¨vsK AvBb, 2014 Gi 23(3) Dc-avivq K…wl e¨vs‡Ki mvwU©wd‡KU gvgjvi †¶‡Î wcwWAvi G¨v±-1913 Gi 7, 9, 10 I 13 avivi cÖ‡qvM n‡Z Ae¨vnwZ †`qv n‡q‡Q| Bnvi cwie‡Z© mivmwi 10(K) avivq †bvwUk cÖ`vb K‡i gvgjvi Kvh©µg ïiæ Kiv hvq| 10 (K) aviv †bvwUk cÖvwßi ci LvZK KZ©„K AvcwË cÖ`vb, AvcwË Av‡e`b kÖeY I wm×všÍ MÖn‡Yi weavb iwnZ Kiv n‡q‡Q|

# mvwU©wd‡KU †gvKÏgv `v‡q‡ii ‡ÿÎ t

* Avw\_©K ¯^”QjZv I mvg\_© \_vKv m‡Ë¡I B”QvK…Zfv‡e FY †Ljvcx n‡j Ges FY cwi‡kv‡a Abxnv cÖKvk Ki‡j|
* ¯^vfvweK cš’vq FY Av`v‡qi mKj cÖ‡Póv e¨\_© n‡j|
* †Ljvcx FY MÖnxZvi FY Zvgvw` nevi Dcµg n‡j|
* FY MÖnxZv evisevi †Kvb bv †Kvb ARynv‡Z e¨vsK FY cwi‡kva Gwo‡q †M‡j Ges D³ FY Av`vq eva¨Zvg~jK n‡q co‡j|
* e¨vsK F‡Yi wbivcËv wecbœ n‡j|

# ‡h mKj †ÿ‡Î mvwU©wd‡KU †Km Kiv mgxPxb bq t

# hw` FY MÖnxZv ev Zvi Rvwgb`v‡ii †Kvb †LuvR cvIqv bv hvq Ges †`Lv hvq †h, F‡Yi wecix‡Z eÜKx m¤úwËi ÿq mvwaZ n‡q‡Q Giæc †ÿ‡Î mvwU©wd‡KU gvgjv `v‡qi Kiv hyw³hy³ we‡ewPZ nq bv| †Kbbv Giæc †ÿ‡Î GW‡f‡jvivg †KvU© wd cÖ`v‡bi gva¨‡g e¨vs‡Ki bM` Znwe‡ji e¨q e„w× cvq| ‡m†ÿ‡Î Gai‡Yi F‡Yi UvKv Av`v‡qi Avi †Kvb m¤¢vebv bv \_vK‡j kvLv KZ©„K D³ †`bv gIKz‡di cÖ¯Íve `vwLj Kiv evÂbxq|

# mvwU©wd‡KU †gvKÏgv `v‡q‡ii c~‡e© cÖ¯‘wZ I KiYxq welqmg~n t

# mvwU©wd‡KU gvgjvi gva¨‡g AvBbMZ e¨e¯’v MÖn‡Yi c~‡e©, MÖn‡Yi mgq I c‡i KiYxq welqv`xi we¯ÍvwiZ wbqg c×wZ wb¤œiæct

* †Kvb FY MÖnxZvi weiæ‡× AvBbMZ e¨e¯’v MÖn‡Yi c~‡e© Zv‡K wjM¨vj †bvwUk cÖ`vb Ki‡Z n‡e| cÖ`Ë †bvwU‡ki cÖvwß ¯^xKvi iwk` I †bvwU‡ki Awdm Kwc mswkøó FY bw\_‡Z msi¶Y Ki‡Z n‡e, hv‡Z cÖ‡qvR‡b Zv Av`vj‡Z Dc¯’vcb Kiv hvq|
* †bvwUk cÖvwßi ciI FY cwi‡kva bv Ki‡j FY Av`vq K‡í AvBbMZ e¨e¯’v MÖn‡Yi Rb¨ F‡Yi mwVK `vex wba©viY Ki‡Z n‡e| GB j‡¶¨ gvgjv `v‡q‡ii w`b ch©šÍ weZiYK…Z F‡Yi Dci my`v‡ivcmn mKj †jb‡`‡bi wnmve AZ¨šÍ mZK©Zvi mv‡\_ cixÿv K‡i wb‡Z n‡e| my` PvR© ev Ab¨ †Kvb †jb‡`‡bi fyj-åvwšÍ cvIqv †M‡j Zv h\_vwbq‡g ms‡kvab K‡i F‡Yi w¯’wZ/`vexi cwigvY mwVKfv‡e wbiæcY Ki‡Z n‡e|
* mvwU©wd‡KU gvgjv `v‡q‡ii gva¨‡g FY Av`v‡qi †¶‡Î AvBbMZ e¨e¯’v wb‡Z n‡j `vexi Dci wba©vwiZ nv‡i GW‡f‡jvivg †KvU© wd cÖ`vb Ki‡Z nq| Ach©vß †KvU-wd cÖ`vb gvgjv Lvwi‡Ri Ab¨Zg GKwU KviY| †KvU© wdi eZ©gvb nvi 2.50% |
* ‡gvKÏgvq `vexK…Z A‡\_©i cwigvb 2000/- UvKvi D‡a© Z‡e Abya© 15000/-UvKv ch©šÍ cÖ‡hvR¨ nv‡i wbiæwcZ ‡KvU© wd †\_‡K 15% Kg Ges 15000/-UvKvi D‡a© n‡j wbiæwcZ ‡KvU© wd †\_‡K 15% †ekx Av‡ivc Ki‡Z n‡e| A\_© msµvšÍ †gvKÏgvi †ÿ‡Î 50000/- UvKvi †ekx ‡KvU© wd Av‡ivc Kiv hv‡e bv|
* FY bw\_wU cix¶v K‡i F‡Yi WKz‡g›Um A\_©vr FY Av‡e`bcÎ, njdbvgv, gÄyixcÎ, eÜKx `wjj, wWwc †bvU BZ¨vw` mwVKfv‡e c~iY I m¤úv`b Kiv n‡q‡Q wKbv, eÜKx m¤úwËi KvMRcÎ ev F‡Y mieivnK…Z m¤ú‡`i KvMRcÎ mwVKfv‡e Av‡Q wKbv BZ¨vw` ‡`‡L wb‡Z n‡e| †Kvb Am¤ú~Y© WKz‡g‡›Ui wfwË‡Z gvgjv `v‡qi Kiv hv‡e bv| cÖ‡qvR‡b FY bw\_ c¨v‡bj G¨vW‡fv‡KU Øviv cix¶v K‡i †bqv ‡h‡Z cv‡i|
* gvVKg©x Øviv m‡iRwg‡b Z`šÍ K‡i eÜKx m¤úwËi gvwjKvbv, ev¯Íe Ae¯’v I evRvi g~j¨ hvPvB K‡i wb‡Z n‡e hv‡Z gvgjv `v‡q‡ii ci †Kvb Abwf‡cÖZ cwiw¯’wZi m¤§yLxb n‡Z bv nq| GQvovI eÜKx m¤úwË e¨ZxZ FY MÖnxZvi Ab¨vb¨ m¤úwËi GKwU mwVK I c~Y© Z\_¨ msi¶Y Ki‡Z n‡e|

# mvwU©wd‡KU `v‡qi I Rvixi c×wZ mg~n t

* cixw¶Z `vexi wfwË‡Z `vexbvgv dig b¤^i-2 (aviv-5) h\_vh\_fv‡e c~iY c~e©K GWf¨v‡jv‡ig †KvU© wd mshy³ K‡i mvwU©wd‡KU Awdmv‡ii `ß‡i `vwLj Ki‡Z n‡e Ges Dnv mvwU©wd‡KU Awdmvi KZ©„K kvLvq iw¶Z †iwRóvi 10 Gi wbw`©ó Kjv‡g **ÔcÖvwß ¯^xKvi Kiv njÕ** g‡g© ¯^v¶i K‡i wb‡Z n‡e| `vexbvgv dig b¤^i-2 (Requisition for a certificate) Av`vj‡Z `vwLj nevi ci ciB mvwU©wd‡KU Awdmvi KZ©„K dig b¤^i-1 (Certificate of public demand) ¯^v¶wiZ nIqv Avek¨K (aviv-4 I aviv-6)|
* `vexbvgv di‡g e¨vs‡K eÜKK…Z m¤úwËi Zdwm‡ji eY©bv D‡jøL Ki‡Z n‡e|

# mvwU©wd‡KU Av`vjZ KZ©„K mvwU©wd‡KU Rvixi c×wZ mg~n t

mvwU©wd‡KU ¯^v¶wiZ nevi ci ciB 7 avivi cwie‡Z© 10 (K) aviv †gvZv‡eK †bvwUk (dig b¤^i-31) LvZ‡Ki Dci Rvix Ki‡Z n‡e| 10(K) aviv †bvwUk Rvixi mgq n‡Z LvZK KZ©„K Zvi mKj ¯’vei m¤úwËi n¯ÍvšÍi A‰ea n‡q hv‡e| 10 (K) aviv †gvZv‡eK †bvwUk Rvix nevi 30 w`b AwZµvšÍ n‡j Av`vj‡Zi mv‡\_ †hvMv‡hvM K‡i wb¤œ ewY©Z c`‡¶c MÖnY Ki‡Z n‡e t

* + A¯’vei m¤úwËi †µvKx ciIqvbv dig b¤^i-11(G) (Warrant of attachment of movable property)Rvixi gva¨‡g LvZ‡Ki A¯’vei m¤úwË †µvK (aviv-13 I aviv-14)|
  + LvZK miKvix PvKzixRxwe n‡j dig b¤^i-15 (Order of attachment of salary of public officer or servant)Rvixi gva¨‡g Zvi †eZb †µvK (wewa-20) |
  + ‡MÖdZvix ciIqvbv †Kb Rvix Kiv n‡e bv g‡g© dig b¤^i-30 RvixKiY (wewa-77)|
  + miKvix `vex Av`vq AvBb e‡j †MÖdZvix ciIqvbv dig b¤^i-8 (Warrant of arrest)Rvix K‡i †MÖdZvi c~e©K †`Iqvbx †R‡j †cÖiY (aviv-29) |
  + km¨ eÜKx ev RvgvbZwenxb FY n‡j †m †¶‡Î LvZ‡Ki eZ©gvb ¯’vei m¤úwËi Zdwmj Zvi wbKU n‡Z msMÖn K‡i Av`vj‡Z `vwLj Ki‡Z n‡e| LvZK †¯^”Qvq Zdwmj bv w`‡j dig b¤^i-8 †gvZv‡eK †MÖdZvix ciIqvbv Rvix c~e©K Zv‡K †MÖdZvi K‡i Av`vjZ KZ…©K Zvi ¯’vei m¤úwËi Zdwmj msMÖn Ki‡Z n‡e|
  + eÜKx Ges Ab¨vb¨ ¯’vei m¤úwË wbjvg weµ‡qi kZ©vejx wVK Kivi j‡¶¨ LvZK‡K dig b¤^i-20 (Notice of the day fixed for settling a sale proclamation)†bvwUk cÖ`vb Ki‡Z n‡e (wewa-46)|
  + kZ©vejx wVK Kievi ci dig b¤^i-21 (Proclamation of sale) †gvZv‡eK wbjvg weÁwß Rvix Ki‡Z n‡e (wewa-46)| wbjvg weÁwß Rvix QvovI mswkøó †gŠRvq †Xvj mniZ I cÖ‡qvR‡b RvZxq cwÎKvi gva¨‡g weÁwß cÖPv‡ii e¨e¯’v Av`vjZ MÖnY Ki‡e|
  + 30 w`‡bi g‡a¨ my` I µqg~‡j¨i Dci 5% ¶wZc~iY Rgv cÖ`vb K‡i FY MÖnxZv wbjvg i‡`i Av‡e`b Ki‡Z cvi‡eb| Av`vjZ D³ Av‡e`‡bi MÖnY‡hvM¨Zv g~j¨vqY K‡i cÖ‡qvRbxq e¨e¯’v Ki‡eb (aviv-22 I aviv-23)|
  + ‡Kvb LvZ‡Ki g„Zy¨i ci mvwU©wd‡KU gvgjv `v‡qi Kiv n‡j D³ mvwU©wd‡K‡U Zvi wjM¨vj Iqvwik‡`i bvg dig bs-11(we) (Notice to person added to the original certificate)Rvixi gva¨‡g Av`vj‡Z gvgjvi AšÍf©~³ Ki‡Z n‡e (wewa-83L(2)|
  + mvwU©wd‡KU gvgjv `v‡qi nevi ci LvZ‡Ki g„Zz¨ n‡j dig b¤^i-11 (Notice to legal representative of certificate debtor)Rvixi gva¨‡g Av`vjZ †`b`v‡ii ˆea Iqvwik‡`i bvg D³ gvgjvq AšÍf©~³ Ki‡eb| Bnvi Rb¨ kvLv‡K Iqvwik‡`i bvg wVKvbv Av`vj‡Z mieivn K‡i Zv‡`i bvg mvwU©wd‡KU fy³ Kivi Rb¨ Av‡e`b Ki‡Z n‡e (aviv-43)|
  + kvLv KZ©„K LvZ‡Ki wbKU n‡Z †Kvb AvswkK UvKv Av`vq Kiv n‡j Zv m‡½ m‡½ mvwU©wd‡KU Av`vjZ‡K c‡Îi gva¨‡g AewnZ Ki‡Z n‡e|
  + mvwU©wd‡KU Av`vjZ KZ©„K Av`vqK…Z UvKv ivR¯^ wnmv‡e Rgv Kiv n‡q \_vK‡j Zv †UªRvix‡Z †iwRóvi Zjøvm K‡i mË¡i DwV‡q wb‡q FY wnmv‡e Rgv Kivi e¨e¯’v MÖnY Ki‡Z n‡e| G wel‡q FY g¨vby‡qj (1g LÛ) Aby‡”Q` 17.07 Gi Dc-Aby‡”Q` ÔOÕ AbymiY Ki‡Z n‡e|
  + mvwU©wd‡KU gvgjv `v‡qi nevi ci Pµe„w× my‡`i cwie‡Z© gvgjv `v‡q‡ii Zvwi‡L my‡`i †h nvi we`¨gvb wQj A\_ev eQ‡i kZKiv 6.25% UvKv nv‡ii g‡a¨ hv AwaK †m nv‡i g~j `vexi Dci mij my` PvR© Ki‡Z n‡e| GB my` I Ab¨vb¨ LiP g~j `vexi m‡½ hy³ bv K‡i †jRvi w¯’wZi cv‡k¦© Ô+Õ wPý w`‡q wj‡L ivL‡Z n‡e| FY AvswkK Av`v‡qi mgq cÖ\_‡g g~j `vexi UvKv ch©vqµ‡g Av`vq Ki‡Z n‡e| g~j `vex Av`vq †kl nevi ci gvgjv `v‡qi cieZ©x avh©K…Z my` I Ab¨vb¨ LiP (cv‡k¦© wjwLZ) Av`vq Ki‡Z n‡e|
  + mvwU©wd‡KU Av`vjZ KZ©„K wewfbœ cÖ‡mm Rvixi Rb¨ LiP Rgv †`qvi Av‡`k †`qv n‡j Zv mswkøó FY wnmve †WweU K‡i Av`vjZ‡K cÖ`vb Ki‡Z n‡e|

**mvwU©wd‡KU Rvixi ch©v‡q kvLvi `vwqZ¡ t**

D‡jøL¨, Dc‡iv³ cÖ‡mm¸wj mvwU©wd‡KU Av`vjZ KZ©„K Avcbv Avcwb M„nxZ nq bv| kvLv e¨e¯’vcK Zvi `v‡qiK…Z mvwU©wd‡KU gvgjvi †KvbwUi Rb¨ †Kvb cÖ‡mm Rvix ev †Kvb c`‡¶c MÖnY Kiv Avek¨K Zv wVK K‡i mvwU©wd‡KU Awdmvi‡K †mB cÖ‡mmmg~n Rvix Kivi Rb¨ Aby‡iva cÎ cvVv‡eb Ges gvgjvi avh© Zvwi‡L WvBix ewn †gvZv‡eK cÖ‡qvRbxq c`‡¶c MÖnY Ki‡eb| cÖwZwU cÖ‡m‡mi Rb¨ Avjv`v Avjv`v Aby‡ivacÎ cvVv‡Z n‡e|

**mvwU©wd‡KU Awdmv‡ii Av‡`‡ki weiæ‡× Avcxj, wiwfD, wiwfkb t**

* + **aviv-51 t** wcwWAvi G¨v‡±i 51 aviv †gvZv‡eK mvwU©wd‡KU Awdmv‡ii †Kvb Av‡`k Øviv e¨vsK/LvZK ¶zä n‡j g~j Av‡`kwU hw` mnKvix Kv‡j±i I †WcywU Kv‡j±i A\_ev Kv‡j±‡ii Aaxb¯’ †Kvb mvwU©wd‡KU Awdmvi (UNO/Asst. Commissioner)KZ©„K cÖ`Ë nq, Z‡e Av‡`k †`Iqvi 15 w`‡bi g‡a¨ Kv‡j±‡ii wbKU Avcxj Ki‡Z n‡e| g~j Av‡`kwU hw` Kv‡j±i KZ©©„K cÖ`Ë nq Z‡e Av‡`k ‡`qvi 30 w`‡bi g‡a¨ wefvMxq Kwgkbv‡ii wbKU Avcxj Ki‡Z n‡e| †Rjv ivR¯^ wefv‡Mi cÖavb Awdmvi‡K (AwZwi³ †Rjv cÖkvmK, ivR¯^) Kv‡j±i ejv nq|
  + **aviv-53 t** mvwU©wd‡KU Awdmvi‡K †h ¶gZv Awc©Z nq bvB Ggb ¶gZv cÖ‡qvM A\_ev Awc©Z n‡q‡Q Ggb ¶gZv cÖ‡qvM bv Kiv A\_ev A‰eafv‡e ev Awbqgmn ¶gZv cÖ‡qvM Ki‡j Zvi weiæ‡× 53 aviv †gvZv‡eK wiwfkb Kiv hv‡e| e¨vsK/LvZK †Kvb mvwU©wd‡KU Awdmvi/mnKvix Kv‡j±i/†WcywU Kv‡j±‡ii Av‡`k cybt wbix¶‡Yi (Revision)Rb¨ Kv‡j±‡ii wbKU Av‡e`b Ki‡Z cv‡ib| wefvMxq Kwgkbvi AwZwi³ †Rjv cÖkvmK, ivR¯^-Gi Av‡`k Ges fzwg cÖkvmb †evW© wefvMxq Kwgkbv‡ii Av‡`k cybt wbix¶v Ki‡Z cv‡ib| cybt wbix¶‡Yi (Revision)Rb¨ Zvgvw` Kvj 30 w`b| Z‡e, mgqmxgv hyw³m½Z I m‡šÍvlRbK KviY cÖ`k©b c~e©K evov‡bv ‡h‡Z cv‡i|
  + **aviv-54 t** GB AvB‡bi 54 aviv †gvZv‡eK mvwU©wd‡KU Awdmv‡ii †Kvb Av‡`‡k fyj/ÎæwU-wePz¨wZ \_vK‡j Zvnv ms‡kva‡bi Rb¨ mvwU©wd‡KU Av`vj‡ZB cybwe©Pv‡ii (Review)Av‡e`b Kiv hvq| cybwe©Pv‡ii Rb¨ AvB‡b †Kvb mgqmxgv wbw`©ó K‡i †`qv ‡bB, Z‡e bwRi Av‡Q A¯^vfvweK wej¤^ bv n‡q \_vK‡j mswkøó AwdmviMY cybwe©Pv‡ii Av‡e`b we‡ePbv K‡i \_v‡Kb|

**mvwU©wd‡KU †`b`vi KZ©„K †`Iqvbx Av`vj‡Z gvgjv `v‡qi I mvwU©wd‡KU LvwiR t**

* + **aviv-34 t** ‡`b`vi 34 avivi weavb g‡Z 10(K) aviv †bvwUk Rvix/Avcxj wm×všÍ nevi ZvwiL n‡Z 6 (Qq) gv‡mi g‡a¨ †`Iqvbx Av`vj‡Z mvwU©wd‡KU evwZj ev ms‡kva‡bi Rb¨ gvgjv `v‡qi Ki‡Z cv‡ib|
  + **aviv-35 t** GB AvB‡bi 35(1) avivi weavb g‡Z wb¤œwjwLZ KviYmg~‡ni †h †KvbwUi Rb¨ †`Iqvbx Av`vjZ mvwU©wd‡KU gvgjv bvKP Ki‡Z cv‡ib t
* hw` mvwU©wd‡K‡U ewY©Z A\_© mvwU©wd‡KUwU ¯^v¶wiZ nevi c~‡e©B cwi‡kva, cwi‡kvam~wP ms‡kvwaZ (cybt ZdwmjxKiY) ev gIKzd Kiv n‡q \_v‡K;
* hw` mvwU©wd‡K‡U D‡jøwLZ UvKvi †Kvb Ask †`b`v‡ii wbKU cvIbv bv n‡q \_v‡K Ges
* hw` miKvi c‡¶i cÖvc¨ Av`v‡qi wbwg‡Ë mvwU©wd‡KU Kvh©µg cwiPvjbvq Kv‡j±i A\_ev Ab¨ †Kvb miKvix Kg©Pvix AvB‡bi we‡kl cwicwš’ †Kvb KvR K‡i \_v‡Kb Ges †m‡nZz †`bv`v‡ii h‡\_ó ¶wZ n‡q \_v‡K|

**mvwU©wd‡KU gvgjvi †¶‡Î A¯’vqx wb‡lavÁv t**

†`Iqvbx Av`vjZ miKvix cvIbv Av`vq AvB‡bi AvIZvq mvwU©wd‡KU gvgjvi †¶‡Î A¯’vqx wb‡lavÁv cÖ`vb Ki‡Z cv‡ib bv| mvwU©wd‡KU gvgjvi weiæ‡× †`Iqvbx Av`vj‡Z gvgjv `v‡qi Ki‡j Zv D³ AvB‡bi 34, 35 I 37 aviv eY©bv c~e©K c¨v‡bj G¨vW‡fv‡K‡Ui gva¨‡g Reve `vwLj KiZt gvgjv Lvwi‡Ri Av‡e`b Ki‡Z n‡e|

**cÖv‡qvwMK mveavbZv t**

†`Lv hvq †h, A‡bK †¶‡Î FY bw\_ ch©v‡jvPbv, FY MÖnxZvi ev¯Íe I Avw\_©K Ae¯’v hvPvB, RvgvbZ m¤úwËi g~j¨vqb BZ¨vw` bv K‡i ïaygvÎ Zvgvw` i¶v‡\_© ÎæwUc~Y© FY †K‡mi wecix‡Z mvwU©wd‡KU gvgjv `v‡qi Kiv nq| Gfv‡e FY MÖnxZvi weiæ‡× gvgjv `v‡qi Kivi d‡j `v‡qiK…Z gvgjv¸wji cwiPvjbv Ges wb®úwËi †¶‡ÎI RwUjZvi m„wó n‡q \_v‡K| d‡j gvgjv `xN©w`b hver Awb®úbœ Ae¯’vq \_vKvi Kvi‡Y F‡Yi w¯’wZ DË‡ivËi e„w× cvq| GQvov ÎæwUc~Y© gvgjv `v‡qi Kivi Kvi‡Y A‡bK †¶‡Î Av`vjZ KZ©„K e¨vs‡Ki weiæ‡× A\_ev e¨vs‡Ki c‡¶ AvswkK ivq nq Ges Av`vj‡Zi wbKU e¨vsK c¶‡K weeªZKi Ae¯’vq co‡Z nq| G‡Z K‡i e¨vs‡Ki fveg~wZ© ¶zbœ nq hv e¨vsK Kg©KZ©v/Kg©Pvixi A`¶Zvi cwiPq enb K‡i| d‡j G wel‡q mswkøó mKj‡K mZK© ‡\_‡K gvgjv `v‡qi I Dnvi Kvh©µg cwiPvjbv Ki‡Z n‡e |

**gvgjvi Z`viKxt**

wewfbœ Av`vj‡Z `v‡qiK…Z Awb®úbœ gvgjvmg~n `ªæZ wb®úwËi j‡¶¨ gvgjvi Zvwi‡L †Kv‡U© Dcw¯’wZmn mvwe©K Z`viwKi Rb¨ kvLv mg~‡ni GKRb `vwqZ¡kxj Da©Zb Kg©KZ©v/Kg©KZ©v‡K g‡bvbxZ Kivi Rb¨ kvLv e¨e¯’vcK‡K Ges †Rvbvj Kvh©vj‡qi GKRb gyL¨ Kg©KZ©v/Da©Zb Kg©KZ©v‡K mve©¶wYKfv‡e `vwq‡Z¡ wb‡qvwRZ Kivi Rb¨ †Rvbvj e¨e¯’vcK‡K FY Av`vq wefvM KZ©„K wb‡`©k †`qv n‡q‡Q| cÖ‡Z¨K kvLvi mvwU©wd‡KU/A\_© FY Av`vj‡Z `v‡qiK…Z gvgjvi Z\_¨vw` wjwce× Kivi wbwg‡Ë wb¤œewY©Z Q‡K Kgc‡ÿ 350 cvZv wewkó (mvsevrmwiK mvßvwnK/miKvix QywUi w`b e¨ZxZ) GKwU WvBix gvgjv Z`viwKi `vwq‡Z¡ wb‡qvwRZ Kg©KZ©v/Kg©Pvix‡K msi¶Y Kivi Rb¨ FY Av`vq wefvM KZ©„K wb‡`©k †`qv n‡q‡Q|

**gvgjvi WvBix ewni QK**

ZvwiLt.....................

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **gvgjv**  **bs** | **Av`vj‡Zi**  **bvg** | **w`b**  **av‡h©i**  **D‡Ïk¨** | **e¨vs‡Ki**  **c¨v‡bj G¨vW:**  **Gi Dcw¯’wZ**  **(n¨vu/bv)** | **mg‡qi cÖv\_©Yv**  **n‡j †Kvb c‡¶i cÖv\_©Yv** | **ev`x c‡¶i cÖv\_©Yv**  **n‡j e¨vsK c¶ n‡Z AvcwË †`qv**  **n‡q‡Q wKbv** | **djvdj** | **cieZ©x**  **avh© w`b** | **w`b**  **av‡h©i**  **D‡Ïk¨** | **gšÍe¨** | **Z`viKKvix Kg©KZ©vi**  **¯^v¶i** |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |

cÖwZ w`‡bi Rb¨ GKwU K‡i cvZv e¨eüZ n‡e Ges †m †gvZv‡eK mswkøó Av`vj‡Z gvgjv Z`viwK Ki‡Z n‡e| gvgjvi Z`viwKi `vwq‡Z¡ wb‡qvwRZ †Rvbvj Kvh©vj‡qi Kg©KZ©v †Rjv ch©v‡qi/†Rjv m`‡i Aew¯’Z Av`vj‡Z (†Rbv‡ij mvwU©wd‡KU Av`vjZ e¨ZxZ) cwiPvwjZ kvLv mg~‡ni gvgjvi Rb¨ GKB Q‡K WvBix ewn msi¶Y Ki‡eb Ges †mB †gvZv‡eK avh© w`‡b mswkøó Av`vj‡Z Dcw¯’Z ‡\_‡K cÖ‡qvR‡b e¨vs‡Ki c¨v‡bj G¨vW‡fv‡KU Gi gva¨‡g cÖ‡qvRbxq c`‡¶c MÖnY wbwðZ Ki‡Z n‡e (FY Av`vq wefvM mvK©yjvi bs-3/2003, ZvwiL t 22-4-2003)|

**wcwWAvi G¨v±-1913 Gi ¸iæZ¡c~Y©© KwZcq aviv t**

* + **aviv-3 t msÁvmgyn t**

**mvwU©wd‡KU †`b`vi t** miKvix `vex Av`v‡qi Rb¨ ‡h e¨w³i weiæ‡× mvwU©wd‡KU ¯^vÿwiZ nq| †Kvb †`b`v‡ii wbKU wK cwigvb cvIbv i‡q‡Q Zv mvwU©wd‡K‡U D‡jøL \_vK‡e|

**mvwU©wd‡KU `vex`vi t** miKvi ev†h e¨w³i AbyK~‡j cvIbv Av`v‡qi Rb¨ mvwU©wd‡KU ¯^vÿwiZ nq|†Kvb `vex`vi †`b`v‡ii wbKU wK cwigvb A\_© cv‡eb Zv mvwU©wd‡K‡U D‡jøL \_vK‡e|

**mvwU©wd‡KU Awdmvi t** miKvix `vex Av`v‡qi Kv‡R wb‡qvwRZ ev KZ©e¨iZ Kg©KZ©v †hgb t AwZwi³ †Rjv cÖmvkK, ivR¯^ (whwb Kv‡j±i bv‡g AwfwnZ), Dc‡Rjv wbe©vnx Kg©KZ©v, g¨vwR‡÷ªU Ges wefvMxq Kwgkbv‡ii Aby‡gv`b µ‡g Kv‡j±i KZ©„K wb‡qvwRZ Ab¨ †Kvb Kg©KZ©v|

**A¯’vei m¤úwË t** miKvix `vex Av`vq AvB‡bi fvl¨ Abyhvqx Rwgi dmj‡KB A¯’vevi m¤úwË wnmv‡e MY¨ Kiv n‡q \_v‡K| Z‡e mvaviY fvlvq hv ¯’vbvšÍi Kiv hvq Zv‡KB A¯’vei m¤úwË ejv nq|

**miKvix cvIbv ev `vex t** miKvix `vex Av`vq AvB‡bi 1 b¤^i Zdwm‡j ewY©Z †h †Kvb e‡Kqv miKvix cvIbv, e¨vsK FY I Dnvi Dci my`|

* + **aviv-7 t** mvwU©wd‡KU †`b`v‡ii cÖwZ †bvwUk I mvwU©wd‡KU Abywjwc Rvix|
  + **aviv-8 t** †bvwUk Rvixi d‡j †bvwUk cÖvwßi ci H ‡Rjvi †Kvb ¯’vei m¤úwË n¯ÍvšÍi Ki‡Z cvi‡e bv|
  + **aviv-9 t** `vq A¯^xKvig~jK Av‡e`b `vwLj|
  + **aviv-10 t** A¯^xKvig~jK Av‡e`b kªeY I wm×všÍ MÖnY|
  + **aviv-10(K) t** KwZcq cÖvc¨ A\_© Av`v‡qi †¶‡Î mvwU©wd‡KU m¤úwK©Z we‡kl weavbvejx miKvix AwMÖg †hgb t K…wl e¨vsKmn miKvix cÖwZôvb n‡jB †Kej Bnv cÖ‡hvR¨| †iwRwóª WvK‡hv‡M ¯^xK…wZcÎmn †`bv`v‡ii cÖwZ wWgvÛ ‡bvwUk Rvix K‡i 30 w`‡bi g‡a¨ `vexi A\_© Rgv †`qvi Rb¨ wb‡`©k| UvKv Rgv cÖ`vb bv Ki‡j 9/10 aviv Abyhvqx ‡Kvb AvcwË kªeY‡hvM¨ n‡e bv| 8 aviv Abyhvqx ¯’vei m¤úwË n¯ÍvšÍi wbwl× n‡e Ges Ki‡jI Zv A‰ea¨ n‡e|
  + **aviv-14 t mvwU©wd‡KU Kvh©Ki c×wZt**

(K) †Kvb m¤úwË †µvK Ges weµq Øviv ev †µvK e¨ZxZ weµq Øviv

(1) A¯’vei m¤úwË ‡µvK, (2) ¯’vei m¤úwË wewµ|

(L) ‡`b`v‡ii c‡ÿ RvixK…Z wWµx †µvK Kiv ev

(M) †`b`vi‡K †MÖdZvi Kiv I †`Iqvbx KvivMv‡i AvUK ivLv|

‡`b`v‡ii m¤úwË weµq GB AvB‡bi me©‡kl D‡Ïk¨| mKj cÖKvi cÖ‡Póvi cwimgvwß n‡j †kl ch©šÍ ¯’vei m¤úwË wbjvg weµq K‡i UvKv Av`v‡qi civgk© †`qv n‡q‡Q| weµ‡qi c~‡e© ¯’vei m¤úwË †µvK Kivi cÖ‡qvRb ‡bB KviY †bvwUk Rvixi ci n‡Z mg¯Í m¤úwË †µvK n‡q‡Q e‡j a‡i wb‡Z n‡e|

* + **aviv-17 tm¤úwË †µvKt**

**mvaviYZt ‡h mKj m¤úwË †µvK Kiv hvq t**

(K) Rwg-Rgv; (L) Nievox; (M) `ªe¨ mvgMÖx; (N) bM` A\_©; (O) wej Ae G·‡PÄ; (P) FY; (Q) e¨vsK †bvU; (R) cÖwgmix †bvU|

**Z‡e †h mKj m¤úwË †µvK Kiv hv‡e bvt**

(K) cwi‡aq †cvlvK, weQvbvcÎ, ivbœvevbœvi mvgMÖx; (L) †`b`vi K…lK n‡j K…wlKv‡h© e¨eüZ mvgMÖx I Rxebavi‡Yi Rb¨ cÖ‡qvRbxq mvgMÖx; (M) M„n Ges evmM„n hv D³ e¨w³ Ges Zvi cwiev‡ii †jvKR‡bi e¨env‡ii Rb¨ Avek¨K; (N) wnmve ewn; (O) ÿwZc~i‡bi gvgjv Kivi AwaKvi; (P) †Kvb †`b`v‡ii e¨w³MZ †mev; (Q) miKvi KZ©„K cÖ‡`q e„wË; (R) w`bgRy‡ii cvwikÖwgK; (S) †eZ‡bi GK-Z…Zxqvsk; (T) fwel¨‡Z fvZv cvBevi AwaKvi Ges (U) Nifvov eve` cÖvß my` BZ¨vw`|

* + **aviv-18 t** †µvK Øviv wWµx`vi gnvRb LvZ‡Ki †µvKe× m¤úwËi Dci †Kvb mË¡ AR©b K‡ib bv| †µvK Øviv ïaygvÎ †`b`v‡ii n¯ÍvšÍ‡ii AwaKvi wbwl× nq|
  + **aviv-19 twWµx †µvK t** mvwU©wd‡KU `vex`vi wWµx Rvixi Rb¨ Av`vj‡Z Av‡e`b Ki‡j Av`vjZ †`Iqvbx Kvh©wewa †gvZv‡eK mvwU©wd‡KU avi‡Ki c‡ÿ †µvKve× wWµx Rvix K‡i A\_© Av`v‡q mnvqZv Ki‡eb|
  + **aviv-22 t¯’vei m¤úwË wbjvg wewµ i‡`i Av‡e`b t** mvwU©wd‡KU Rvix‡Z †Kvb ¯’vei m¤úwË wbjvg n‡j †`b`vi ev Acivci ¶wZMÖ¯’ e¨w³ wbjvg weµ‡qi ZvwiL n‡Z 30 w`‡bi g‡a¨ my` I ¶wZc~iYmn cvIbv A\_© Rgv K‡i wbjvg i‡`i Rb¨ Av‡e`b Ki‡Z cv‡ib| (1) my` I (2) µqgy‡j¨i Dci 5% ¶wZc~iY|

GB avivi AvIZvq cÖYxZ I cÖ`Ë Av‡`‡ki weiæ‡× Avcxj Kiv hvq bv| Z‡e AvBbMZ fyj ms‡kva‡bi Rb¨ wiwfkb Kiv hvq|

* + **aviv-23 t†bvwUk bv Rvix ev ¸iæZi Awbq‡gi Kvi‡Y wbjvg i`t** 7 avivi †bvwUk Rvix bv n‡j ev Ab¨vb¨ ¸iæZi Awbq‡gi Kvi‡Y wbjvg msNwUZ nIqvi 60 w`‡bi g‡a¨ wbjvg i‡`i Av‡e`b Kiv hv‡e|
  + **aviv-29 t†MÖdZvi t** mvwU©wd‡KU Awdmvi †`b`vi‡K AvUK Kivi Av‡`k †`qvi c~‡e© `yBwU wel‡qi Dci bRi w`‡eb t

(1) †Kb Zv‡K †`Iqvbx K‡q‡` AvUK ivLv n‡e bv g‡g© KviY `k©v‡bv †bvwUk w`‡eb|

(2) GB g‡g© mš‘ó n‡Z n‡e †h, †`b`vi B”QvK…Zfv‡e mvwU©wd‡K‡Ui Kvh©KiKiY wejw¤^Z Ki‡Q ev evavi m„wó Ki‡Q| ‡bvwUk cvevi ci †`b`vi hw` KviY bv `k©vq ev †hvM¨ KviY `k©v‡Z e¨\_© nq A\_ev cÖZviYvg~jKfv‡e mvwU©wd‡KU Kvh©KixKi‡Y evavi m„wó K‡i ev Zvi m¤úwË †Mvc‡b n¯ÍvšÍ‡ii †Póv K‡i Z‡e mvwU©wd‡KU Awdmvi Zvi weiæ‡× AvUKv‡`k Rvix Ki‡eb|

* + **aviv-30 t ‡MÖdZvi n‡Z gyw³ Ges cybivq †MÖdZvi t** †`b`vi Zvi m¤úwË mvwU©wd‡KU Awdmv‡ii KZ©„Z¡vax‡b Rgv ivL‡j ‡MÖdZvi n‡Z gyw³ w`‡Z cv‡ib, AwaKš‘ AmZ¨ Z\_¨ cÖ`v‡bi Kvi‡Y cybivq †MÖdZvi Ki‡Z cv‡ib|
  + **aviv-31 t KvivMv‡i AvUK ivLvi †gqv` t** †h ‡ÿ‡Î mvwU©wd‡K‡Ui cvIbv UvKvi cwigvb 50 UvKvi †ekx †m‡ÿ‡Î 6 gvm, Ab¨vb¨ mKj †ÿ‡Î 6 mßvn|
  + **aviv-32 t Amy¯’Zvi Kvi‡Y gyw³ t** mvwU©wd‡KU †`b`vi‡K †MÖdZvi Kivi Rb¨ †MÖdZvix c‡ivqvbv Rvix Kivi ci †h †Kvb mg‡q mvwU©wd‡KU Awdmvi D³ †`b`v‡ii ¸iZi Amy¯’Zvi Kvi‡Y c‡ivqvbv bvKP Ki‡Z cv‡ib|
  + **aviv-33 tgwnjv I Amg\_© e¨w³‡K †MÖdZvi t** G AvB‡b hv wKQzB eY©bv \_vKzK bv †Kb gwnjv, bvevjK I gvbwmK weKvi MÖ¯’ e¨w³‡K AvUK ivLv hv‡e bv|
  + **aviv-34 I aviv-35 t ‡`b`v‡ii †`Iqvbx Av`vj‡Z gvgjv Kivi ÿgZvt** mvwU©wd‡KU †`b`vi mvwU©wd‡KUwU LvwiR ev ms‡kvab ev Ab¨ †Kvb cÖwZKv‡ii Rb¨ †`Iqvbx Av`vj‡Z gvgjv Ki‡Z cvi‡eb|
  + **aviv-41 t Aÿg e¨w³eM© t** bvevjK ev gvbwmKfv‡e fvimvg¨nxb e¨w³i weiæ‡× mvwU©wd‡KU †gvKÏgv Kiv hv‡e bv|
  + **aviv-42 t mvwU©wd‡KU Kvh©µg Ae¨vnZ ivLv t** †`b`v‡ii g„Zz¨i Kvi‡Y mvwU©wd‡KU Kvh©µg eÜ ivLv hv‡e bv|
  + **aviv-43 t mvwU©wd‡KU †`b`v‡ii g„Zz¨i ci gvgjvi Kvh©µg cÖYvjx t** IqvwikM‡Yi bv‡g †bvwUk Rvix Ki‡Z n‡e| AvBbvbyM DËivwaKvixMY ‡h nv‡i g„Z e¨w³i m¤úwËi Askx`vi nb †mB nv‡i mvwU©wd‡KU †`bvi Rb¨ `vqx \_vK‡eb|
  + **aviv-44 tmvwU©wd‡KU evwZjKiYt** hyw³msMZ †Kvb KviY Qvov mvwU©wd‡KU Avwdmvi †Kvb mvwU©wd‡KU evwZj Ki‡Z cv‡ib bv| Z‡e mvwU©wd‡KU `vex`v‡ii Aby‡ivaµ‡g †h †Kvb mvwU©wd‡KU evwZj Kiv hvq|
  + **aviv-45 t LiP cÖ`vb t** †gvKÏgv msµvšÍ LiPv cÖ`v‡bi Av‡`k †`qv mvwU©wd‡KU Awdmv‡i we‡ePbvg~jK ÿgZv|
  + **aviv-58 t `Û t** hw` †Kvb mvwU©wd‡KU †`b`vi ev †`b`v‡ii c‡ÿ †Kvb e¨w³ mvwU©wd‡KU Kvh©µg‡K wejw¤^Z K‡ib ev AKvh©Ki Kivi Rb¨ Zvi m¤úwË n¯ÍvšÍi K‡ib Zvn‡j †m e¨w³ `Ûwewai 206 aviv †gvZv‡eK †dŠR`vix Av`vj‡Z `Ûbxq n‡eb|

**=0=Zvgvw` AvBb-1908**

KR© †`qv UvKv Av`vq Kivi Rb¨ ev †e`Lj nIqv m¤úwË D×v‡ii Rb¨ GKwU wbw`©ó mgqmxgvi g‡a¨ Av`vj‡Zi Avkªq †bqv hvq| H mgq AwZevwnZ n‡q †M‡j UvKv Av`vq ev m¤úwË D×v‡ii AwaKvi Zvgvw`‡Z evwiZ nq| e¨vsKv‡ii Rb¨ Rvbv cÖ‡qvRb Zvgvw` AvB‡bi Giƒc aviv¸wj I Ab¨vb¨ welqvejx wb¤œiƒct

* **aviv 3 t** Zvgvw`i evav wb‡l‡ai †¶‡Î GKRb‡K cÖwZKvi cÖ`v‡bi †Kvb ¶gZv Av`vj‡Zi bvB|
* **aviv 4 t** wbw`©ó mgqmxgvi g‡a¨B gvgjvwU `v‡qi Kiv n‡q‡Q Dnv cÖgv‡bi `vwqZ¡ ev`xi| Av`vjZ eÜ \_vKvi Kvi‡Y gvgjv `v‡qi Kivi mgqmxgv †kl n‡j †mB‡¶‡Î Av`vjZ †Lvjvi Zvwi‡LB gvgjv `v‡qi Ki‡Z n‡e Ges welqwU AviRx‡Z D‡jøL Ki‡Z n‡e|
* **aviv-19(1) t** Zvgvw`i wba©vwiZ mgqKv‡ji c~‡e©B F‡Yi mZ¨Zv ¯^xKvi Ki‡Z n‡e| mZ¨Zv ¯^xKv‡ii ZvwiL n‡Z GKwU bZzb mgqmxgv Kvh©Ki nevi AvBbMZ cwiYvg m„wó Ki‡e| bZzb K‡i mg‡qi †gqv`Kvj MYbv ïiæ n‡e ZLbB hLb ¯^vfvweK Zvgvw` †gqv`Kvj DËxY© nevi c~‡e©B H RvZxq m¤úwË wKsev AwaKvi m¤úwK©Z †Kvb `vq ¯^xK…wZ cÖ`vb Kiv n‡e| Pzw³ AvB‡bi 25 aviv g‡Z †Kvb GKwU ¯^xK…wZ \_vK‡jB Pj‡e bv eis FY cwi‡kva K‡í GKwU my¯úó A½xKviI \_vK‡Z n‡e| A½xKvi cÖ`v‡bi ZvwiL n‡Z cybivq Zvgvw` mgqKvj MYbv ïiæ n‡e|
* **aviv 48(K) t** †h A¯’vei m¤úwË n¯ÍvšÍi n‡q‡Q A\_ev wR¤§v wnmv‡e cÖ`vb Kiv n‡q‡Q Ggb †¶‡Î 3 ermi mgqKv‡ji g‡a¨ gvgjv `v‡qi Ki‡Z n‡e|
* **aviv 53 t** wbw`©ó mgq AwZµvšÍ nevi ci g~j¨ cwi‡kv‡ai k‡Z© av‡i wewµZ I Awc©Z c‡Y¨i g~j¨ Av`v‡qi Rb¨ wba©vwiZ mgq AwZµvšÍ nevi 3 erm‡ii g‡a¨ gvgjv `v‡qi Ki‡Z n‡e|
* **aviv-54 t** wewbgqcÎ g~j¨ cwi‡kv‡ai k‡Z© wewµZ I Awc©Z c‡Y¨i g~j¨ eve` wewbgqcÎ cÖ`Ë bv nIqvq c‡Y¨i g~j¨ Av`v‡qi Rb¨ wewbgq c‡Îi †gqv‡`i 3 erm‡ii g‡a¨ gvgjv gvgjv Ki‡Z n‡e|
* **aviv-57 t** A‡\_©i gva¨‡g cwi‡kva KR© †`qv A\_© Av`v‡qi Rb¨ gvgjv 3 erm‡ii g‡a¨ `v‡qi Ki‡Z n‡e|
* **aviv-58 t** K‡R©i UvKv Av`v‡qi gvgjv, †h †¶‡Î KR© `vZv UvKvi ¯’‡j †PK cÖ`vb K‡i‡Qb, †m‡ÿ‡Î D³ UvKv Av`v‡qi Rb¨ †PK fvsMv‡bvi ZvwiL n‡Z 3 eQ‡ii g‡a¨ gvgjv `v‡qi Ki‡Z n‡e|
* **aviv-59 t** †h †¶‡Î GBiƒc Pzw³ Abymv‡i KR© †`qv n‡q‡Q †h, PvwnevgvÎ Dnv cwi‡kva Ki‡Z n‡e ZLb KR© ‡`qvi ZvwiL n‡Z 1 erm‡ii g‡a¨ gvgjv `v‡qi Ki‡Z n‡e|
* **aviv-60 t** AvgvbZx A‡\_©i Rb¨ gvgjv †h‡ÿ‡Î PvwnevgvÎ cÖ`v‡bi k‡Z© A\_© AvgvbZ ivLv n‡q‡Q; Abyiæc k‡Z© e¨vs‡K AvgvbZ ivLv A\_© Av`v‡qi Rb¨ gvgjv Ki‡Z n‡j UvKv `vex Kivi 3 erm‡ii gvgjv Ki‡Z n‡e|
* **aviv-67 t** A\_© cwi‡kv‡ai Rb¨ †Kvb w`b wba©vwiZ Kiv bvB Giƒc GKK gyP‡jKvi `iæb gyP‡jKv m¤úv`‡bi ZvwiL n‡Z 3 erm‡ii g‡a¨ gvgjv Ki‡Z n‡e|
* **aviv-69 t** wbw`©ó mgq AwZevwnZ nevi ci cwi‡kva‡hvM¨ wewbgqc‡Îi UvKv Av`v‡qi Rb¨ D³ wewbgqcÎwU cwi‡kva‡hvM¨ nevi 3 erm‡ii g‡a¨ gvgjv `v‡qi Ki‡Z n‡e|
* **aviv-70 t** `k©bgvÎ cwi‡kva‡hvM¨ wKš‘ †Kvb wbw`©ó mg‡q cwi‡kva‡hvM¨ bq Giƒc wewbgqc‡Îi UvKv Av`v‡qi Rb¨ hLb wewbgqcÎwU cwi‡kv‡ai Rb¨ Dc¯’vwcZ nq ZLb n‡Z 3 erm‡ii g‡a¨ gvgjv `v‡qi Ki‡Z n‡e|
* **aviv-77 t** †h ˆe‡`wkK wewbgqcÎ cÖZ¨vLvZ n‡q‡Q Ges Zrm¤ú‡K© cÖwZev` Ávcb I †bvwUk †`qv n‡q‡Q, †bvwUk cÖ`v‡bi w`b †\_‡K 3 erm‡ii g‡a¨ gvgjv Ki‡Z n‡e|
* **aviv-81 t** Rvwgb`vi hLb gnvR‡bi UvKv cwi‡kva K‡ib ZLb n‡Z 3 erm‡ii g‡a¨ Rvwgb`vi D³ UvKv Av`v‡qi Rb¨ g~j LvZ‡Ki weiæ‡× gvgjv `v‡qi Ki‡eb|
* **aviv-105 t** eÜK MÖnxZv KZ©„K Av`vqK…Z AwZwi³ A\_© cybiæ×v‡ii Rb¨ eÜK cwi‡kv‡ai ci eÜK`vZv KZ©„K gvgjv, eÜK`vZv hLb eÜKx m¤úwË‡Z cybivq cÖ‡e‡k K‡i Zvi 3 erm‡ii g‡a¨|
* **aviv-132 t** †Kvb cÖvc¨ UvKvi `iæb ¯’vei m¤úwË `vqe×/eÜK \_vK‡j †mB UvKv Av`v‡qi Rb¨ cwi‡kva‡hvM¨ nevi ZvwiL n‡Z 12 erm‡ii g‡a¨ gvgjv Ki‡Z n‡e|
* **aviv-135 t** eÜKx ¯’vei m¤úwËi `Lj †bqvi Rb¨ eÜK MÖnxZv KZ©„K Av`vj‡Z gvgjv, eÜK`vZvi m¤úwË `L‡j ivLvi AwaKvi hLb †kl nq ZLb n‡Z 12 erm‡ii g‡a¨ gvgjv Ki‡Z n‡e|

**AviRx ms‡kvab t**

†Kvb AviRx ms‡kvab Kiv n‡j Kw\_Z ms‡kvabx mswkøó gvgjvwU iæRy Kievi Zvwi‡Li mwnZ hy³ nq Ges gvgjvwU ms‡kvwaZ AvKv‡i g~j Zvwi‡LB iæRy n‡qwQj e‡j MY¨ n‡e| myZivs gvgjv iæRyiZvwi‡L Kw\_Z gvgjvwU Zvgvw` n‡q bv \_vK‡j ms‡kvabx `vwL‡ji Zvwi‡LI gvgjvwU Zvgvw` n‡e bv|

**Zvgvw`i `vex A¯^xKvi ev Z¨vM Kiv t**

†hLv‡b Av`vjZ GB g‡g© m‡šÍvl cÖKvk K‡ib †h, mswkøó c¶MY GKwU AvBbvbyM Av‡cvl K‡i‡Qb, †mLv‡b Av`vjZ Kw\_Z Av‡cvlwU †iKW© Ki‡Z eva¨ \_vK‡eb Ges Kw\_Z Av‡cv‡li kZ© †gvZv‡eK ivq I wWµx cÖ`vb Ki‡eb|

**gvgjv `v‡qi I Av`vj‡Zi GLwZqvi t**

†h Av`vj‡Z AviRx `vwLj Kiv n‡q‡Q †`Lv †Mj †h, D³ Av`vj‡Zi Dnv MÖn‡Yi GLwZqvi ‡bB Ges AviRxwU AZtci †diZ †`qv n‡j Zvgvw`i cÖ‡kœ H gvgjv iæRyi ZvwiLwU n‡e wfbœ Av`vj‡Z cybivq `vwL‡ji ZvwiL|

**e¨vsK F‡Yi †ÿ‡Î Zvgv`x nIqvi mgqKvj t**

D‡jøwLZ aviv ¸wj I welqvejx we‡køl‡YZvgvw` AvBb-1908 Gi †h Ask e¨vs‡Ki FY Av`v‡qi Rb¨ AvBbMZ e¨e¯’v MÖnY‡K evavMÖ¯’ Ki‡e Zv wb¤œiƒc t

* e¨vsK FY †Kvb ¯’vei m¤úwË gU©‡MR/eÜKxi wecix‡Z cÖ`Ë n‡q \_vK‡j LvZK KZ©„K 12 erm‡ii g‡a¨ Dnv cwi‡kva Kiv bv n‡j wKsev Zvgvw` mgqKv‡ji g‡a¨ AvswkK cwi‡kva I D³ FY MÖnY‡K cybt¯^xKvi Kivmn cwi‡kv‡ai Rb¨ A½xKvi bv Ki‡j Dnv Zvgvw`‡Z AvµvšÍ n‡e|
* e¨vsK FY †Kvb ¯’vei m¤úwË eÜKxi wecix‡Z bv n‡q km¨, cY¨, †gwkbvix BZ¨vw`i gZ A¯’vei m¤úwË nvB‡cvw\_‡Kkb/‡cø‡Ri wecix‡Z wKsev ïaygvÎ gy³ e¨w³MZ M¨vivw›Ui AvIZvq cÖ`Ë n‡q \_vK‡j LvZK KZ©„K 3 eQ‡ii g‡a¨ Dnv cwi‡kva Kiv bv n‡j wKsev Zvgvw` mgqKv‡ji g‡a¨ AvswkK cwi‡kva I D³ FY MÖnY‡K cybt¯^xKvi Kivmn cwi‡kv‡ai Rb¨ A½xKvi bv Ki‡j Dnv Zvgvw`‡Z AvµvšÍn‡e|

**Zvgv`x mgqKvj MYbv Kivi wbqgvejx t**

* FY cwi‡kv‡ai wKw¯Í †h w`b n‡Z cvIbv n‡q‡Q †m w`b n‡ZB Zvgvw`i Rb¨ wba©vwiZ mgqKvj MYbv Ki‡Z n‡e|
* Zvgvw` nevi c~‡e©B FY MÖnY‡K cybt¯^xKvi K‡i Dnv cwi‡kv‡ai Rb¨ †h Zvwi‡L A½xKvicÎ ¯^v¶i Ki‡e †mw`b n‡Z Zvgvw` nevi wba©vwiZ mgqKvj MYbv Ki‡Z n‡e|

**Zvgvw` †iva Kivi Rb¨ e¨e¯’v MÖnY t**

* FY cwi‡kv‡ai Rb¨ wbqwgZ †bvwUk cÖ`vb Ges e¨w³MZ †hvMv‡hvM Gi gva¨‡g FY Av`vq wbwðZ KiY|
* hw` FY MÖnxZv m¤ú~Y© FY cwi‡kva Ki‡Z bv cv‡ib Zv n‡j AvswkK FY Av`vq Kiv Ges GjGd-42 di‡g F‡Yi ¯^xK…wZ I cwi‡kv‡ai A½xKvicÎ MÖnY c~e©K Zv FY bw\_‡Z msi¶Y Kiv|
* Dchy³ †¶‡Î FY cybtZdkxjKi‡Yi myweav cÖ`vb|
* hw` †Kvbfv‡eB Zvgvw` †iva Kiv bv hvq Zv n‡j Zvgvw` nevi c~‡e©B Av`vj‡Z gvgjv `v‡qi Kiv|

**=0=**

**A\_© FY Av`vjZ AvBb-2003 (ms‡kvwaZ)**

**(g~j AvB‡bi mvi-ms‡ÿc)**

**†gvt gwebyi iwk` miKvi**

Abyl` m`m¨

e¨vsK I Avw\_©K cÖwZôv‡bi †Ljvcx FY Av`vq Z¡ivwš^Z Kivi j‡ÿ¨ AwaKZi ms‡kvab I msnZKiY K‡í 2003 m‡bi 8 b¤^i AvBb Øviv ÒA\_© FY Av`vjZ AvBb-2003Ó cÖeZ©b Kiv nq| GB AvB‡bi 60wU aviv i‡q‡Q| Zb¥‡a¨ ¸iæZ¡c~Y© aviv mg~‡ni mswÿß weeiY wb¤œiƒc t

**aviv-2 t** e¨vsK Ges Avw\_©K cÖwZôv‡bi FY I AwMÖg, bM` FY, Ifvi Wªvd&U, evÆvK…Z ev µqK…Z wej, e¨vsK M¨vivw›U, Bb‡WgwbwU, FY cÎ, Kg©Pvix‡K cÖ`Ë FY Ges Ab¨ †Kvb Avw\_©K AvbyK~j¨ ev my‡hvM myweav †h bv‡gB AwfwnZ †nvK bv †Kb; Dnv Av`v‡qi Rb¨ A\_© FY Av`vj‡Z gvgjv `v‡qi Kiv hv‡e|

**aviv-5 t** Avw\_©K cÖwZôv‡bi FY Av`vq m¤úwK©Z hveZxq gvgjv A\_© FY Av`vj‡Z `v‡qi Ki‡Z n‡e| wcwWAvi G¨v±-Gi Aax‡b †h weavbB \_vKzK bv †Kb miKvix cvIbv n‡j Dnv Av`vqv‡\_© gvgjv GB AvB‡bi Aaxb Av`vj‡Z `v‡qi Ki‡Z n‡e| Z‡e Abya© 5.00 (cuvP jÿ) UvKvi `vex m¤^wjZ gvgjv mvwU©wd‡KU gvgjv wnmv‡eI `v‡qi Kiv hv‡e|

**aviv-6 t** gvgjv `v‡q‡ii †ÿ‡Î AviwR `vwLj Ki‡Z n‡e| F‡Yi wecix‡Z Z…Zxq cÿxq eÜK`vZv ev Z…Zxq cÿxq M¨viv‡›Uvi \_vK‡j Zv‡KI gvgjvi weev`x cÿ wn‡m‡e AšÍf©~³ Ki‡Z n‡e| AviwRi mwnZ cÖ‡hvR¨ nv‡i †KvU© wd, AviwRi e³e¨ mswkøó `vwjwjK cÖgvYvw` Ges Dnvi mg\_©‡b GKwU njdbvgv mshy³ Ki‡Z n‡e| AviwR h\_vh\_ n‡j Av`vjZ Dnv wba©vwiZ †iwRóv‡i µgvbymv‡i AšÍf©~³ Ki‡eb| weev`x wjwLZ Reve cÖ`v‡bi gva¨‡g cÖwZØ›ØxZv Ki‡Z cvi‡eb| wjwLZ Rev‡ei e³e¨ Ges Dnvi mg\_©‡b `vwjwjK cÖgvYvw`i mwnZ GKwU njdbvgv `vwLj Ki‡Z n‡e| `vwLjK…Z Reve gvgjvi bw\_‡Z mvwgj n‡e| ev`x Ges weev`xi njdbvgv †gŠwjK (Substantive evidence) mvÿ¨ wnmv‡e MY¨ n‡e Ges Av`vjZ †Kvb gvgjvi GKZidv ev ZvrÿwbK wb®úwËi †ÿ‡Î †Kvb mvÿx e¨wZ‡i‡K njdbvgv hy³ AviwR, wjwLZ Reve I `vwjwjK cÖgvYvw` we‡kølY K‡i ivq ev Av‡`k cÖ`vb Ki‡eb|

**aviv-7 t** Av`vjZ weev`x‡K ‡iwRóªxK…Z WvK‡hv‡M mgb Rvix Ki‡eb| mgb Bmy¨i 15 w`‡bi g‡a¨ ev Zvi c~‡e© Rvix n‡q †diZ bv Av‡m ev Rvix bv n‡q †diZ Av‡m Z‡e cieZ©x 15 Kvh©w`e‡mi g‡a¨ ev`xi LiPvq ‡h †Kvb eûj cÖPvwiZ RvZxq ˆ`wbK cwÎKvq Ges b¨vq wePv‡ii ¯^v‡\_© Av`vjZ hw` g‡b K‡ib GKwU ¯’vbxq cwÎKvq (hw` \_v‡K) weÁvcb cÖKv‡ki gva¨‡g Av`vjZ mgb Rvix Ki‡eb|

**aviv-8 t** gvgjvi AviwR cÖ¯‘Z Ki‡Z n‡e| AviwR‡Z wb¤œewY©Z welq¸wj AšÍf©~³ \_vK‡e t

* + ev`xi bvg, wVKvbv, Kg©¯’j BZ¨vw`i weeiY;
  + weev`xi bvg, wVKvbv, Kg©¯’j, evm¯’vb BZ¨vw`i weeiY;
  + `vexi mwnZ m¤úwK©Z mKj NUbv;
  + gvgjvi KviY D™¢‡ei NUbv, ¯’vb Ges ZvwiL;
  + ‡KvU© wd cÖ`v‡bi D‡Ïk¨ gvgjvi Zvq`v`;
  + Av`vj‡Zi GLwZqvi i‡q‡Q g‡g© weeiY;
  + cÖvw\_©Z cÖwZKvi;
  + weev`x‡K cÖ`Ë g~j FY, wewb‡qvMK…Z UvKvi cwigvY;
  + Ab¨vb¨ UvKvi cwigvY;
  + gvgjv `v‡q‡ii c~‡e© cwi‡kvwaZ UvKvi cwigvY;
  + ev`x KZ©„K cÖ`Ë I avh© †gvU Ges weev`x KZ©„K cwi‡kvwaZ UvKvi Zyjbvg~jK weeiY|
  + ev`xi AbyK~‡j cÖ`Ë ¯’vei I A¯’vei eÜKx m¤úwËi weeiY, eÜKx `wj‡ji weeiY Ges Avw\_©K g~j¨vqb|

**aviv-9 t** weev`x wba©vwiZ Zvwi‡L ev`xi `vex m¤ú‡K© wjwLZ Reve w`‡eb Ges Rev‡ei mg\_©‡b `wjj `vwLj Ki‡eb|

**aviv-10 t** weev`x Dcw¯’Z nevi 40 w`b ci Av`vjZ †Kvb Reve MÖnY Ki‡eb bv| Z‡e Ab~¨b 2,000/- UvKv Ges m‡e©v”P 5,000/- UvKv LiP cÖ`v‡bi k‡Z© Av`vjZ mgqmxgv AviI 20 w`b ewa©Z Ki‡Z cvi‡eb|

**aviv-11 t** weev`x KZ©„K `vwLjK…Z wjwLZ Reve `vwL‡ji 15 w`‡bi g‡a¨ cÖZz¨Ë‡i ev`x AwZwi³ Reve `vwLj Ki‡Z cvi‡eb|

**aviv-12 t** ev`xi AbyK~‡j cÖ`Ë eÜKx m¤úwË (¯’vei/A¯’vei, †cøR/nvB‡cvt) hv weev`x ev`x‡K weµq Kivi ÿgZv cÖ`vb K‡i‡Qb, D³ eÜKx m¤úwË weµq bv K‡i/weµqjä A\_© FY wnmv‡e mgš^q bv K‡i ev weµ‡qi D‡`¨vM MÖnY K‡i e¨\_© bv n‡q Avw\_©K cÖwZôvb A\_© FY Av`vj‡Z †Kvb gvgjv `v‡qi Ki‡e bv| eÜKx m¤úwË weµq bv K‡i †gvKÏgv `v‡qi Kiv n‡j AbwZwej‡¤^ Dnv weµq K‡i Av`vjZ‡K AewnZ Ki‡Z n‡e|

* + **Dc-aviv-3 t** weev`x KZ©„K ev`xi AbyK~‡j cÖ`Ë eÜKx m¤úwË weµq Kivi ÿgZv cÖ`v‡bi †ÿ‡Î Power of AttorneycÖ`v‡bi kZ©wU A\_© FY Av`vjZ (ms‡kvab) AvBb-2010 Øviv wejyß Kiv n‡q‡Q|
  + **Dc-aviv-5 t** eÜKx m¤úwË weµ‡qi c~‡e© ev weµ‡qi ci Dnvi `Lj e¨vs‡Ki ev †µZvi AbK~‡j mgc©‡Yi wbwg‡Ë FY MÖnxZv‡K e¨vsK KZ©„K †bvwUk cÖ`vb Ki‡Z n‡e (A\_© FY Av`vjZ (ms‡kvab) AvBb-2004)|
  + **Dcaviv-5(K) t** FY MÖnxZv KZ©„K m¤úwËi `Lj mgc©Y Kiv bv n‡j ¯’vbxq Awa‡ÿ‡Îi gvbbxq †Rjv g¨vwR‡óªU eive‡i Av‡e`b K‡i eÜKx m¤úwËi `Lj e¨vs‡Ki ev †µZvi AbyK~‡j mgc©Y wbwðZ Ki‡Z n‡e (A\_© FY Av`vjZ (ms‡kvab) AvBb-2004)|

**aviv-13 t** weev`x KZ©„K Reve `vwL‡ji ci gvgjvi avh© Zvwi‡L Dfq c‡ÿi ïbvbx, AviwR I wjwLZ eY©bv ch©v‡jvPbv K‡i Av`vjZ wePvh© welq MVb Ki‡eb Ges wePvh© welq bv \_vK‡j Av`vjZ Awej‡¤^ ivq ev Av‡`k cÖ`vb Ki‡eb|

**aviv-14 t** †Kvb gvgjvi PzovšÍ ïbvbxi avh© ZvwiL †Kvb GK c‡ÿi Av‡e`‡bi †cÖwÿ‡Z GKev‡ii AwaK gyjZex Kiv hv‡e bv| Z‡e wePvi wb®úwËi wba©vwiZ mgqmxgvi e¨Z¨q bv NwU‡q †Kvb c‡ÿi Av‡e`bµ‡g Ab~¨b 1,000/- Ges Abya© 3,000/- UvKv ch©šÍ LiPv wba©vwiZ Zvwi‡Li c~‡e© Rgv cÖ`vb mv‡c‡ÿ Av`vjZ GKev‡ii AwaK g~jZex gÄyi Ki‡Z cvi‡eb|

**aviv-15 t** A\_© FY Av`vj‡Zi gvgjvq †gŠwLK hyw³ZK© kÖeY Avek¨K bq| gvgjvi mvÿ¨ mgvß nevi ci AbyaŸ© 5 w`‡bi g‡a¨ wjwLZ hyw³ZK© `vwLj Kiv hv‡e|

**aviv-16 t** mvÿ¨ mgvß nevi ci AbyaŸ© 10 w`‡bi g‡a¨ Av`vjZ ivq cÖ`vb Ki‡eb| Z‡e wjwLZ hyw³ZK© †ck Ki‡j ev kÖeY Ki‡j Dnvi 10 w`b ci ivq cÖ`vb Ki‡eb| wWµxK…Z UvKv cwi‡kv‡ai Rb¨ wKw¯Í wba©viY Kiv bv n‡j AbyaŸ©© 60 w`‡bi g‡a¨ UvKv cwi‡kv‡ai Rb¨ Av`vjZ wb‡`©k cÖ`vb Ki‡eb|

**aviv-17 t** mgb Rvix m‡Ë¡I weev`x nvwRi bv n‡j 30 w`‡bi g‡a¨, weev`x nvwRi n‡q wjwLZ Reve w`‡j 90 w`‡bi g‡a¨ Av`vjZ ivq cÖ`vb Ki‡eb| Dchy³ KviY \_vK‡j GB mgqmxgv 30 w`b ewa©Z Kiv hv‡e|

**aviv-18 t** Avw\_©K cÖwZôv‡bi Kg©Pvix KZ©„K AvZ¥mvrK…Z A\_© Av`v‡qi Rb¨ A\_© FY Av`vj‡Z gvgjv `v‡qi‡hvM¨ bq|

**aviv-19 t** ïbvbxi avh© Zvwi‡L weev`x Abycw¯’Z \_vK‡j Av`vjZ GKZidv m~‡Î Av‡`k cÖ`vb Ki‡eb| GKZidv wWµx n‡j weev`x Dnv i` Kivi Rb¨ 30 w`‡bi g‡a¨ Av`vj‡Z Av‡e`b Ki‡Z cvi‡eb| `iLv¯Í `vwL‡ji 15 w`‡bi g‡a¨ wWµxK…Z UvKvi 10% Rgv Ki‡Z n‡e| e¨\_© n‡j GKZidv i‡`i `iLv¯Í LvwiR n‡e|

**aviv-21 t** wggvsmv mfv (A\_© FY Av`vjZ (ms‡kvab) AvBb-2010 Øviv avivwU wejyß n‡q‡Q)|

**aviv-22 t** gvgjvi cÿM‡Yi Av‡e`‡bi †cÖwÿ‡Z ga¨¯’Zvi gva¨‡g gvgjv wb®úwËi Rb¨ Av`vjZ gvgjvi cÿM‡Yi wbhy³ AvBbRxweMY e¨wZZ Ab¨‡Kvb AvBbRxex, AemicÖvß wePviK, e¨vsK ev Avw\_©K cÖwZôv‡bi AemicÖvß Kg©KZ©v A\_ev Dchy³ Ab¨ †h †Kvb e¨vw³‡K gvgjv wb®úwËi Rb¨ ga¨¯’ZvKvix wnmv‡e wbhy³ Ki‡Z cvi‡eb| ga¨¯’Zvi Kvh©µg †Mvcbxq n‡e| ga¨¯’Zvi gva¨‡g we‡iva wb®úwË n‡j wb®úwËi kZ©vw` m¤^wjZ wjwLZ Pzw³bvgv m¤úv`b Ki‡Z n‡e| Pzw³bvgvq cÿMY ¯^vÿi Ki‡eb Ges Dfq c‡ÿi AvBbRxexMY ¯^vÿx wn‡m‡e ¯^vÿi Ki‡eb| 60 w`‡bi g‡a¨ ga¨¯’Zvi Kvh©µg m¤úbœ Ki‡Z n‡e| D³ mgqmxgv 30 w`b ch©šÍ ewa©Z n‡Z cv‡i| Giæcfv‡e gvgjv wb®úwË n‡j AviRxi mwnZ `vwLjK…Z †KvU© wd †diZ‡hvM¨| ga¨¯’Zvi gva¨‡g wb®úwËK…Z gvgjvi D³ Av‡`kB PzovšÍ e‡j MY¨ n‡e hvi weiæ‡× †Kvb Avwcj ev wiwfkb `v‡qi Kiv hv‡e bv| ga¨¯’Zvi gva¨‡g gvgjv wb®úwË bv n‡j ga¨¯’Zv Kvh©µg ïiæi c~e©eZ©x Ae¯’vb †\_‡K gvgjvi Kvh©µg cybivq ïiæ Ki‡Z n‡e (A\_© FY Av`vjZ (ms‡kvab) AvBb-2010 Øviv ms‡kvwaZ)|

**aviv-24 t** ga¨¯’Zvi gva¨‡g weKí c×wZ‡Z gvgjv wb®úwËi D‡Ïk¨‡K Kvh©Ki Kivi wbwg‡Ë Avw\_©K cÖwZô‡bi cwiPvjbv cl©` ev Abyiƒc ch©v‡qi KZ©„cÿ wm×všÍ MÖnYc~e©K †K›`ªxq, AvÂwjK ev ¯’vbxq ch©v‡qi Dchy³ e¨e¯’vcK ev Kg©KZ©v‡K ÿgZv Ac©Y K‡i Av‡`k ev cwicÎ Rvix Ki‡eb|

**aviv-25 t** 5.00 (cuvP) †KvwU UvKvi AwaK `vex m¤^wjZ gvgjv ga¨¯’Zvi gva¨‡g wb®úwËi Kvh©µg M„nxZ n‡j welqwU mswkøó Avw\_©K cÖwZôv‡bi e¨e¯’vcbv cwiPvjK ev cÖavb wbev©nx KZ©„K Aby‡gvw`Z n‡Z n‡e (A\_© FY Av`vjZ (ms‡kvab) AvBb-2010 Øviv ms‡kvwaZ)|

**aviv-28 t** wWµx ev Av‡`k Kvh©Ki Kivi Rb¨ wWµx ev Av‡`k cÖ`Ë nevi AbyaŸ©©© GK eQ‡ii g‡a¨ Rvix gvgjv Av`vj‡Z `v‡qi Ki‡Z n‡e|

* **Dc-aviv (2)t** wWµx ev Av‡`k cÖ`v‡bi cieZ©x GK eQi AwZevwnZ n‡j Rvixi Rb¨ `v‡qiK…Z gvgjv Zvgvw`‡Z evwiZ n‡e Ges Zvgvw`‡Z evwiZ gvgjv Av`vjZ Kvh©v‡\_© MÖnY bv K‡i mivmwi LvwiR Ki‡eb|
* **Dc-aviv (3)t** wØZxq ev cieZ©x Rvix gvgjv cÖ\_g ev c~e©eZ©x gvgjv LvwiR ev wb®úwËi ZvwiL †\_‡K GK eQ‡ii g‡a¨ `v‡qi Kiv bv n‡j Dnv Zvgvw`‡Z evwiZ n‡e, Zvgvw`‡Z evwiZ gvgjv Av`vjZ Kvh©v‡\_© MÖnY bv K‡i mivmwi LvwiR Ki‡eb|
* **Dc-aviv (4)t** Rvixi Rb¨ ‡Kvb bZzb gvgjv cÖ\_g Rvixi gvgjv `vwL‡ji 6 (Qq) eQi AwZevwnZ nevi ci `vwLj Kiv n‡j Dnv Zvgvw`‡Z evwiZ n‡e, Zvgvw`‡Z evwiZ gvgjv Av`vjZ Kvh©v‡\_© MÖnY bv K‡i mivmwi LvwiR Ki‡eb|

**aviv-29 t** Av`vjZ KZ©„K wWµxK…Z UvKv GKKvjxb A\_ev wKw¯Í‡Z cwi‡kv‡ai Rb¨ †Kvb mgqmxgv wba©viY Kiv n‡j, Abyiƒc mgq mxgv AwZµvšÍ ev AKvh©Ki nevi ci n‡Z aviv-28 Gi mgqmxgv Kvh©Ki n‡e|

**aviv-30 t** wWµx Rvixi †bvwUk cÖvwß ¯^xKvimn †iwRwóª Wv‡K Av`vjZ KZ©„K †cÖi‡Yi ci 15 w`‡bi g‡a¨ ev Zrc~‡e© Rvix n‡q cÖvwß ¯^xKvicÎ bv Avm‡j ev Rvix bv n‡q †dir Avm‡j cieZ©x 15 w`‡bi g‡a¨ ev`xi LiPvq GKwU eûj cÖPvwiZ evsjv ‰`wbK RvZxq cwÎKvq Ges b¨vq wePv‡ii ¯^v‡\_© GKwU ¯’vbxq cwÎKvq (hw` \_v‡K) weÁvc‡Yi gva¨‡g †bvwUk Rvix Ki‡Z n‡e| wWµx`vi wjwLZfv‡e †h cwÎKvq weÁvcY cÖPv‡ii Rb¨ Aby‡iva Ki‡e Av`vjZ †m cwÎKvi gva¨‡g †bvwUk Rvix Kiv‡eb|

**aviv-31 t** wWµx Rvixi weiæ‡× D”PZi Av`vj‡Z Avcxj ev wiwfkb `v‡q‡ii †cÖwÿ‡Z ¯^qswµqfv‡e Rvix †gvKÏgvi Kvh©µg ¯’wMZ Kiv hv‡e bv, mswkøó Av`vjZ KZ©„K my¯úófv‡e ¯’wMZv‡`k cÖ`vb Kiv n‡j †m †gvZv‡eK Rvix †gvKÏgvi Kvh©µg ¯’wMZ \_vK‡e|

**aviv-32 t** wWµxKvixi weiæ‡× AvcwË `v‡qi Kiv n‡j wWµx`vi 30 w`‡bi g‡a¨ wjwLZ AvcwË `vwLj K‡i ïbvbx `vex Ki‡Z cvi‡e| wWµxi weiæ‡× AvcwË `v‡q‡ii †ÿ‡Î weev`x‡K wWµxK…Z A‡\_©i ev Abv`vqx A‡\_©i 10% RvgvbZ ev eÛ `vwLj Ki‡Z n‡e| AvcwËi `iLv¯ÍwU wb®úwË ci Av`vjZ hw` g‡b K‡ib ev`xi cvIbv Av`vq wejw¤^Z ev cÖwZnZ Kivi D‡Ï‡k¨ AvcwËwU `vwLj Kiv n‡qwQj Z‡e weev`x KZ©„K RgvK…Z eÛ ev‡Rqvß K‡i Dnvi A\_© Av`vjZ ev`x‡K cÖ`vb Ki‡eb|

**aviv-33 t** Av`vjZ wWµx ev Av‡`k Rvixi mgq †Kvb m¤úwË weµ‡qi †ÿ‡Î ev`xi Li‡P weÁwß cÖPv‡ii Ab~¨b 15 w`‡bi mgq w`‡q mxj‡gvniK…Z `icÎ AvnŸvb Ki‡eb| `icÎ weÁwß eûj cÖPvwiZ Kgc‡ÿ GKwU RvZxq ‰`wbK cwÎKvq Ges b¨vq wePv‡ii cÖ‡qvR‡b Dchy³ g‡b Ki‡j GKwU ¯’vbxq cwÎKvq (hw` \_v‡K), Av`vj‡Zi †bvwUk †ev‡W© jUwK‡q I †Xvj mni‡Zi gva¨‡g cÖPvi Ki‡Z n‡e|

* **Dc-aviv (2) t** `i`vZv‡K wba©vwiZ nv‡i RvgvbZ (10.00 jÿ UvKv ch©šÍ 20%, 10.00 jÿ UvKvi D‡a© 50.00 jÿ UvKv ch©šÍ 15% Ges Z`ya©‡ÿ‡Î 10% Gi mgcwigvb Av`vj‡Zi AbyK~‡j wWwW/‡c‡g›U AW©vi‡hv‡M) `ic‡Îi mwnZ mshy³ K‡i Rgv w`‡Z n‡e|
* **Dc-aviv (2K) t** `icÎmivmwi wbw`©ó `icÎ ev‡· wKsev †iwRóªxK…Z WvK‡hv‡M wba©vwiZ mg‡qi g‡a¨ wba©vwiZ KZ©„„c‡ÿi wbKU †cÖi‡Yi gva¨‡g `vwLj Ki‡Z n‡e|
* **Dc-aviv (2L) t** AbyaŸ© 10.00 jÿ UvKvi D×…Z `i M„nxZ nevi cieZ©x 30 w`‡bi g‡a¨,10.00 jÿ UvKvi AwaK Z‡e AbyaŸ© 50.00 jÿ UvKvi D×„Z `i M„nxZ nevi cieZ©x 60 w`‡bi g‡a¨ Ges 50.00 jÿ UvKvi AwaK D×…Z `i M„nxZ nevi 90 w`‡bi g‡a¨ `i`vZv mgy`q g~j¨ cwi‡kva Ki‡eb Ges `i`vZv g~j¨ cwi‡kv‡a e¨\_© n‡j Av`vjZ Rvgvb‡Zi UvKv ev‡Rqvß Ki‡eb| Z‡e wWµx`vi `vwq‡Ki myweav‡\_© GB avivi Aaxb mgqmxgv ewa©Z Kivi Rb¨ wjwLZ Av‡e`b Ki‡j Av`vjZ AbyaŸ© 60 w`b ch©šÍ mgq ewa©Z Ki‡Z cvi‡eb|
* **Dc-aviv (2M) t** wWµx`vi hw` wjwLZfv‡e Av`vjZ‡K AewnZ K‡i †h, `ic‡Î cÖ¯ÍvweZ `i A¯^vfvweKfv‡e Ach©vß ev Kg Ges Av`vjZ hw` Dnv‡Z GKgZ nb Z‡e KviY wjwce× K‡i `i cÖ¯Íve AMÖvn¨ Ki‡Z cvi‡eb|
* **Dc-aviv-3 t** cÖ\_g m‡ev©”P `i`vZvi RvgvbZ ev‡Rqvß n‡j D³ A\_© wWµx`vi‡K cÖ`vb Kiv n‡e Ges D³ A\_© wWµxK…Z `vexi mwnZ mgš^q Kiv n‡e| AZtci Av`vjZ wØZxq m‡e©v”P `i`vZv KZ©„K D×…Z `i Ges c~‡e© ev‡RqvßK…Z Rvgvb‡Zi A\_© GK‡hv‡M cÖ\_g m‡e©v”P `i A‡cÿv hw` Kg bv nq Z‡e wØZxq `i`vZv‡K wbjvgK…Z Rwg µq Kivi Rb¨ AvnŸvb Ki‡eb, wØZxq `i`vZv wba©vwiZ mg‡qi g‡a¨ g~j¨ cwi‡kva Ki‡eb, e¨\_© n‡j Zvi RvgvbZ ev‡Rqvß n‡e Ges D³ A\_© wWµxK…Z UvKvi mwnZ mgš^q Kivi Rb¨ wWµx`vi‡K cÖ`vb Kiv n‡e|
* **Dc-aviv-4 t** †Kvb m¤úwË Dc‡iv³fv‡e wbjv‡g weµq Kiv m¤¢e bv n‡j Av`vjZ cybivq eûj cÖPvwiZ Kgc‡ÿ `yÕwU evsjv RvZxq ‰`wbK cwÎKvq Ges b¨vq wePv‡ii ¯^v‡\_© GKwU ¯’vbxq cwÎKvq (hw` \_v‡K), Av`vj‡Zi †bvwUk †ev‡W© jUwK‡q I †Xvj mni‡Zi gva¨‡g weÁwß cÖPvi K‡i mxj‡gvniK…Z `icÎ AvnŸvb Ki‡eb Ges weµq I ev‡Rqvß wel‡q cÖ‡hvR¨ weavb AbymiY Ki‡eb|
* **Dc-aviv (4K) t** cwÎKvq weÁwß cÖPv‡ii Kivi †ÿ‡Î ev`x wjwLZfv‡e Av`vjZ‡K †h cwÎKvi bvg AewnZ Ki‡e Z`byhvqx Av`vjZ D³ cwÎKvq weÁwß cÖPvi Kiv‡eb|
* **Dc-aviv-5 t** †Kvb m¤úwË wbjv‡gi gva¨‡g weµq Kiv m¤¢e bv n‡j wWµxK…Z UvKv cwi‡kvwaZ bv nIqv ch©šÍ D³ m¤úwË `Lj I †fv‡Mi AwaKvimn wWµx`v‡ii AbyK~‡j b¨¯Í Kiv hv‡e, wWµx`vi weavb Abyhvqx D³ m¤úwË weµq K‡i Acwi‡kvwaZ wWµxi `vex Av`vq Ki‡Z cvi‡e, Av`vjZ GB g‡g© GKwU mvwU©wd‡KU Bmy¨ Ki‡e|
* **Dc-aviv-6 t** wWµxK…Z As‡Ki AwZwi³ A\_© weµq eve` Av`vq n‡j D³ AwZwi³ A\_© `vwqK‡K †diZ cÖ`vb Ki‡Z n‡e| weµqK„Z A\_© `vex A‡cÿv Kg n‡j Aewkó A\_© Av`vq eve` 28 avivi wewa †gvZv‡eK cybivq Rvix gvgjv `v‡qi Ki‡Z n‡e|
* **Dc-aviv (6K) t** †Kvbm¤úwË `Lj I †fv‡Mi AwaKvimn wWµx`v‡ii AbyK~‡j b¨¯Í Kiv m‡Ë¡I wWµx`vi D³ m¤úwË Dchy³ g~‡j¨ cÖKvk¨ wbjv‡g weµq Ki‡Z Amg\_© n‡j, †m‡ÿ‡Î D³ m¤úwËi wba©vwiZ g~j¨ ev hyw³msMZ AvbygvwbK g~j¨ ev` w`‡q 28 avivi weavb mv‡c‡ÿ Rvix gvgjv `v‡qi Kiv hv‡e|
* **Dc-aviv (6L) t** ‡Kvb m¤úwË `Lj I †fv‡Mi AwaKvimn wWµx`v‡ii AbyK~‡j b¨¯Í n‡j, Abyiƒc b¨¯Í nevi ci 6 (Qq) eQ‡ii g‡a¨ Av`vj‡Zi wbKU Av‡e`b K‡i D³ m¤úwËi gvwjKvbv AR©b Kiv hv‡e, 6 (Qq) eQi AwZµvšÍ nevi mv‡\_ mv‡\_B D³ m¤úwË‡Z wWµx`v‡ii gvwjKvbv ¯^qswµqfv‡e ewZ©Z n‡e Ges Av`vjZ n‡Z Zrg‡g© mb`cÎ msMÖn Kiv hv‡e|
* **Dc-aviv-7 t** wWµx`vi D³ m¤úwËi gvwjKvbv ¯^Ë¡ †c‡Z AvMÖnx g‡g© Av`vj‡Zi wbKU wjwLZfv‡e Av‡e`b Ki‡j Av`vjZ wWµx`v‡ii AbyK~‡j cÖvw\_©Z m¤úwËi gvwjKvbv b¨¯Í n‡q‡Q g‡g© †Nvlbv cÖ`vbc~e©K GKwU mb`cÎ Rvix Ki‡eb Ges Abyiƒc mb`cÎ ¯^‡Ë¡i `wjj wn‡m‡e MY¨ n‡e| Av`vjZ GB mb`c‡Îi GKwU Abywjwc mve-‡iwR÷ªv‡ii Awd‡m wbeÜ‡bi Rb¨ †cÖiY Ki‡eb|
* **Dc-aviv-(7K) t** Giƒc m¤úwËi `Lj Av`vjZ‡hv‡M cÖvß nIqv Avek¨K n‡j wWµx`v‡ii wjwLZ Av‡e`‡bi wfwË‡Z Av`vjZ wWµx`vi‡K D³ m¤úwËi `Lj Ac©Y Ki‡Z cvi‡eb|
* **Dc-aviv-8 t** Av`vjZ KZ©„K m¤úwËi gvwjKvbv wWµx`v‡ii AbyK~‡j Ac©‡Yi †ÿ‡Î RvixK…Z mb` eve` †Kvb Ki ev †iwR‡óªkb wd Av`vq‡hvM¨ bq|
* **Dc-aviv-9 t** Dc-aviv (5) Gi Aax‡b m¤úwËi `Lj I †fv‡Mi AwaKvi A\_ev Dc-aviv(7) Gi Aax‡b m¤úwËi gvwjKvbv ¯^Ë¡ wWµx`v‡ii AbyK~‡j Awc©Z n‡j aviv-28 Gi weavb mv‡c‡ÿ D³ wWµx Rvix gvgjvi PzovšÍ wb®úwË n‡e|

**aviv-34 t** wWµx`vi KZ©„K `vwLjK…Z `iLv‡¯Íi †cÖwÿ‡Z wWµxi UvKv cwi‡kv‡a eva¨ Kivi Rb¨ Av`vjZ weev`x‡K Qq gvm ch©šÍ †`Iqvbx KvivMv‡i AvUK ivL‡Z cvi‡eb| DwjøwLZ weavb g~j FY MÖnxZvi g„Zz¨i Kvi‡Y cvwievwiK DËivwaKvi AvBb Abyhvqx ¯’jvwfwl³ `vwqK Iqvwik‡`i †ÿ‡Î cÖ‡hvR¨ n‡e bv| †Kvb †Kv¤úvbx ev †hŠ\_ Kvievix cÖwZôvb ev K‡c©v‡iU ewWi `vwqK‡K AvUK Kivi cÖ‡qvRb n‡j D³ cÖwZôvb †h mKj e¨w³i Øviv MwVZ Zv‡`i‡K †`Iqvbx KvivMv‡i AvUK Kiv hv‡e| †Kvb `vwqK‡K c~Y© ev AvswkK †gqv‡`i Rb¨ KvivMv‡i AvUK ivLvi Kvi‡Y wZwb †`bvi `vq n‡Z gy³ n‡eb bv|

**aviv-36 t** Z…Zxq †Kvb e¨w³, Avw\_©K cÖwZôvb, †cvó Awdm, exgv †Kv¤úvbx ev e¨vs‡Ki wbKU `vwq‡Ki UvKv cvIbv ev Mw”QZ \_vK‡j wWµx`v‡ii Av‡e`‡bi †cÖwÿ‡Z Av`vjZ ïbvbx mv‡c‡ÿ mš‘ó n‡q D³ e¨w³ ev cÖwZôvb‡K `vwq‡Ki cvIbv ‡\_‡K wWµxK…Z UvKvi mgcwigvb A\_© Av`vj‡Z Rgv †`evi Av‡`k w`‡eb|

**aviv-37 t** Av`vjZ Rvix gvgjvi Kvh©µg `iLv¯Í `v‡qi nevi cieZ©x 90 w`‡bi g‡a¨ wb®úbœ Ki‡eb| e¨\_©Zvq Av`vjZ KviY wjwce× KiZt D³ mgqmxgv AbwaK 60 w`b ch©šÍ ewa©Z Ki‡Z cvi‡eb|

**aviv-41 t** gvgjvi †Kvb cÿ Av`vj‡Zi Av‡`k ev wWµx Øviv msÿzä n‡j, wWµxK…Z UvKvi cwigvY 50.00 jÿ UvKvi AwaK n‡j 60 w`‡bi g‡a¨ nvB‡KvU© wefv‡M Ges 50.00 jÿ UvKv ev Z`‡cÿv Kg n‡j 30 w`‡bi g‡a¨ †Rjv RR Av`vj‡Z Avcxj Ki‡Z cvi‡eb| Avcx‡ji †ÿ‡Î weev`x wWµxK…Z UvKvi 50% AvswkK ¯^xK…wZ¯^iæc wWµx`v‡ii wbKU bM` Rgv w`‡eb ev ev`xi `vex ¯^xKvi bv Ki‡j D³ cwigvb UvKv RvgvbZ ¯^iæc Av`vj‡Z Rgv w`‡eb| ev`x Avw\_©K cÖwZôvb Avcxj `v‡qi Ki‡j GB avivi weavb Abyhvqx bM` UvKv ev RvgvbZ Rgv cÖ`vb cÖ‡hvR¨ bq|

**aviv-42 t** Avcx‡j cÖ`Ë ivq wiwfk‡bi `iLv¯Í `vwL‡ji †ÿ‡Î weev`x wWµxK…Z UvKvi 75% (Avcxj `v‡qi Kv‡j RgvK…Z 50% mn) AvswkK ¯^xK…wZ¯^iæc wWµx`v‡ii wbKU bM` Rgv w`‡eb ev ev`xi `vex ¯^xKvi bv Ki‡j D³ cwigvb UvKv RvgvbZ ¯^iæc Av`vj‡Z Rgv w`‡eb| ev`x Avw\_©K cÖwZôvb Avcxj `v‡qi Ki‡j GB avivi weavb Abyhvqx bM` UvKv ev RvgvbZ Rgv cÖ`vb cÖ‡hvR¨ bq| D”PZi Av`vj‡Z Avcxj M„nxZ nevi 60 w`‡bi g‡a¨ wb®úwË Ki‡Z n‡e| e¨\_© n‡j wjwLZ KviY D‡jøL c~e©K 30 w`b mgq ewa©Z Kiv hv‡e|

**aviv-45 t** wePvi Kvh©µ‡gi †h †Kvb ch©v‡q cÿMY Av‡cvl wb®úwË Ki‡Z cvi‡e|

**aviv-46 t** Zvgv`x AvBb-1908 Gi weav‡b hv wKQzB \_vKzK bv †Kb FY cwi‡kva m~Px Abyhvqx cÖ\_g GK eQ‡i cÖvc¨ A‡\_©i Ab~¨b 10% A\_ev cÖ\_g `yB eQ‡i cÖvc¨ A‡\_©i 15% A\_ev cÖ\_g wZb eQ‡i cÖvc¨ A‡\_©i 25% cwigvY A\_© Av`vq bv n‡j Dnvi cieZ©x GK eQ‡ii g‡a¨ gvgjv `v‡qi Kiv hv‡e| cwi‡kva m~Px 3 eQ‡ii Kg n‡j Ges Av`v‡qi cwigvb 20% Gi Kg n‡j Dnvi cieZ©x GK eQ‡ii g‡a¨ gvgjv `v‡qi Ki‡Z n‡e| †gqv‡`i g‡a¨ FY cybtZdwmj Kiv n‡j Z`byhvqx cÖ‡qvRbxq cwieZ©b mv‡c‡ÿ bZzbfv‡e Kvh©Ki n‡e| wbw`©ó †gqv`v‡šÍ †Kvb gvgjv `v‡qi Kiv n‡j ev Avw\_©K cÖwZôv‡bi †Kvb Kg©KZ©vi e¨\_©Zvi Kvi‡Y †gqv‡`i g‡a¨ gvgjv `v‡qi Kiv bv n‡j mswkøó Kg©KZ©vi weiæ‡× k„•Ljvg~jK e¨e¯’v MÖnY K‡i 90 w`‡bi g‡a¨ Av`vjZ‡K AewnZ Ki‡Z n‡e|

**aviv-47 t** gvgjvi `vexK…Z UvKv Avmj F‡Yi 200% Gi AwaK n‡j (A\_©vr 100+200=300 UvKvi AwaK bq) Av`vjZ KZ©„K D³ `vex MÖnY‡hvM¨ n‡e bv|

**aviv-48 t** A\_© FY Av`vjZ AvB‡bi Aax‡b w`em MYbvi †ÿ‡Î †KejgvÎ wePvi‡Ki Kvh© w`em MYbv Kiv n‡e|

**aviv-49 t** weev`xi Av‡e`bµ‡g wKsev Av`vjZ Dchy³ g‡b Ki‡j ¯^xq D‡`¨v‡M GK eQ‡i mgvb 4 wKw¯Í‡Z wWµxK…Z UvKv cwi‡kv‡ai my‡hvM w`‡Z cvi‡eb| wWµx`vi ev`x m¤§Z \_vK‡j 3 eQ‡i mgvb 12 wU wKw¯Í‡Z cwi‡kv‡ai my‡hvM †`qv hv‡e| Z‡e †Kvb GKwU wKw¯Í e‡Kqv nIqv gvÎB mgy`q e‡Kqv ZLbB cwi‡kvwaZe¨ n‡e Ges Rvix Kvh©µg h\_vwewa Abym„Z n‡e|

**aviv-50 t** GB AvB‡bi Aaxb †Kvb Av`vjZ F‡Yi Dci AvBbvbyMfv‡e avh©K…Z my` ev gybvdv ev fvov n«vm, gvd ev bv gÄyi Ki‡Z cvi‡eb bv|

* **Dc-aviv-2 t** A\_© FY Av`vj‡Z gvgjv `v‡q‡ii w`b †\_‡K wWµxK…Z UvKv Av`v‡qi w`b ch©šÍ wWµxK…Z UvKvi Dci 12% mij my`, D”PZi Av`vj‡Z Avcxj ev wiwfkb ev Ab¨ †Kvb `iLv¯Í `v‡qi Ki‡j wWµxK…Z UvKvi Dci D³ mg‡qi Rb¨ 16% mij my`, Avcxj ev D”PZi Av`vj‡Zi wWµx ev Av‡`‡ki weiæ‡× Avcxj wefv‡M Avcxj Ki‡j D³ mg‡qi Rb¨ 18% mij ev †ÿÎg‡Z gybvdv Av‡ivwcZ n‡e|
* **Dc-aviv-3 t** D”PZi Av`vjZ †Kvb Avcxj, wiwfkb ev Avcxj wefv‡M Avcx‡ji cÖ`Ë iv‡qi ¸YMZgvb cwieZ©b K‡i Av‡`k cÖ`vb Ki‡j Dc‡iv³ my‡`i nvi cÖ‡hvR¨ bq g‡g© Av`vjZ wb‡`©k w`‡Z cvi‡eb|
* **Dc-aviv-4 t** weev`x `vwqK wb¤œ Av`vj‡Zi cÖ`Ë Av‡`k ev wWµx‡K cÖZ¨ÿ ev c‡ivÿfv‡e ZwK©Z Kivi D‡Ï‡k¨ nvB‡KvU© wefv‡M ixU Av‡e`b K‡ib Ges D³ ixU Av‡e`b LvwiR n‡j wWµxK…Z UvKvi Dci D³ mgqKv‡ji Rb¨ 25% mij my` ev gybvdv Av‡ivwcZ n‡e|

**aviv-52 t** Av`vjZ Aegvbbvi `v‡q †Kvb e¨w³‡K AbyaŸ© 1,000/- UvKv Rwigvbv, Abv`v‡q 10 w`b webvkÖg Kviv`Û cÖ`vb Kiv hv‡e|

A\_© FY Av`vjZ AvBb-2003 (2003 m‡bi 8 bs AvBb) Rvixi ci 2004, 2007 Ges 2010 m‡b Dnvi KwZcq aviv ms‡kvab cwigvR©b, ms‡hvRb, we‡qvRb ev cÖwZ¯’vcb Kiv n‡q‡Q| D³ ms‡kvabx mn A\_© FY Av`vj‡Z gvgjv cwiPvjbv Kivi welqwU wbwðZ Ki‡Z n‡e|

**=0=**

**A\_© FY Av`vjZ AvBb-2003 ‡gvZv‡eK**

**†gvKÏgv cwiPvjbvq avivevwnK c`‡ÿc**

†Ljvcx FY MÖnxZvi weiæ‡× ‡gvKÏgv `v‡q‡ii gva¨‡g FY Av`v‡qi ‡ÿ‡Î ÒA\_©FY Av`vjZ AvBb-2003Ó GKwU AZ¨šÍ Kvh©Kix AvBb| wKš‘ G AvB‡bi wewa weavb m¤ú‡K© my®úó aviYv bv \_vKvq Ges †gvKÏgv `v‡qi I cwiPvjbvi ch©vqµwgK avivevwnKZv wbwðZ bv Kivi Kvi‡Y e¨vsK GB AvB‡bi gva¨‡g ‡Ljvcx FY Av`v‡qi KvswLZ mvdj¨ AR©‡b mÿg n‡”Q bv| ‡m†ÿ‡Î mwVKfv‡e †gvKÏgv `v‡qi I myôzfv‡e †gvKÏgv cwiPvjbv Kiv AZ¨šÍ Riæix Ges Av‡jvP¨ †ÿ‡Î AbymiYxq c`‡ÿc mgyn wb¤œiæct

1. A\_© FY Av`vjZ AvBb-2003 Gi 46 avivi weavb †gvZv‡eK ‡gvKÏgv `v‡qi‡hvM¨ †Ljvcx FY MÖnxZv wbe©vPb Ki‡Z n‡e|
2. wbe©vwPZ ‡Ljvcx FY MÖnxZvMY‡K FY cwi‡kv‡ai Rb¨ PzovšÍ †bvwUk/wjM¨vj †bvwUk/DwKj †bvwUk Bmy¨ Ki‡Z n‡e Ges Bmy¨K…Z †bvwU‡ki Kwc cÖvwß ¯^xKvimn FY bw\_f~³ Ki‡Z n‡e|
3. A\_© FY Av`vjZ AvBb-2003 Gi 12 avivi weavb †gvZv‡eK FY MÖnxZv KZ©„K F‡Yi wecix‡Z cÖ`Ë RvgvbZx m¤úwË weµ‡qi gva¨‡g FY Av`vq/mgš^‡qi e¨e¯’v MÖnY Ki‡Z n‡e| G‡ÿ‡Î KiYxq welqv`x wb¤œiæc t
   1. eÜKx m¤úwËi `Lj e¨vs‡Ki AbyK~‡j mgc©‡Yi wbwg‡Ë FY MÖnxZv‡K e¨vsK KZ©„K †bvwUk cÖ`vb (aviv-12Gi 5-Dcaviv, A\_© FY Av`vjZ (ms‡kvab) AvBb-2004 †gvZv‡eK) Ki‡Z n‡e|
   2. FY MÖnxZv KZ©„K m¤úwËi `Lj mgc©Y Kiv bv n‡j ¯’vbxq Awa‡ÿ‡Îi gvbbxq †Rjv g¨vwR‡óªU eive‡i Av‡e`b K‡i eÜKx m¤úwËi `Lj e¨vs‡Ki AbyK~‡j mgc©Y wbwðZ Ki‡Z n‡e (aviv-12, Dc-aviv-5(K)|
   3. `Lj cÖvwßi ci aviv-33 Gi Dcaviv-(1), (2) I (3) hZ`yi m¤¢e AbymiY K‡i wbjvg cÖwµqvq eÜKx m¤úwË wewµi gva¨‡g FY mgš^‡qi e¨e¯’v MÖnY Ki‡Z n‡e| eÜKx m¤úwË weµq jä A\_© FY wnmv‡e mgš^q bv K‡i ev eÜKx m¤úwË weµq bv K‡i wKsev weµ‡qi D‡`¨vM MÖnY K‡i e¨\_© bv n‡qI †gvKÏgv `v‡qi Kiv hv‡e| †m‡ÿ‡Î 12 (2) avivq ewY©Z weavb AbymiY Ki‡Z n‡e|
4. A\_© FY Av`vj‡Z †gvKÏgv `v‡qi I wbjvg weÁwß Rvixi †ÿ‡Î wb¤œiæc Aby‡gv`bKvix KZ©„c‡ÿi c~e©vby‡gv`b MÖnY Ki‡Z n‡et
   1. **wbjvg weµq I weÁwß cÖPv‡ii †ÿ‡Î Aby‡gv`bKvix KZ©„cÿt**

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| **µwgK** | **Abv`vqx F‡Yi cwigvY** | **Aby‡gv`bKvix KZ©„cÿ** |
|  | 25.00 jÿ UvKv ch©šÍ | ¯’vbxq gyL¨ Kvh©vjq/XvKv kvLv cÖavb |
|  | 50.00 jÿ UvKv ch©šÍ | ‡Rvbvj e¨e¯’vcK |
|  | 1.00 †KvwU UvKv ch©šÍ | wefvMxq gnve¨e¯’vcK |
|  | 3.00 †KvwU UvKv ch©šÍ | cÖavb Kvh©vj‡qi mswkøó gnve¨e¯’vcK |
|  | 3.00 †KvwU UvKvi D‡a© | e¨e¯’vcbv cwiPvjK |

FY Av`vq wefv‡Mi mvK©yjvi b¤^i cÖKv/FAvwe-1 mvK©yjvi bs-5/2003, ZvwiLt 24-08-2003 Bs|

* 1. **A\_©FY Av`vj‡Z †gvKÏgv `v‡q‡ii Aby‡gv`bKvix KZ©„cÿt**

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| --- | --- | --- |
| **µt** | **gvgjvq m¤ú„³/`vexK…Z UvKvi cwigvY** | **Aby‡gv`bKvix KZ©„cÿ** |
| 1) | 2.00 jÿ UvKv ch©šÍ | kvLv e¨e¯’vcK (GjwcI, XvKv kvLv mn) |
| 2) | 2.00 jÿ UvKvi D‡a© wKš‘ 1.00 †KvwU UvKv ch©šÍ | ‡Rvbvj e¨e¯’vcK |
| 3) | 1.00 †KvwU UvKvi D‡a© wKš‘ 3.00 †KvwU UvKv ch©šÍ | mswkøó gnve¨e¯’vcK |
| 4) | 3.00 †KvwU UvKvi D‡a© | e¨e¯’vcbv cwiPvjK |

FY Av`vq wefv‡Mi mvK©yjvi b¤^i cÖKv/FAvwe-1 mvK©yjvi bs-8/2003, ZvwiLt 04-10-2003 Bs|

1. A\_© FY Av`vjZ AvBb-2003 Gi 8 avivi weavb †gvZv‡eK AviwR cÖ¯‘Z K‡i cÖ‡qvRbxq †KvU© wd mn Av`vj‡Z †gvKÏgv `v‡qi Ki‡Z n‡e| ‡m‡ÿ‡Î AviRxi mwnZ `vwLjZe¨ KvMRcÎvw` wb¤œiæc t
2. FY Av‡e`b dig;
3. wWwc‡bvU;
4. eÜKx `wjj;
5. FY gyÄix cÎ;
6. ‡jb‡`b weeiYx I gvgjvi `vex m¤úwK©Z we¯ÍvwiZ wnmve weeiYx;
7. Ab¨vb¨|
8. ‡gvKÏgv `v‡q‡ii ci gvbbxq Av`vj‡Zi Kvh©aviv Abyhvqx gvgjvi Kvh©µg AbymiY K‡i ZvwiL wfwËK Av`vj‡Z Dcw¯’wZ wbwðZKiYmn cÖ‡qvRbxq e¨e¯’v MÖnY Ki‡Z n‡e|
9. A\_© FY Av`vjZ AvBb-2003 Gi 22 avivi weavb †gvZv‡eK ‡gvKÏgv PjvKv‡j ev`x I weev`x m¤§Z n‡j ga¨¯’Zvi gva¨‡g †gvKÏgv wb®úwËi Kivi weavb i‡q‡Q| weev`x KZ…©K Reve `vwL‡ji ci gvbbxq Av`vjZ h\_vh\_ g‡b Ki‡j gvgjvi Kvh©µg ¯’wMZ †i‡L ga¨¯’Zvi Kvh©µg ïiæ Kivi Av‡`k w`‡Z cv‡ib| ga¨¯’Zvi gva¨‡g †gvKÏgv wb®úwË n‡j kZ©vw` Pzw³ AvKv‡i wjwce× Ki‡Z n‡e, Pzw³bvgvq m¤úv`bKvix wnmv‡e ÔcÿMYÕ Ges ¯^vÿx wnmv‡e Dfqc‡ÿiÔAvBbRxwe I cÖwZwbwaMYÕ ¯^vÿi Ki‡eb|
10. ga¨¯’Zvi †ÿ‡Î ÿgZv Ac©Y I Awc©Z ÿgZvi mxgv t

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| --- | --- | --- |
| **µt** | **c`ex** | **‡h cwigvY `vexi †gvKÏgvq e¨vs‡Ki c‡ÿ ga¨¯’Zv Ki‡Z cvi‡eb** |
|  | kvLv e¨e¯’vcK | 1.00 jÿ UvKv ch©šÍ |
|  | ‡Rvbvj e¨e¯’vcK/ GjwcI Ges XvKv kvLv cÖavb | 1.00 jÿ UvKvi D‡a© 50.00 jÿ UvKv ch©šÍ |
|  | wefvMxq gnve¨e¯’vcK | 50.00 jÿ UvKvi D‡a© 1.00 †KvwU UvKv ch©šÍ |
|  | cÖavb Kvh©vj‡qi mswkøó gnve¨e¯’vcK | 1.00 †KvwU UvKvi D‡a© 1.50 †KvwU UvKv ch©šÍ |
|  | Dc-e¨e¯’vcbv cwiPvjK | 1.50 †KvwU UvKvi D‡a© †h †Kvb cwigvY |

FY Av`vq wefv‡Mi mvK©yjvi b¤^i cÖKv/FAvwe-1 mvK©yjvi bs-7/2003, ZvwiLt 31-08-2003 Bs|

1. ga¨¯’Zvi Kvh©µg m¤úbœKi‡Yi mgqmxgv ga¨¯’Zvi gva¨‡g we‡iva wb®úwËi j‡ÿ¨ wm×všÍ MÖn‡Yi ZvwiL n‡Z 60 w`b Ges Av`vj‡Zi Aby‡gv`bµ‡g AviI 30 w`b ewa©Z n‡Z cv‡i|
2. ga¨¯’Zvi Pzw³i kZ©vbyhvqx FY MÖnxZv FY cwi‡kva Ki‡Z \_vK‡eb| ga¨¯’Zvi gva¨‡g we‡iva wb®úwËi cÖqvm e¨\_© n‡j A\_ev weev`x KZ©„K kZ©vw` cwicvjb Kiv bv n‡j welqwU gvbbxq Av`vj‡Zi †MvP‡i Avb‡Z n‡e| G‡ÿ‡Î ga¨¯’Zvi Kvh©µg M„nxZ nevi Ae¨ewnZ c~e©eZ©x Ae¯’vb n‡Z gvgjvi Kvh©µg Ggbfv‡e ïiæ I cwiPvwjZ n‡e †hb ga¨¯’Zvi wel‡q Av‡`Š †Kvb Kvh©µg M„nxZ nqwb| A\_©vr †gvKÏgvi Kvh©µg h\_vwbq‡g Pj‡Z \_vK‡e|
3. A\_© FY Av`vjZ AvBb-2003 Gi 19 avivi weavb †gvZv‡eK ‡gvKÏgv ïbvbxi Rb¨ avh©¨ †Kvb Zvwi‡L weev`x Av`vj‡Z Abycw¯’Z \_vK‡j wKsev gvgjv ïbvbxi Rb¨ M„nxZ nIqvi ci weev`x‡K Dcw¯’Z cvIqv bv †M‡j gvbbxq Av`vjZ GKZidvm~‡Î gvgjvwU wb¯úwË Ki‡eb|
4. A\_© gvgjvi ivq e¨vs‡Ki AbyK~‡j n‡j A\_©vr e¨vs‡Ki AbyK~‡j wWµx cvIqv †M‡j cieZ©x c`‡ÿc wnmv‡e wWµx Rvix gvgjv `v‡qi Ki‡Z n‡e| ivq e¨vs‡Ki weiæ‡× n‡j Dchy³ Av`vj‡Z Avcxj Ki‡Z n‡e (g~j gvgjvi ivq g~jZt e¨vs‡Ki `vex h\_vh\_ wK bv †m wel‡q Av`vjZ KZ©„K cÖ`Ë wm×všÍ)|
5. A\_© FY Av`vjZ AvBb-2003 Gi AvIZvq g~j gvgjvq wWµx cÖvwßi ci 28 avivi weavbvejx mv‡c‡ÿ wWµx Rvix †gvKÏgv `v‡qi Ki‡Z nq| wWµx Rvix gvgjv nÕj wWµxK…Z A\_© Av`v‡qi wbwg‡Ë eÜKx m¤úwË wbjv‡g weµq cÖwµqv| G‡ÿ‡Î hZ`ªæZ m¤¢e g~j †gvKÏgvi iv‡qi mvwU©dvBW Kwc D‡Ëvjb K‡i wba©vwiZ mg‡qi g‡a¨B (wWµxi ivq cÖ`v‡bi 1 eQ‡ii g‡a¨) Rvix †gvKÏgv `v‡qi Ki‡Z n‡e| Z‡e Av`vjZ ivq cÖ`v‡bi mgq wWµxK…Z UvKv 29 aviv †gvZv‡eK GKKvjxb A\_ev 49 aviv †gvZv‡eK wKw¯Í‡Z cwi‡kv‡ai Rb¨ †Kvb mgqmxgv wba©viY K‡i \_vK‡j Abyiƒc mgqmxgv AwZµvšÍ nIqvi ci wWµx Rvixi Rb¨ 28(1) avivq DwjøwLZ mgqmxgv Kvh©Ki n‡e|
6. A\_© FY Av`vjZ AvBb-2003 Gi 33 avivi weavb †gvZv‡eK wWµx Rvix †gvKÏgv `v‡q‡ii ci gvbbxq Av`vjZ eÜKx m¤úwË wbjv‡g wewµ K‡i FY Av`v‡qi e¨e¯’v MÖnY Ki‡eb| eûj cÖPvwiZ GKwU evsjv RvZxq ˆ`wbK cwÎKvq Z`ycwi b¨q wePv‡ii cÖ‡qvR‡b Dchy³ g‡b Ki‡j ¯’vbxq cwÎKvq wbjvg weÁwß cÖKvk Ki‡eb| Z‡e cwÎKvq weÁwß cÖKv‡ki †ÿ‡Î wWµx`vi e¨vsK wjwLZfv‡e gvbbxq Av`vjZ‡K †h cwÎKvi bvg AewnZ Ki‡eb gvbbxq Av`vjZ Z`vbyhvqx D³ cwÎKvq Zv cÖPv‡ii e¨e¯’v Ki‡eb|
7. GB avivi weavb Abyhvqx eÜKx Rwg/m¤úwË wbjv‡g wewµ Kiv bv †M‡j 33(5) Dc-avivi AvIZvq gvbbxq Av`vjZ wWµxK…Z `vex cwic~Y©fv‡e cwi‡kvwaZ bv nIqv ch©šÍ eÜKx m¤úwËi `Lj I †fv‡Mi AwaKvimn D³ m¤úwË wewµ K‡i FY mgš^‡qi Rb¨ wWµx`vi e¨vs‡Ki AbyK~‡j mvwU©wd‡KU Bmy¨ K‡i \_v‡Kb Ges Gi gva¨‡gB †gvKÏgvi wb¯úwË K‡i \_v‡Kb|
8. Av`vjZ KZ©„K 33(5) Dc-avivi AvIZvq Abyiƒc mvwU©wd‡KU Bmy¨ Kiv n‡j e¨vs‡Ki `vwqZ¡ n‡e D³ mvwU©wd‡KU Av`vjZ n‡Z msMÖn K‡i bw\_f~³ Kiv Ges mvwU©wd‡K‡U cÖ`Ë ÿgZvbyhvqx m¤úwË wewµ K‡i Acwi‡kvwaZ wWµxi `vex Av`vq Kiv| G‡ÿ‡Î Av‡e`bµ‡g Av`vjZ‡hv‡M m¤úwËi `Lj †bqvi my‡hvM Av‡Q|
9. GB AvB‡bi 33(5) Dc-avivi weavb QvovI 33(7) Dc-aviv Abyhvqx wWµx`vi e¨vsK DwjøwLZ m¤úwËi gvwjKvbv¯^Ë¡ †c‡Z AvMÖnx g‡g© Av‡e`b Ki‡Z cvi‡e| G‡ÿ‡Î wWµx`v‡ii Av‡e`b Abymv‡i m¤úwËi gvwjKvbv wWµx`v‡ii AbyK~‡j b¨¯Í n‡q‡Q g‡g© gvbbxq Av`vjZ GKwU mb`cÎ Rvix Ki‡eb hv ¯^‡Ë¡i `wjj wnmv‡e MY¨ n‡e| Av`vjZ Giæc mb` c‡Îi GKwU Abywjwc mswkøó mve-‡iwR÷ªv‡ii Awd‡m wbeÜ‡bi Rb¨ †cÖiY Ki‡eb| Z‡e ivKv‡ei bxwZgvjv Abyhvqx cÖavb Kvh©vj‡qi Aby‡gv`b Qvov RvgvbZx m¤úwËi gvwjKvbv ¯^Ë¡ †c‡Z AvMÖnx g‡g© Av`vj‡Z Av‡e`b Kiv hv‡e bv (m~Î- cÖKv/FAvwe-1/86/2004-2005/1016/407, ZvwiLt 29-06-2005)|
10. GB AvB‡bi 33(5) Dc-avivi AvIZvq Bmy¨K…Z mvwU©wd‡KU e‡j wWµx`vi e¨vs‡Ki AbyK~‡j b¨¯Í m¤úwË wewµ Kiv bv †M‡j 6 eQi DËxY© nIqvi mv‡\_ mv‡\_B D³ m¤úwË‡Z wWµx`v‡ii gvwjKvbv ¯^qswµqfv‡eB ewZ©Z n‡e Ges mswkøó Av`vjZ n‡Z Zrg‡g© †NvlYv ev mb`cÎ MÖnY Kiv hv‡e (A\_© FY Av`vjZ (ms‡kvab) AvBb-2010)| GB cÖwµqvq DwjøwLZ m¤úwË‡Z e¨vs‡Ki ¯’vqx gvwjKvbv cÖwZwôZ n‡e Ges FY MÖnxZvi gvwjKvbv ¯^Ë¡ wejyß n‡e|
11. A\_© FY Av`vjZ AvBb-2003 Gi 34 avivi weavb †gvZv‡eK weev`x‡K (FY MÖnxZv) FY cwi‡kv‡a eva¨ Kivi wbwg‡Ë A\_ev eÜKx m¤úwË wbjv‡g wewµi †ÿ‡Î weev`x †Kvb weNœ m„wó Ki‡j ev Ab¨ †Kvb RwUjZvi KviY NUv‡j weev`x‡K †`Iqvbx KvivMv‡i AvUKv‡`‡ki Rb¨ Av‡e`b Kiv †h‡Z cv‡i| gvbbxq Av`vjZ m¤§Z n‡j weev`x‡K †`Iqvbx KvivMv‡i AvUKv‡`k cÖ`vb K‡i 6 gvm ch©šÍ AvUK ivL‡Z cv‡ib|
12. GB ai‡Yi PzovšÍ c`‡ÿc MÖn‡Yi c~‡e© AvBbx cwiYwZ wel‡q FY MÖnxZv‡K me©‡kl ev‡ii gZ AewnZ K‡i †bwUk Rvix I †gvwU‡fk‡bi gva¨‡g mZK© Kiv n‡j FYwU Av`vq n‡q †h‡Z cv‡i |
13. gvgjvi Z`viKx t

mvwU©wd‡KU Av`vjZ I A\_© FY Av`vj‡Z `v‡qiK…Z †h †Kvb gvgjvi `ªæZ wb®úwËi Rb¨ Av`vj‡Z nvwRi nIqv Ges mwVK Z`viKx wbwðZ Kivi j‡ÿ¨ cÖ‡qvRbxq w`K wb‡`©kbv cÖ`vb K‡i FY Av`vq wefvM KZ©„K 22-04-2003 Zvwi‡L mvK©yjvi bs-3/2003 Rvix Kiv n‡q‡Q| Z`viKx m¤úwK©Z ¸iæZ¡c~Y© wb‡`k©bv wb¤œiƒc t

* 1. kvLvq GKRb `vwqZ¡kxj Kg©KZ©v/Da©Zb Kg©KZ©v Ges †Rvbvj Kvh©vj‡qi GKRb Da©Zb Kg©KZ©v/gyL¨ Kg©KZ©v mwVK gvgjv Z`viKxi `vwq‡Z¡ wb‡qvwRZ \_vK‡eb|
  2. D³ Kg©KZ©ve„›` D‡jøwLZ mvK©yjv‡i ewY©Z Q‡K †gvKÏgv Z`viKx msµvšÍ WvBix msiÿY Ki‡eb|
  3. cÖwZw`b D³ WvBix nvjbvMv` Ki‡Z n‡e Ges gvgjvi avh© Zvwi‡L cÖ‡qvRbxq e¨e¯’v MÖnY Ki‡Z n‡e|

**=0=**

**gymwjg DËivwaKvi AvBb**

**Gm. Gg. AvnmvbDjøvn&**

Abyl` m`m¨

**gymwjg DËivwaKvi t** †Kvb gymjgvb gviv †M‡j Zvi Z¨³ m¤úwË‡Z gymwjg DËivwaKvi AvB‡bi Av‡jv‡K hv‡`i Dci ¯^Z¡ ev Ask eZv©‡e Zv‡`i‡KB DËivwaKvix ev Iqvwik ejv nq| †Kej †Kvb e¨w³i g„Zz¨ n‡jB DËivwaKvi m„wó n‡e|

**dviv‡qR t** †Kvb gymjgvb B‡šÍKvj Ki‡j Zvi †d‡j hvIqv m¤úwË ev Z¨R¨ m¤úwË‡Z IqvwikMY ‡K KZUzKz cÖvß n‡eb Dnv wbav©iY Kiv ev mwVKfv‡e e›Ub Kivi c×wZ‡K Aviex fvlvq Òdviv‡qRÓ ejv nq|

**dviv‡q‡Ri †ÿ‡Î jÿ¨bxq g~j welq¸wj t**

1. †Kvb g„Z gymjgv‡bi Z¨³ m¤úwË B‡Zvc~‡e© †mB e¨w³ DBj K‡i bv \_vK‡j Zvi g„Zz¨ nIqv gvÎB m¤ú~Y© Zvi Iqvwik‡`i Ici eZv©‡e|
2. DBj Kiv \_vK‡j DBjK…Z m¤úwË ev` ‡`Iqvi ci evKx m¤úwË Zvi Iqvwik‡`i Ici eZv©‡e|
3. g„Z e¨w³i F‡Yi Kvi‡Y Iqvwik‡`i DËivwaKvi m~‡Î m¤úwË jvf ¯’wMZ n‡ebv|
4. g„Z e¨w³i g„Zz¨i g~û‡Z©B †Kvb Iqvwi‡ki Aw¯ÍZ¡ jvf K‡i Z‡e †m Iqvwik m~‡Î cÖvß m¤úwË‡Z †Kvb iƒc ¯^Z¡ ev ¯^v\_© jvf Ki‡e bv|
5. g„Z e¨w³ (Propositus)g„Zz¨i Av‡M f~-m¤úwËi wgiv‡mi AwaKvix IqvwikMY n¯ÍvšÍi Ki‡Z cv‡i bv|
6. g„Z e¨w³i Z¨³ m¤úwË n‡Z cÖ\_gZ FY I `vdb-Kvdb Ges Ae¨ewnZ Av‡Mi e‡Kqv LiP \_vK‡j Ki‡Z n‡e|
7. 6 µwg‡Ki LiP ev‡` Aewkó m¤úwËi AbwaK Ask DBj Abymv‡i cÖvße¨MY cv‡eb| evKx m¤úwË fvM n‡e|

**DËivwaKvi AvB‡bi Drm t** DËivwaKvi AvB‡bi cÖ\_g I cÖavb Drm nj Avj& †KviAvb| Avj& †KviAv‡bi m~iv Avj-‡bQvi 7, 11, 12 Ges 176 Avqv‡Z cÖZ¨ÿfv‡e gymwjg DËivwaKvi AvBb m¤ú‡K© eb©Yv Av‡Q| GQvovI mybœvn I BRgvi weavb AbymiY Kiv nq|

**DËivwaKv‡ii †kÖYx t** nvbvdx (mybœx) AvBb ZZ¡we`MY DËivwaKvi‡`i mvZ †kÖYx‡Z wef³ K‡i‡Qb| Gi g‡a¨ wZbwU g~L¨ (cÖavb) †kÖYxi Ges PviwU m¤ú~iK (AcÖavb †kÖYx) i‡q‡Q|

**K) wZb g~L¨ (cÖavb ) †kÖYx t**

1. Askx`vi/ hweDj dziæ` (Sharer)
2. Aewkó †fvMx/ AvmvevZ (Residuaries)
3. `~ieZx© AvZ¥xq / LweDj Avinvg (Distant kindred)

**L) Pvi m¤ú~iK (AcÖavb) †kÖYx t**

1. Pzw³ g~‡j DËivwaKvix (Successors by contract)
2. ¯^xK…Z AvZ¥xq (Acknowledged kinsman)
3. GKgvÎ wjM¨vwm (The universal legacy)
4. ivóª (The state)

**Askx`vi t** gymwjg AvB‡b †KviAv‡bi weavb Abyhvqx Askx`vi n‡”Q cÖ\_g †kÖYx hv‡`i Ask cÖ\_‡g wnmve Kiv nq| GB †kÖYxi IqvwikMY ev DËivwaKviMY g„Z e¨w³i m¤úwË‡Z mywbw`©ó Ask jvf Ki‡Z eva¨ \_v‡K| Aek¨ KwZcq kZ© mv‡c‡ÿ GmKj e¨w³MY wbw`©ó nv‡i Ask cvq| G‡`i Ask cweÎ †KviAvb, nvw`m Ges BRgv A\_ev HK¨g‡Zi gva¨‡g mywbw`©ó K‡i ‡`qv n‡q‡Q| GB mKj IqvwikMY ev e¨w³M‡Yi `vex mev©e¯’vq AMÖMY¨ e‡j we‡ewPZ nq| GB †kÖYxi IqvwikMY mvaviY Ask cvq Ges KwZcq k‡Z© Aewkó †fvMx wn‡m‡e m¤úwË jvf K‡i \_v‡K| G mKj IqvwikM‡Yi †gvU msL¨v 12 Rb| cweÎ †KviAv‡bi m~iv wbmvq Gi D‡jøL Av‡Q| GB m~ivq Askx`vi‡`i Rb¨ QqwU wbw`©ó fMœvsk ev Ask †`Lv‡bv n‡q‡Q|

cweÎ †KviAv‡bi DwjøwLZ Ask 6wU n‡jv ,,,, Ges | GmKj Ask cÖvc‡Ki msL¨v 12 Rb| Gi g‡a¨ 4Rb c~iæl Ges 8 Rb gwnjv| Giv n‡jb **t 1) wcZv (Father), 2) mZ¨ wcZvgn (True grandfather),3) ¯^vgx (Husband), 4) ¯¿x (Wife),5) gvZv (Mother),6) mZ¨ gvZvgnx (True grand mother),7) Kb¨v (Daughter)8) cy‡Îi Kb¨v (Son’s daughter)9) c~Y©‡evb (Full sister)10) ‰egv‡Îq †evb (Consanguine sister)11) ˆewc‡Îq fvB (Uterine Brother)12) ˆewc‡Îq ‡evb (Uterine sister)|**

gymwjg AvB‡bi weavb Abyhvqx 12 Rb †KvivwbK †kqvivi n‡jI Giv mK‡j GK mv‡\_ g„Z e¨w³i m¤úwËi Iqvwik nq bv| g„Z e¨w³i wbKUZg i³ m¤úK©xq e¨w³eM© m¤úwËi Iqvwik n‡e evwKiv ewÂZ n‡e|

**wb‡¤œv³ Q‡K GK bR‡i Askx`viM‡Yi fvM Ges we‡kl Z\_¨mg~n †`qv nj t**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| µwgK bs | Askx`vi | Ae¯’v | cÖvc¨ Ask | GKvwaK n‡j | KLb ewÂZ n‡eb |
| 1) | ¯^vgx | 1. mšÍvb I cy‡Îi wb¤œMvgx eZ©gvb \_vK‡j   \*\* Ab¨ ¯^vgxi JimRvZ n‡jI |  | - | KLbI ewÂZ n‡eb bv |
| 1. mšÍvb I cy‡Îi wb¤œMvgx bv \_vK‡j |  |
| 2) | ¯¿x | 1. mšÍvb I cy‡Îi wb¤œMvgx eZ©gvb \_vK‡j |  |  | KLbI ewÂZ n‡eb bv |
| 1. mšÍvb bv \_vK‡j |  |  |
| 3) | wcZv | 1. mšÍvb I cy‡Îi wb¤œMvgx eZ©gvb \_vK‡j |  | - | KLbI ewÂZ n‡eb bv |
| 1. cyÎ mšÍvb bv \_vKvq GK ev GKvwaK Kb¨v ev cy‡Îi Kb¨v \_vK‡j | + Kb¨v‡`i †`qvi ci Aewkóvsk |
| 1. †Kvb mšÍvb bv \_vK‡j | + Ab¨vb¨ Askx`vi‡`i †`qvi ci Aewkóvsk |
| 4) | `v`v | 1. mšÍvb ev cy‡Îi mšÍvb eZ©gvb \_vK‡j Ges wcZv bv \_vK‡j |  | - | wcZv eZ©gvb \_vK‡j `v`v ewÂZ n‡eb |
| 1. cyÎ mšÍvb bv \_vKvq GK ev GKvwaK Kb¨v ev cy‡Îi Kb¨v \_vK‡j | + Kb¨v‡`i †`qvi ci Aewkóvsk |
| 1. †Kvb mšÍvb bv \_vK‡j | + Ab¨vb¨ Askx`vi‡`i †`qvi ci Aewkóvsk |
| 5) | gvZv | 1. mšÍvb I cy‡Îi wb¤œMvgx, Avcb, ‰egv‡Îq, ˆewc‡Îq `yB ev Z‡ZvwaK fvB wKsev †evb eZ©gvb \_vK‡j |  | - | KLbI ewÂZ n‡eb bv |
| 1. †Kvb mšÍvb I cy‡Îi wb¤œMvgx bv \_vK‡j Ges GKR‡bi †ekx fvB ev ‡evb bv \_vK‡j |  |
| 1. ¯^vgx ev ¯¿xi mv‡\_ wcZv I gvZv \_v‡K, Z‡e ¯^vgx ev ¯¿xi Ask †`qvi ci hv \_v‡K Zvi |  |
| 1. wcZv bv †\_‡K `v`v eZ©gvb \_vK‡j |  |
| 6) | `v`x I bvbx | 1. Ab¨ Iqvwik \_vK ev bv \_vK |  |  | wcZv eZ©gvb \_vK‡j `v`x Ges gvZv eZ©gvb \_vK‡j bvbx ewÂZ n‡eb |
| 7) | Kb¨v | 1. GKRb Kb¨v \_vK‡j |  |  | KLbI ewÂZ n‡eb bv |
| 1. Kb¨vi mv‡\_ cyÎ \_vK‡j | Kb¨v Avmvev n‡e Ges GK Kb¨v GK cy‡Îi A‡a©K cv‡e | - |
| 8) | cy‡Îi Kb¨v  (GB e¨e¯’v cvwievwiK AvB‡b cwieZ©b n‡q‡Q) | 1. cy‡Îi Kb¨v GKRb \_vK‡j |  |  | g„Z e¨w³i cyÎ, wcZv, `v`v eZ©gvb \_vK‡j cy‡Îi cyÎ ev Kb¨v ewÂZ n‡e |
| 1. g„Z e¨w³i GKRb wb‡Ri Kb¨v \_vK‡j cy‡Îi Kb¨v |  |  |
| 1. cy‡Îi Kb¨vi mv‡\_ cy‡Îi cyÎ \_vK‡j | Kb¨v Avmvev n‡e Ges GK Kb¨v GK cy‡Îi A‡a©K cv‡e | - |
| 9) | c~Y©‡evb | 1. GKRb m‡nv`i †evb \_vK‡j |  |  | g„Z e¨w³i mšÍvb, cy‡Îi mšÍvb, wcZv, wcZvi wcZv, GK ev GKvwaK Kb¨v ev cy‡Îi Kb¨v‡`i eZ©gv‡b Avcb †evb ewÂZ n‡e |
| 1. g„Z e¨w³i m‡nv`i †ev‡bi mv‡\_ fvB \_vK‡j | ‡evb Avmvev n‡e Ges GK ‡evb GK fvB‡qi A‡a©K cv‡e | - |
| 1. g„Z e¨w³i cy‡Îi Kb¨v Ges wb‡Ri Kb¨v \_vK‡j | Zviv Askx`vi nIqvi ciAewkóvsk m‡nv`i †evb cv‡e | - |
| 10) | ‰egv‡Îq fwMœ | 1. GKRb ˆegv‡Îq †evb \_vK‡j |  |  | GKvwaK m‡nv`i †evb, m‡nv`i fvB I ‡evb, g„Z e¨w³i mšÍvb, cy‡Îi wb¤œMvgx, wcZv I `v`v †h †KD eZ©gvb \_vK‡j ˆegv‡Îq †evb ewÂZ n‡e| |
| 1. GKRb m‡nv`i †evb \_vK‡j |  |  |
| 1. ‰egv‡Îq †ev‡bi mv‡\_ ˆegv‡Îq fvB \_vK‡j | ‡evb fvB Gi A‡a©K cv‡eb |  |
| 11) | ‰ewc‡Îq fvB | 1. GKRb ˆewc‡Îq fvB \_vK‡j |  |  | g„Z e¨w³i mšÍvb, cy‡Îi mšÍvb, wcZv I `v`v †h †KD eZ©gvb \_vK‡j ‰ewc‡Îq fvB ewÂZ n‡e| |
| 12) | ‰ewc‡Îq †evb | 1. GKRb ˆewc‡Îq †evb \_vK‡j |  |  | g„Z e¨w³i mšÍvb, cy‡Îi mšÍvb, wcZv I `v`v †h †KD eZ©gvb \_vK‡j ‰ewc‡Îq ‡evb ewÂZ n‡e| |

**Aewkóvsk‡fvMxi ZvwjKv t**

**Aewkó‡fvMxiv †gvU 18 Rb| h\_v t**

**K) Aat¯Íb cyiæl (Descendent)**

1. cyÎ (Son)
2. cy‡Îi cyÎ (Son’s son)

**L) DaŸ©Zb c~iæl (Ascendant)**

1. wcZv (Father)
2. wcZvi wcZv (True Grand Father)
3. Avcb fvB (Full Brother)
4. Avcb †evb (Full sister)
5. ‰egv‡Îq fvB (Consanguine Brother)
6. ‰egv‡Îq †evb (Consanguine sister)
7. Avcb fvB‡qi cyÎ (Full Brother’s son)
8. ‰egv‡Îq fvB‡qi cyÎ (Consanguine Brother’s son)
9. Avcb fvB‡qi cy‡Îi cyÎ (Full Brother’s son’s son)
10. ‰egv‡Îq fvB‡qi cy‡Îi cyÎ (Consanguine Brother’s son’s son)

**(M) mZ¨ wcZvg‡ni hZ DaŸ©Zb †nvK (True Grand Father how high so ever)eskaiMY|**

1. Avcb PvPv (Full paternal uncle)
2. ‰egv‡Îq PvPv (Consanguine paternal uncle)
3. Avcb PvPvi cyÎ (Full paternal uncle’s son)
4. ‰egv‡Îq PvPvi cyÎ (Consanguine Paternal Uncle’s Son)
5. Avcb PvPvi cy‡Îi cyÎ (Full Paternal Uncle’s son’s son)
6. ‰egv‡Îq PvPvi cy‡Îi cyÎ (Consanguine paternal uncle’s son’s son)

**Aewkó‡fvMx gwnjv DËivwaKvix t** Aewkó‡fvMx gwnjv Iqvwik‡`i msL¨v 4 Rb| h\_v (1) Kb¨v (2) cy‡Îi Kb¨v (3) c~Y© †evb I (4) ˆegv‡Îq †evb| G‡`i cÖ\_g `yÕRb wb‡Ri eskai (Kb¨v, cy‡Îi Kb¨v) Ges wb¤œeZx© Aci `yÕRb wcZvi eskai (c~Y©‡evb, ˆegv‡Îq †evb)| GB PviRb gwnjv mgchv©‡qi c~iæl‡`i m‡½ Aewkó‡fvMx wn‡m‡e DËivwaKvi jvf K‡i| †hgb t (1) cyÎ, (2) cy‡Îi cyÎ (3) Avcb fvB I (4) ˆegv‡Îq fvB|

**K) DËivwaKvi †\_‡K ev` covi wbqgmg~n t**

1. **m¤úwË †\_‡K m¤ú~Y© ev` t**

wcZvi Dcw¯’wZ‡Z c~Y©‡evb †Kvb m¤ú` cvb bv|

D`vniY t g„Z - ¯¿x- (wbtmšÍvb), wcZv- (Aewkóvsk †fvMx), c~Y© †evb- ev` (wcZvi Dcw¯’wZi Kvi‡Y ev`)

1. **m¤úwË †\_‡K AvswkK ev` t**

* cy‡Îi Dcw¯’wZ‡Z ¯¿xi Ask n«vm cvq|

D`vniY t ¯¿x- (cy‡Îi Dcw¯’wZi Kvi‡Y n«vm †c‡q ), cyÎ- (Aewkóvsk ‡fvMx)

* Kb¨vi Dcw¯’wZi Kvi‡Y †evb Askx`vwiZ¡ †\_‡K ev` c‡ob| wKš‘ Aewkóvsk †fvMx wn‡m‡e DËivwaKvix †nvb|

D`vniYt Kb¨v- , †evb -( Aewkóvsk †fvMx) (Kb¨vi Dcw¯’wZ‡Z Askx`vixZ¡ †\_‡K ev`)

1. **Kv‡Qi AvZ¥xq `~ieZx© AvZ¥xq‡K DËivwaKvi †\_‡K ev` †`q|**

cy‡Îi Dcw¯’wZ‡Z cy‡Îi cyÎ m¤ú` †\_‡K ev` c‡ob|

D`vniY t cyÎ- (Aewkóvsk), cy‡Îi cyÎ- ev` (Kv‡Qi AvZ¥x‡hi Dcw¯’wZ)

Z‡e wfbœ †kÖYxi I wj‡½i †ÿ‡Î e¨wZµg †`Lv hvq| †hgb t cy‡Îi cyÎ Kb¨vi Zzjbvq `~ieZx© AvZ¥xq n‡j cy‡Îi cyÎ ev` c‡ob bv|

D`vniY t Kb¨v- , cy‡Îi cyÎ- (Aewkóvsk) (cÖ\_g †kÖYxi Aewkóvsk †fvMx)

1. **g„‡Zi mv‡\_ hvi gva¨‡g m¤úK© Zvi Dcw¯’wZi Kvi‡Y ev` t** wcZvi (Aewkóvsk‡fvMx) Dcw¯’wZ‡Z c~Y© †evb, c~Y© fvB, ‰egvwÎK fvB, ˆegvwÎK †evb, ˆewcwÎK fvB, ˆewcwÎK †evb m¤úwË †\_‡K ev` c‡ob|

D`vniY t

|  |  |  |
| --- | --- | --- |
| wcZv .......... | (Aewkóvsk) |  |
| c~Y© fvB............ | ev` | (m¤úK© ¯’vcbKvixi Dcw¯’wZ) |
| c~Y© †evb......... | ev` | (m¤úK© ¯’vcbKvixi Dcw¯’wZ) |
| ‰ewcwÎK †evb......... | ev` | (wcZvi Dcw¯’wZ) |
| ‰ewcwÎK fvB........ | ev` | (wcZvi Dcw¯’wZ) |
| ‰egvwÎK †evb........ | ev` | (m¤úK© ¯’vcbKvixi Dcw¯’wZ) |
| ‰egvwÎK fvB.......... | ev` | (m¤úK© ¯’vcbKvixi Dcw¯’wZ) |

e¨wZµwgK fv‡e gvZvi Dcw¯’wZ ˆewcwÎK fvB I †evb‡K DËivwaKvi †\_‡K ev` †`q bv|

D`vniY t

|  |  |  |
| --- | --- | --- |
| ¯^vgx........ |  |  |
| gvZv........... |  |  |
| ‰ewc‡Îq †evb ev ˆewc‡Îq fvB 2 Rb |  | (hw`I gv‡qi Øviv m¤úwK©Z ZviciI ev` nqwb) |

1. **c~Y© i‡³i m¤úK© ˆegvwÎK i³ m¤úK©‡K ev` †`q, wKš‘ ˆewcwÎK m¤úK©‡K DËivwaKvi †\_‡K ev` †`q bv t**

GLv‡b c~Y© fvB A\_ev †ev‡bi Dcw¯’wZ ˆegvwÎK fvB I †evb‡K m¤ú` †\_‡K ev` †`q wKš‘ ˆewcwÎK fvB I †evb †K ev` †`q bv|

D`vniY t

|  |  |  |
| --- | --- | --- |
| c~Y© †evb 2 Rb....... |  |  |
| ‰ewcwÎK †evb........ |  |  |
| ‰egvwÎK †evb......... | ev` | (c~Y© †ev‡bi Dcw¯’wZ) |

**(L) binZ¨v t** B”Qv ev Awb”QvK„Zfv‡e †KD KvD‡K nZ¨v Ki‡j nZ¨vKvix g„Z e¨w³i DËivwaKvi n‡Z ewÂZ nq| jv‡nvi †Kv‡U©i †e¸gvb ebvg mv‡iv (1964) gvgjvi iv‡qi †cÖwÿ‡Z nZ¨vKvixi mšÍvbivI DËivaxKvi n‡Z ewÂZ nq|

**(M) agx©q welgZv t** †Kvb gymwjg Agymwjg n‡j Zvi Rb¨ †m DËivaxKvi n‡Z ewÂZ n‡e| Z‡e Zvi gymwjg mšÍvb mšÍwZ ev Ab¨vb¨ gymjwg DËivwaKvixiv Zvi cwiZ¨v³ m¤úwË‡Z DËivwaKvi cv‡e| Avevi hw` †Kvb Agymwjg gymwjg nq Z‡e, Zvi Agymwjg DËivwaKvixiv D³ Ask n‡Z ev` co‡e|

**(N) AwbqwgZ weevn t** AwbqwgZ weev‡ni d‡j ¯^vgx I ¯¿xi wfZi DËivwaKvi‡hvM¨ ¯^v\_© cÖwZwôZ nq bv|

**e„w×i ev AvD‡ji msÁv t** †Kvb dviv‡q‡R wbw`©ó Ask cÖvcK‡`i Ask cÖ`v‡bi ci cÖ`Ë Askvejxi †hvMdj g~j m¤úwË n‡Z AwaK n‡j ZLb Zv‡K AvDj bxwZ e‡j| D`vniY t ¯^vgx= = Kwg‡q, `yB Avcb †evb = = Kwg‡q

**i` ev cÖZ¨v©c‡Yi bxwZ t** †Kvb dviv‡q‡R wbw`©ó Ask cÖvcK‡`i Ask cÖ`v‡bi ci hw` Askvejxi †hvMdj g~j m¤úwË n‡Z Kg nq A\_©vr m¤úwËi wKQz Aewkó †\_‡K hvq Ges H Aewkó Ask MÖnY Kivi Rb¨ ‡Kvb Aewkó‡fvMx bv \_v‡K ZLb Dnv‡K i` ev cÖZ¨vc©b bxwZ ev †dir bxwZ ejv nq|

**‡h me Iqvwik‡`i Dci i` bxwZ cÖ‡hvR¨ t**  ¯^vgx-¯¿x e¨ZxZ mKj wbav©wiZ As‡ki nK`v‡ii Dci Ôi`Õ cÖ‡hvR¨ nq| AvU Rb wbav©wiZ As‡ki `vwe`vi (nK`vi) Gi g‡a¨ AšÍ©f~³| Zviv n‡jb t 1) Kb¨v 2) cy‡Îi Kb¨v 3) m‡nv`i †evb 4) ˆegv‡Îq †evb 5) gvZv 6) Avcb `v`x 7) ˆewc‡Îq fvB I 8) ˆewc‡Îq †evb| wcZv I `v`v Zv‡`i wba©vwiZ Ask cvIqvi ci †Kvb †Kvb mgq Aewkó †fvMx wn‡m‡e m¤úwË †c‡q \_v‡Kb| hvi Kvi‡Y wcZv I `v`vi Dci Ôi`Õ bxwZ cÖ‡hvR¨ nq bv|

**e¨wZµg t** ¯^vgx ev ¯¿x cÖZ¨vc©‡bi AvIZvf~³ nqbv hLb Ab¨ †Kvb Askx`vi ev `~ieZx© AvZ¥xq \_v‡K| Z‡e Askx`vi ev `~ieZx© †KnB bv \_vK‡j ‡m‡ÿ‡Î ¯^vgx ¯¿x cÖZ¨vc©‡bi AvIZvf~³ nq|

D`vniY t (1) GKRb gymwjg ïaygvÎ Zvi ¯¿x‡K †i‡L gviv hvq| G‡ÿ‡Î ¯¿x Ask cv‡e Askx`vi wn‡m‡e Ges evwK Ask Zvi wbKU P‡j hv‡e cÖZ¨vc©Y bxwZ‡Z|

(2) ¯^vgx - , gvZv- Askx`vi wn‡m‡e Ges Ask cv‡e †dir bxwZ g‡Z d‡j gvZvi As‡ki †hvMdj n‡e | h\_v t + = , G‡ÿ‡Î Aewkó \_v‡K| ‡dir bxwZ cÖ‡qv‡Mi d‡j n‡e t += 1|

**1961 mv‡ji gymwjg cvwievwiK AvBb Aa¨v‡`k t** GwU 15 RyjvB 1961 mvj n‡Z Kvh©Ki nq| Dc‡iv³ AvBbwU AvBb Kwgk‡bi mycvwik µ‡g ïaygvÎ gymwjg weevn Ges cvwievwiK AvBb cÖeZ©‡bi wbwg‡Ë cÖYxZ| GB AvBb cÖeZ©‡bi c~‡e© gymwjg DËivwaKvi AvB‡b †Kvb g„Z e¨w³i c~‡e© †Kvb mšÍv‡bi g„Zz¨ n‡j H mšÍv‡bi IqvwikMY DËivwaKvi n‡Z ewÂZ n‡Zv hv BmjvwgK wPšÍvwe` I we‡klÁM‡Yi Øviv MwVZ Kwgk‡bi mycvwikµ‡g cÖYxZ 1961 mv‡ji cvwievwiK AvB‡bi gva¨‡g wejyß nq|

1961 mv‡ji D³ AvB‡bi 4bs avivq ejv n‡q‡Q Ò †Kvb e¨w³i m¤úwË dviv‡qR Kivi mgq hw` D³ e¨w³i g„Zz¨i c~‡e© †Kvb cyÎ ev Kb¨vi g„Zz¨ nq Ges Zvnv‡`i mšÍvbvw` RxweZ \_v‡K Z‡e H c~‡e© g„Z cyÎ ev Kb¨vi mšÍbvw` H cyÎ ev Kb¨v †eu‡P \_vK‡j †h Ask †cZ ZvnvB cÖvß nB‡e|Ó

D‡jøL¨ †h, c~‡e© g„Z cyÎ ev Kb¨vi mšÍvbvw` Qvov Ab¨ †Kvb Iqvwik †Kvb Ask cv‡e bv|

D`vniY t g„Z

cyÎ iwng c~‡e© g„Z cyÎ Rwmg Kb¨v iwngv Kb¨v Rv‡q`v

¯¿x Rwibv cyÎ Ry‡qj Kb¨v ivYx

X

**=0=**

**RvZxq ï×vPvi †KŠkj ev¯Íevqb**

**f‚**wgKvtevsjv‡`k GKwU D`xqgvb, cÖMwZkxj, MYZvwš¿K, ¯^‡ívbœZ ivóª| GB RvwZi jÿ¨ ÔiƒcKí 2021Õ-G D‡jøL Kiv n‡q‡Q ‡h, AvMvgx GK `k‡K ‡`kwU‡Z ÿyav, ‡eKviZ¡, Awkÿv, eÂbv I `vwi`ª \_vK‡e bv; ‡`‡k weivR Ki‡e kvwšÍ, myL, †mŠ›`©h I mg„w×| msweav‡bi cÖ¯Ívebv Abyhvqx MYZvwš¿K c×wZ‡Z Ggb GK †kvlYgy³ mgvRZvwš¿K mgv‡Ri cÖwZôv n‡e †hLv‡b mKj bvMwi‡Ki Rb¨ AvB‡bi kvmb, †gŠwjK gvbevwaKvi Ges ivR‰bwZK, A\_©‰bwZK I mvgvwRK mvg¨, ¯^vaxbZv I mywePvi wbwðZ n‡e|

ivóª wnmv‡e evsjv‡`k RbM‡Yi g½j mvab Ges RvZxq Rxe‡bi me©Î D”Pv`k© cÖwZôvq wb‡ew`Z| evsjv‡`‡ki ¯^vaxbZvi †NvlYvc‡Î RbM‡Yi Rb¨ mvg¨, gvbweK gh©v`v I mvgvwRK mywePvi wbwðZKiY Ges RvwZms‡Ni mb` ‡g‡b Pjvi cÖwZkªæwZ cÖ`vb Kiv n‡q‡Q| b¨vqwfwËK, `yb©xwZgy³ I ï×vPvix ivóª I mgvR cÖwZôvi gva¨‡gB ‡Kej gvbemËvi `yb©xwZi weiæ‡× jovB Kivi ‡ÿ‡Î eûgyLx e¨e¯’v MÖn‡Yi D‡jøL i‡q‡Q| ÿgZvevb †jvK‡`i eQiIqvix m¤ú‡`i weeiYx `vwLjmn hviv AbycvwR©Z I Kv‡jv UvKvi gvwjK, hviv e¨vs‡Ki FY‡Ljvcx, ‡UÛvievR Ges ivóª I mgv‡Ri me©‡ÿ‡Î ‡ckxkw³ e¨envi K‡i Zv‡`i weiæ‡× K‡Vvi e¨e¯’v MÖn‡YiI D‡jøL i‡q‡Q| wbe©vPbx Bk‡Znvi ev¯Íevq‡bi j‡ÿ¨ RvZxq Rxe‡b ï×vPvi cÖwZôvi D‡Ï‡k¨ miKvi KZ©„K RvZxq ï×vPvi †KŠkjcÎ cÖYqb Kiv n‡q‡Q|

**ï×vPv‡ii aviYv t**

ï×vPvi ej‡Z mvaviYfv‡e ‰bwZKZv I mZZv Øviv cÖfvweZ AvPiYMZ DrKl© †evSvq hv Øviv GKwU mgv‡Ri Kv‡jvËxY© gvb`Ð, bxwZ I cÖ\_vi cÖwZ AvbyMZ¨I †evSv‡bv nq| e¨w³ch©v‡q Gi A\_© nj KZ©e¨wbôv I mZZv Z\_v PwiÎwbôv|

**ï×vPv‡ii cÖvwZôvwbK aviYv t**

e¨w³i mgwó‡ZB cÖwZôvb m„wó nq Ges Zv‡`i mw¤§wjZ jÿ¨B cÖwZôv‡bi j‡ÿ¨ cÖwZdwjZ nq| cÖvwZôvwbK ï×vPvi cÖwZôvq e¨w³ ch©v‡q ï×vPvi Abykxjb AZ¨šÍ ¸iæZ¡c~Y©| mgwš^Z iƒc wnmv‡e cÖvwZôvwbK ï×vPvi AbykxjbI Riæwi| ivóªxq AvBbKvbyb I Ab¨vb¨ cÖvwZôvwbK wbqgbxwZ I `k©b Ggbfv‡e cÖYxZ I Abym„Z nIqv cÖ‡qvRb hv‡Z G¸wj ï×vPvix Rxeb cÖwZôvq mnvqK nq|

**ï×vPv‡ii jÿ¨t**

RvZxq ï×vPvi †KŠk‡ji g~j jÿ¨ n‡jv t

(1) myLx mg„× †mvbvi evsjv M‡o †Zvjv Ges G D‡Ï‡k¨ mva‡b

(2) ivóªxq cÖwZôvb I mgv‡R mykvmb cÖwZôv|

evsjv‡`‡ki msweav‡bi ‡PZbv wb‡`©k K‡i ‡h, evsjv‡`k n‡e GKwU b¨vqwfwËK, ï×vPvix mgvR| Gi bvMwiKe„›`, cwievi, ivóªxq I e¨emv-cÖwZôvb Ges mykxj mgvRI n‡e `yb©xwZgy³ I ï×vPvix| e¨w³gvby‡li Rxeb I m¤úwËi wbivcËv I AwaKvi msiÿY Ges mvsweavwbK †gŠwjK AwaKvi cÖwZôvi jÿ¨ mvg‡b †i‡L iv‡óªi AvBbKvbyb I wewaweavb cÖYxZ n‡q‡Q Ges Abym„Z n‡”Q| 1972 mv‡ji 4Vv b‡f¤^i Zvwi‡L M„nxZ Avgv‡`i msweav‡b ivóª cwiPvjbvq KwZcq g~jbxwZ wba©vwiZ nq| ‡m Abyhvqx Avgv‡`i cÖZ¨q nj t

1. gvby‡li Dci gvby‡li †kvlY ‡\_‡K gy³ b¨vqvbyM I mvg¨ev`x mgvRjvf wbwðZKiY

2. †gŠwjK gvbevwaKvi I ¯^vaxbZv wbwðZKiY

3. gvbe mËvi gh©v`v I g~‡j¨i cÖwZ kª×v‡eva wbwðZKiY

4. mKj bvMwi‡Ki Rb¨ my‡hv‡Mi mgZv wbwðZKiY

5. bvMwi‡Ki g‡a¨ m¤ú‡`i mylg eÈb I mylg my‡hvM-myweav wbwðZKiY

6. RvZxq Rxe‡bi me©¯Í‡i gwnjv‡`i AskMÖnY I my‡hv‡Mi mgZv wbwðZKiY

7. cÖ‡Z¨‡Ki †hvM¨Zv we‡ePbv K‡i Kg©vbyhvqx cvwikªwgK wbwðZKiY

8. †Kvb e¨w³‡K AbycvwR©Z Avq †fvM ‡\_‡K Amg\_©KiY|

GB m~‡Î ivóª I mgv‡R Kvh©Kifv‡e b¨vq I mZZv cÖwZôv Ges mdjZvi m‡½ `yb©xwZ cÖwZ‡iva Ges ï×vPvi cÖwZôv miKv‡ii GKwU g~jbxwZ|

**ï×vPvi †KŠkj cÖYq‡bi †hŠw³K wfwË t**

ivóª I mgv‡Ri wewfbœ cwiw¯’wZ‡Z `yb©xwZ cÖwZ‡iv‡ai Rb¨ wewfbœ AvBb cÖYqb I cÖvwZôvwbK e¨e¯’vi cÖeZ©b Kiv nq| AZx‡Z ‡`‡ki A\_©‰bwZK I mvgvwRK Kvh©µg GZ wekvj Ges wecyj wQj bv| m¤cÖwZ ‡Kej miKvix LvZB bq; GbwRI LvZ Ges ‡emiKvix Lv‡ZI Dbœqbg~jK Kg©Kv‡Ði wecyj cÖmvi NU‡Q| G mKj Kg©Kv‡Ð wecyj cwigvY m¤ú‡`i mswkøóZv N‡U‡Q Ges c~‡e©Kvi mvsMVwbK e¨e¯’v I c×wZ Ges †jvKe‡ji gva¨‡g Zv‡`i myôy ev¯Íevqb KóKi n‡q co‡Q| miKvix-e¨e¯’vcbv I Dbœq‡bi m‡½ mswkøó †jvKR‡bi `yb©xwZi my‡hvMI e„w× ‡c‡q‡Q| m‡e©vcwi, mvgvwRK g~j¨‡ev‡ai ‡ÿ‡Î Aeÿ‡qi Kvi‡Y †jvKR‡bi g‡a¨ `yb©xwZi cÖeYZvI evo‡Q e‡j cÖZxqgvb nq|

cwiewZ©Z GB cwiw¯’wZ‡Z miKvi `yb©xwZi weiæ‡× msMÖvg †Rvi`vi K‡i‡Q| GiB mgwš^Z cÖ‡Póv wnmv‡e Ges ï×vPvi cÖwZôvi mKj D‡`¨v‡Mi Kvh©KvwiZv e„w×i j‡ÿ¨B ï×vPvi †KŠkj cÖYqb Kiv n‡q‡Q| ÔiƒcKí 2021Õ ev¯Íevq‡bi j‡ÿ¨ cÖYxZ evsjv‡`‡ki cwi‡cÖwÿ‡Z cwiKíbv 2010-2021 †Z `yb©xwZ `g‡bi D‡`¨vM‡K GKwU Av‡›`vjb wnmv‡e AwfwnZ K‡i miKvix Kv‡R Revew`wnZv I ¯^”QZv cÖwZôv, ¯^”Q msMÖn c×wZ cÖwZôv, ‰bwZKZv I g~j¨‡ev‡ai Dbœqb mvab, Kvh©Ki b¨vqcvj cÖwZôv, Ges AvBbk„•Ljv c×wZi Dbœq‡bi Ici ¸iæZ¡v‡ivc K‡i‡Q| `yb©xwZwe‡ivax GB Av‡›`vjb ev¯Íevq‡bi j‡ÿ¨ DwjøwLZ cwiKíbvmg~n AZ¨šÍ ¸iæZ¡c~Y©| ‡mBm‡½ GKwU mgwš^Z I msnZ ‡KŠkj AbymiY Kiv n‡j `yb©xwZ `gb AwaKZi Kvh©Ki n‡e e‡j cÖZxqgvb nq|

RvwZms‡Ni United Nations Convention Against Corruption (UNCAC) RvwZms‡Ni GKwU D‡jøL‡hvM¨ Kb‡fbkb Ges evsjv‡`k Zv Abymg\_©b K‡i‡Q| DwjøwLZ Kb‡fbkbwU‡Z `yb©xwZ wbg©~‡ji Rb¨ ‡dŠR`vwi AvBbMZ e¨e¯’v MÖnY, AvšÍR©vwZK AvB‡bi gva¨‡g `yb©xwZi cÖwZKvi QvovI `yb©xwZi NUbv hv‡Z bv N‡U Zvi Rb¨ cÖwZ‡ivag~jK e¨e¯’v MÖnY‡K me‡P‡q ‡ewk ¸iæZ¡ ‡`Iqv n‡q‡Q|

RvwZms‡Ni Kb‡fbk‡b D‡jøL Kiv n‡q‡Q ‡h, cÖ‡Z¨K m`m¨-ivóª Zvi AvBb-e¨e¯’vi †gŠwjK bxwZgvjv Abyhvqx Kvh©Ki Ges mgwš^Z `yb©xwZwe‡ivax bxwZ cÖYqb Ki‡e hv mgv‡Ri AskMÖnY‡K DbœZ Ki‡e Ges AvB‡bi kvmb, Rbm¤ú` Ges Rbms‡hv‡Mi Dchy³ e¨e¯’vcbv, mZZv, ¯^”QZv Ges Revew`wn-bxwZi cÖwZdjb NUv‡e|

RvwZms‡Ni DwjøwLZ Kb‡fbkb ev¯Íevq‡b evsjv‡`k miKv‡ii cÖwZ‡e`‡b ¸iæ‡Z¡i m‡½ D‡jøL Kiv n‡q‡Q ‡h, Ôwewea Af¨šÍixY c×wZMZ `ye©jZvi my‡hv‡MB `yb©xwZi cÖmvi N‡U| c×wZMZ ‡mme `ye©jZv KvwU‡q DVv Ges `yb©xwZ cÖwZ‡iva‡K GKwU Kvh©Ki I MwZkxj Av‡›`vjb wnmv‡e M‡o †Zvjvi j‡ÿ¨ †KŠkj-`wjj wnmv‡e Ges `yb©xwZ cÖwZ‡iva I ï×vPvi DrmvwnZKi‡Yi ‡ÿ‡Î Ae¨vnZ Kvh©µ‡gi cÖwZwbwaZ¡g~jK `wjj wnmv‡e miKvi GB ÔRvZxq ï×vPvi †KŠkjÕ cÖYqb Ki‡Q|

**RvZxq ï×vPvi e¨e¯’v** t

mgvR I iv‡óª `yb©xwZ wbg©~j I ï×vPvi cÖwZôvi cÖ‡Póv G‡K Ac‡ii m‡½ A½v½xfv‡e RwoZ| ivóª AvBbKvbyb cÖYqb I ev¯Íevqb K‡i Zv‡Z AMÖYx f~wgKv cvjb K‡i Ges mgvR Zv cÖwZcvjb K‡i| mgv‡Ri bxwZ‡PZbv I g~j¨‡evaI iv‡óª cÖwZdwjZ nq| GB m¤ú‡K©i RUvRv‡j e¨w³ gvby‡li ˆbwZKZv I ï×Zvi Dbœqb I cÖwZôv ‡hgb cÖ‡qvRb, ‡Zgwb Zvi hy³iƒc cÖwZôvbMZ ï×vPvi Dbœqb I cÖwZôvI Riæwi|

**ï×vPvi cÖwZôvq cwiev‡ii f‚wgKv t**

gvby‡li ‰bwZKZvi wkÿv ïiæ nq cwiev‡i Ges ï×vPvi Abymi‡Yi ‡ÿ‡Î Zv AZ¨šÍ ¸iæZ¡c~Y©| cwievi n‡jv gvbe wkïi jvjb-cvjb I mvgvwRKxKi‡Yi cÖv\_wgK m~wZKvMvi| cwieviKZ©v Ges Ab¨vb¨ m`‡m¨i Av`k© I bxwZ ‰bwZKZv wkï‡K cÖfvweZ K‡i| wkïi g~j¨‡ev‡ai wkÿv, e¨w³‡Z¡i weKvk I Zv MV‡b cwiev‡ii f‚wgKv me‡P‡q †ekx| G Rb¨ ejv nq Charity begins at home. A\_©vr †mŠRb¨‡ev‡ai wkÿv cwiev‡iB m~wPZ nq| ‡h cwievi ˆbwZK g~j¨‡eva h\_vh\_fv‡e Abym„Z nq †m cwiev‡ii m`m¨ ˆbwZKfv‡e M‡o I‡V| wkï‡K ˆbwZK wkÿvq wkwÿZ K‡i Ges we‡eK‡eva‡K RvMÖZ K‡i gvbweK g~j¨‡eva m¤úbœ gvbyl wnmv‡e M‡o †Zvjvi †ÿ‡Î cwiev‡ii f‚wgKv Ab¯^xKvh©|

**ï×vPvi cÖwZôvq mvgvwRK I ivóªxq cÖwZôv‡bi f‚wgKvt**

ï×vPvi cÖwZôvq cwiev‡ii c‡iB mvgvwRK I ivóªxq cÖwZôv‡bi f‚wgKv i‡q‡Q| ‰bwZK Rxeb Movi ‡ÿ‡Î wkÿv-cÖwZôv‡bi f~wgKv Acwimxg| G ‡cÖÿvc‡U ï×vPv‡ii †KŠkj ev¯Íevq‡b G¸wji Ici †Rvi ‡`qv cÖ‡qvRb| ivóªxq cÖwZôvb wnmv‡e miKv‡ii wbe©vnx wefv‡Mi RbcÖkvmb I ¯’vbxq miKvimg~n miKvix Kg©Kv‡Ði ‡K›`ªwe›`y| Gme cÖwZôv‡bi ¯^”QZv I `vqe×Zv cÖwZôvi gva¨‡g G¸wj‡Z wbhy³ Kg©KZ©v-Kg©Pvix‡`i `yb©xwZ cÖwZ‡iva I ï×vPvi cÖwZôv Kiv m¤¢e| miKv‡ii wZbwU wefvM AvBbmfv, wbe©vnx wefvM, I wePvi wefvM ¯^vaxb mËvq Zv‡`i Kg©e„‡Ë h\_vµ‡g iv‡óªi AvBb cÖYqb, wbe©vnxKvh© I wePviKvh© cwiPvjbv K‡i| msweavb Abyhvqx MwVZ AviI wKQy cÖwZôvb i‡q‡Q ‡hgb- wbe©vPb Kwgkb, gnv wnmve-wbixÿK I wbqš¿‡Ki Kvh©vjq, miKvix Kg© Kwgkb, b¨vqcvj ev‡RU I Avw\_©K wbqgvewj cvjb mv‡c‡ÿ ¯^vaxbfv‡e Kg©m¤úv`‡b ÿgZvevb| AviI wKQy cÖwZôvb Av‡Q ‡h¸wj Avjv`v AvB‡bi gva¨‡g m„ó Ges mswewae× miKvix KZ©„cÿ wnmv‡e AwfwnZ| ‡hgb- `yb©xwZ `gb Kwgkb, Z\_¨ Kwgkb, gvbevwaKvi Kwgkb BZ¨vw`|

mvwe©K wePv‡i wbgœewY©Z cÖwZôvbmg~n‡K ï×vPvi cÖwZôvi †KŠkj ev¯Íevq‡bi Rb¨ wPwýZ Kiv n‡q‡Q t

**ï×vPvi cÖwZôvq wPwýZ ivóªxq cÖwZôvbmg~n –**

1. wbe©vnx wefvM I RbcÖkvmb

2. RvZxq msm`

3. wePvi wefvM

4. wbe©vPb Kwgkb

5. A¨vUwb© ‡Rbv‡ij

6. miKvi

7. gnv wnmve-wbixÿK I wbqš¿‡Ki Kvh©vjq

8. b¨vqcvj

9. `yb©xwZ `gb Kwgkb

10.¯’vbxq miKvi

**ï×vPvi cÖwZôvq wPwýZ Aivóªxq cÖwZôvbmg~n –**

1.ivR‰bwZK `j

2.‡emiKvix Lv‡Zi wkí I evwYwR¨K cÖwZôvb

3.GbwRI I mykxjmgvR

4.cwievi

5.wkÿvcÖwZôvb

6. MYgva¨g

**`ybx©wZ †iv‡a avivevwnK Kvh©µgt**

‡h †Kvb ai‡Yi ÿgZv cÖ‡qvM wKsev my‡hvM e¨env‡ii D‡`¨v‡M `yb©xwZ msNwUZ n‡Z cv‡i| `yb©xwZ cÖwZ‡iv‡ai weavb my`~i AZxZ ‡\_‡KB †hgb Pvjy i‡q‡Q †Zgwb `yb©xwZ cÖwZ‡iv‡ai cÖwµqv eZ©gv‡bI Ae¨vnZ i‡q‡Q| †hgb t

1. 1860 mv‡ji Penal Code-G `yb©xwZ cÖwZ‡iv‡ai weavb ivLv|
2. 1947 mv‡j `yb©xwZ `gb AvBb cvkKiY|
3. 2004 mv‡ji 5 b¤^i AvB‡b ‡`‡k `yb©xwZ I `yb©xwZg~jK Kvh© cÖwZ‡iv‡ai j‡ÿ¨ `yb©xwZ I Ab¨vb¨ mwybw`©ó Aciv‡ai AbymÜvb I Z`šÍ cwiPvjbvi Rb¨ GKwU ¯^vaxb `yb©xwZ `gb Kwgkb cÖwZôv Ges Avbylw½K welqvw` m¤ú‡K© wewa cÖYqb Ges m¤cÖwZ gvwb jÛvwis cÖwZ‡iva AvBb, 2012 cÖYqb|
4. cÖvwZôvwbK ms¯‹vi mvab
5. bZyb wbqgbxwZ cÖwZôv Ges `yb©xwZi weiæ‡× wbišÍi e¨e¯’v MÖnY
6. `yb©xwZ `gb Kwgkb‡K kw³kvjxKiY
7. gvwb jÛvwis cÖwZ‡iva AvBb, 2012 Gi myôy cÖ‡qvM I ev¯Íevq‡bi D‡Ï‡k¨ evsjv‡`k e¨vs‡Ki mÿgZv e„w×KiY
8. Rb¯^v\_©-mswkøó Z\_¨ cÖ`vb (myiÿv) AvBb, 2011 cÖYqb K‡i `yb©xwZ msNUb m¤úwK©Z NUbvi msev``vZv‡`i myiÿv cÖ`v‡bi e¨e¯’vi gva¨‡g `yb©xwZ cÖwZ‡iva‡K †Rvi`viKiY
9. Z\_¨ AwaKvi AvBb, 2009 cvk K‡i miKvi RbmvaviY Ges MYgva¨‡gi cÖ‡qvRbxq Z\_¨cÖvwßi `vwe I Pvwn`v ‡gUv‡bvi D‡`¨vM MÖnY

(10) Z\_¨ Kwgkb cÖwZôvKiY

(11) msm`‡i Kvh©µ‡g AwaKZi ¯^”QZv Avbqb I MYgvby‡li Kv‡Q Gi Kvh©µg cÖPvi cÖmvi‡i Rb¨ Ômsm` ‡UwjwfkbÕ PvjyKiY

(12) e¨emvi ‡ÿ‡Î GKvwacZ¨ †ivaK‡í e¨emvq cÖwZ‡hvwMZv AvBb, 2012 cÖYqb

(13) msweav‡bi cÂ`k ms‡kvabxi gva¨‡g wePviK I g¨vwR‡÷ªUM‡Yi ¯^vaxbZv wbwðZ K‡i wePviKv‡h© ï×vPvi Abykxjb‡K †Rvi`viKiY

(14) `yb©xwZi gvgjvmg~n cwiPvjbv‡K Z¡ivwš^Z I †Rvi`viKiY

(15) c„\_K cÖwmwKDkb DBs cÖwZôvKiY

(16) miKvix Kg©KZ©v‡`i (cÖ‡hvR¨ ‡ÿ‡Î) AvqKi cÖ`vb I m¤úwËi wnmve cÖ`v‡bi e¨e¯’v MÖnY

mykvmb cÖwZôv Ges Dbœqbg~jK Kvh©µg Z¡ivwš^Z Kivi j‡ÿ¨ miKvi wewfbœ c×wZMZ ms¯‹vi mvab K‡i‡Q Ges bZyb AvBb cÖYqb I cÖ‡hvR¨ ‡ÿ‡Î Zv‡`i ms‡kvab Avbqb K‡i‡Q| G j‡ÿ¨ cÖYxZ Djø‡L‡hvM¨ AvBb I bxwZ njt

1. mš¿vmwe‡ivax AvBb, 2009

2. ‡fv³v AwaKvi msiÿY AvBb, 2009

3. RvZxq gvbevwaKvi Kwgkb AvBb, 2009

4. AvBb-k„•Ljv weNœKvix Aciva (`ªæZ wePvi) (ms‡kvab) AvBb, 2010

5. miKvix A\_© I ev‡RU e¨e¯’vcbv AvBb, 2009

6. PvU©vW© wm‡µ‡UvwiR AvBb, 2010

7. cvwievwiK mwnsmZv (cÖwZ‡iva I myiÿv) AvBb, 2010

8. c‡b©vMÖvwd wbqš¿Y AvBb, 2012

9. gvbe cvPvi cÖwZ‡iva I `gb AvBb, 2012

10. RvZxq wkïkªg wbimb bxwZ 2010 BZ¨vw`|

**ivKv‡e RvZxq ï×vPvi cÖwZôvt**

RvZxq ï×vPvi †KŠkj c‡Îi jÿ¨ ev¯Íevq‡b e¨vswKs Kvh©µ‡g ¯^”QZv I Revew`wnZv wbwðZKi‡Yi wel‡q ¸iæZ¡ †`qv n‡q‡Q| RvZxq ï×vPvi cÖwZôv, `ybx©wZgy³ e¨vswKs Kvh©µg wbwðZKi‡Yi j‡ÿ¨ ivKve wKQz c`‡ÿc MÖnY K‡i‡Q | †hgbt

01.mKj ch©v‡qi Kg©KZ©v/Kg©Pvix‡`i ˆbwZK gv‡bvbœq‡bi gva¨‡g ï×vPvi cÖwZôvq cÖ‡qvRbxq ˆbwZKZv KwgwU MVb, ¯^í‡gqv`x, ga¨g I `xN©‡gqv`x jÿ¨ wba©viY

02. ˆbwZKZv KwgwUi Kvh©cwiwa wba©viY, **†dvKvj c‡q›U Kg©KZ©v wbe©vPb** Ges Zuv‡`i `vwqZ¡ KZ©e¨ wba©viY Kiv n‡q‡Q|

ï×vPvi cÖwZôv I ivKve‡K mdj cÖwZôvb wn‡m‡e M‡o †Zvjvi Rb¨ ¯^í, ga¨ I `xN© †gqv`x KwZcq jÿ¨ w¯’i Kiv n‡q‡Q t

**¯^í †gqv`x jÿ¨ t**

01. K…wl I K…wl wfwËK wk‡í A\_©vq‡bi gva¨‡g Drcv`b wbwðZ K‡i Dbœqb NUv‡bv Ges GB Kg©Kv‡Û RbM‡Yi Pvwn`v Abyhvqx A\_©vqb K‡i mvej¤^x Kiv

02. cÖwZ A\_© eQ‡ii Rb¨ me©‡ÿ‡Î wba©vwiZ jÿ¨gvÎv AR©b wbwðZ Kiv

03. hveZxq A‰bwZK I †e-AvBbx KvR eÜ Kiv

04. cÖwkÿ‡Yi gva¨‡g `ÿ Kg©x evwnbx M‡o †Zvjv

05. k~b¨ c‡` wbqwgZfv‡e c‡`vbœwZi Rb¨ gš¿Yvj‡q wjLv

06. Ò`y‡ói `gb wk‡ói jvjbÓ GB bxwZi cÖwZdjb evwl©K †Mvcbxq cÖwZ‡e`‡b ¯úó Kiv

**ga¨g I `xN© †gqv`x jÿ¨t**

01. ‡jvb g¨vby‡qj, wnmve g¨vby‡qj Ges wbixÿv g¨vby‡qj nvj-bvMv` Kiv

02. Kg©KZ©v / Kg©Pvix‡`i Kg©Rxeb Dbœqb, cwiKíbv cÖYq‡bi gva¨‡g GKwU `ÿ, `vqe×, †hvM¨ I `ªæZ mvov`v‡b mÿg wbe©vnx cÖwZôv Kiv

03. Kg©KZ©v / Kg©Pvix‡`i mÿgZv Dbœq‡bi Rb¨ cÖwkÿY, cwiPvjbv Ges cÖwkÿY BÝwUwUD‡Ui mÿgZv e„w× Kiv

04. ‡R¨ôZv, K…wZ, Ávb I `ÿZvi wfwË‡Z c‡`vbœwZ c×wZ cÖYqb|

05.Ae‡jvcbK…Z FY Av`v‡qi †ÿ‡Î cÖ‡bv`bv cÖ`vb

06. F‡Yi †hvMv‡bi †P‡q Avgvb‡Zi cwigvY e„w×K‡í AvgvbZ msMÖ‡n hveZxq c`‡ÿc MÖn‡Yi cwiKíbv cÖYqb Z\_v miKvix Znwe‡ji Dci wbf©ikxjZv Kgv‡bv|

07.wbR wbR cÖwZôv‡b ï×vPvi cÖwZôvi †ÿ‡Î AwR©Z mvdj¨ Ges AšÍivq wPwýZKiY

08.cwijwÿZ AšÍivq `~ixKi‡Y mgqve× Kg©cwiKíbv cÖYqb

09. Kg©cwiKíbv ev¯Íevq‡bi `vwqZ¡ Kv‡`i Dci b¨¯Í \_vK‡e, Zv wba©viY

10. ï×vPvi cÖwZôvq M„nxZ Kg©cwiKíbvi ev¯Íevqb I cwiexÿY

**‡dvKvj c‡q›U Kg©KZ©vi `vwqZ¡ I KZ©e¨t**

01.wbR wbR cÖwZôv‡b ï×vPvi †KŠkj ev¯Íevq‡bi j‡ÿ¨ mgqve× Kg©cwiKíbv cÖYqb I Kg©cwiKíbv ev¯Íevq‡bi j‡ÿ¨ Kvh©Ki c`‡ÿc MÖnY

02. wbqwgZ ˆbwZKZv KwgwUi mfv Avnevb, mfvi Kvh©weeiYx cÖ¯‘ZKiY, weZiY I mfvi wm×všÍmg~n ev¯Íevq‡bi j‡ÿ¨ cÖ‡qvRbxq c`‡ÿc MÖnY

03. `ybx©wZ `~ixKi‡Yi Dcvq D™¢ve‡bi j‡ÿ¨ G msµvšÍ cÖwZ‡e`b KwgwUi mfvq Dc¯’vcb

04. kvLv ch©v‡qi KwgwU cÖwZ gv‡mi **cÖ\_g mßv‡n** wbqwgZfv‡e wgwUs-G em‡e Ges Gi Kvh©weeiYx †Rvbvj Kvh©vj‡q †cÖiY Ki‡e|

05. †Rvbvj KwgwU cÖwZ gv‡mi **wØZxq mßv‡n** wbqwgZfv‡e wgwUs-G em‡e Ges kvLv KwgwUi Kvh©weeiYx mgš^q K‡i mgwš^Z Kvh©weeiYx wefvMxq KwgwU‡Z †cÖiY Ki‡e|

06. wefvMxq KwgwU cÖwZ gv‡mi **Z„Zxq mßv‡n** wbqwgZfv‡e wgwUs-G em‡e Ges †Rv‡bi Kvh©weeiYx mgš^q K‡i mgwš^Z Kvh©weeiYx cÖavb Kvh©vj‡qi KwgwU‡Z †cÖiY Ki‡e|

**Dcmsnvit** evsjv‡`‡ki ivóª I mgv‡R `ybx©wZ `gb I ï×vPvi cÖwZôvi j‡ÿ¨ GKwU mgwš^Z D‡`¨vM wnmv‡e GB †KŠkjcÎwU cÖYqb Kiv n‡q‡Q| G‡Z ivóª, mykxj mgvR I †emiKvix Lv‡Zi ¸iæZ¡c~Y© cÖwZôvbmg~‡ni mÿgZv e„w×i cÖ¯Íve Kiv n‡q‡Q| we`¨gvb AvBbKvbyb, wbqgbxwZi ms¯‹vi mvab Ges cÖ‡qvRbxq †ÿ‡Î bZzb AvBb I c×wZ cÖYqb K‡i g~j jÿ¨ ev¯Íevq‡bi K\_v ejv n‡q‡Q| ï×vPvi cÖwZôvi bZzb cÖvwZôvwbK web¨v‡miI cÖ¯Íve Kiv n‡q‡Q|

GB †KŠkj GKwU weKvkgvb `wjj| ï×vPv‡ii Ici ¸iæZ¡ w`‡q Ò‡cÖwÿZ cwiKíbv 2021Ó G `yb©xwZ `gb‡K GKwU Av‡›`vjb wnmv‡e M‡o †Zvjvi A½xKvi e¨³ Kiv n‡q‡Q| †mB A½xKvi‡K Kvh©Kifv‡e ev¯Íevq‡bi j‡ÿ¨B miKvi GB Ôï×vPvi †KŠkjÕ cÖYqb K‡i‡Q| Avkv Kiv hvq †mvbvi evsjv Movi c‡\_ GB †KŠkj djcÖmy f~wgKv ivL‡e|

=0=

**wn›`y DËivwaKvi AvBb**

**iYwRr Kzgvi †mb**

Abyl` m`m¨

**wn›`y t** MÖxK ev divmxiv wmÜz ev nÛvm b`xi c~e©w`‡K Avh© Awaevmx I mf¨Zv‡K wn›`y bv‡g AwfwnZ KiZ| Avevi wngvj‡qi ÒwnÓ Ges we›`yi Ò›`yÓ ms‡hvRb Øviv wn›`y k‡ãi DrcwË n‡q‡Q e‡j †KD †KD g‡b K‡ib| GK K\_vq ejv †h‡Z cv‡i, hviv †e` I c~ivY Kw\_Z ixwZbxwZ †g‡b P‡j Ges Z`vbyhvqx ˆ`bw›`b Rxeb hvÎv I msmvi ag© cvjb K‡i ZvivB wn›`y wn‡m‡e AwfwnZ|

**wn›`y AvB‡bi Drm t** wn›`y agx©q wbqg-Kvbyb mg~n‡K ejv n‡Zv wn›`y AvBb| wn›`y AvBb wn›`y‡`i e¨w³MZ AvBb n‡jI Bnv GKwU Hkx weavb| g~jZ agx©q wewa-weavb mg~n‡KB AvBb wn‡m‡e we‡ePbv K‡i wn›`yiv †g‡b PjZ| cieZx©‡Z ag©xq †PZbv I wewae× AvB‡bi †hŠ\_ mgš^‡q wn›`y AvBb| wn›`y AvB‡bi †gŠwjK Drm wZbwU t

1. **†e` ev kÖæwZ (Sruti) t** wn›`y‡`i cÖavb ag©MÖš’ Ô‡e`Õ ev kÖæwZ| kÖæwZi AvÿwiK A\_© n‡jv hv kÖeY Kiv n‡q‡Q| wn›`y gwblxMY hLb Avivabv Ki‡Zb ZLb GKai‡Yi ˆ`e evYx kÖæZ n‡Zv hv Zv‡`i AšÍ‡i aŸwYZ I cÖwZaŸwbZ n‡q‡Q| kÖæwZi msKwjZ iƒcB n‡jv †e`| Bnv Ck¦‡ii g~Lwb:m„Z evYx e‡j MY¨ Kiv n‡Zv| †e` me‡P‡q cÖvPxb I cweÎ ag©MÖš’| †e` †\_‡K wn›`y ag© D™¢~Z| †e` A\_© Ávb| †e` Pvi fv‡M wef³ h\_v: K) FM‡e` L) hR©y‡e` M) mvg‡e` Ges N) A\_e©‡e`|
2. **¯§„wZ (Smriti) t**  ¯§„wZ‡K wn›`y AvB‡bi wØZxq Drm wn‡m‡e AwfwnZ Kiv nq| ¯§„wZi AvÿwiK A\_© nj hv ¯§iY ivLv n‡qwQj| wn›`y AvB‡bi weavb g‡Z cÖavb ¯§„wZ wZbwU| h\_v t

**K) gby mswnZv (The code or Institute of Manu) t** mswnZv L„óc~e© 200 Aã †\_‡K 200 L„óvã GB 400 ermi mg‡qi g‡a¨ msKwjZ|

**L) hvÁeé mswnZv (The code or Institute of Yajnavalky) t cÖ**\_g kZvãx‡Z hvÁeé KZ©„K msKwjZ weavb|

**M) bvi` KZ©„K msKwjZ weavb (The Code or Institute of Narada) t** wØZxq kZvãxi †klfv‡M ev cÂg kZvãxi ga¨eZx© mg‡q msKwjZ|

**(3) c~ivY (Puranas) t** c~ivY n‡jv †cŠivwYK Mvu\_v Kvwnbx m¤^wjZ Kve¨MÖš’| DccyivYmg~n Qvov c~iv‡Yi msL¨v AvVv‡iv| c~iv‡Y i‡q‡Q m„wói in‡m¨i eY©bv, †`e‡`exi Kvwnbx Ges cÖvPxb ivRb¨eM© I Zuv‡`i cvjbxq ev Abym„Z ag©bxwZ wel‡q Av‡jvPbv|

GQvovI Drm i‡q‡Q (4) mswnZv msL¨v ev wbeÜ (5) cÖ\_v (6) wePvi wefvMxq wm×všÍ ev bRxi (7) wewae× AvBb (8) mywePvi, b¨vqciZv I mywe‡ePbv (9) d¨vKUg f¨v‡jU|

**d¨vKUvg f¨v‡j‡Ui e¨vL¨vt** d¨v±vg f¨v‡jU bxwZi A\_© nj †h KvR Kiv DwPr bq Zv hw` m¤úbœ n‡q hvq Z‡e †mwU ‰ea e‡j MY¨ Kiv| Z‡e GwU KZUzKy MÖnYxq G cÖ‡kœ wePvi wefv‡Mi wm×všÍ n‡jv, †h †ÿ‡Î kv¯¿xq e¨vL¨vi Av‡`kg~jK Kvh©KvwiZv bvB **(Mandatory** bq) eis w`K wb‡`©kbv **(Directory)** i‡q‡Q †m †ÿ‡Î d¨vKUvg f¨v‡jU bxwZ cÖ‡hvR¨| A‰ea KvR d¨vKUvg f¨v‡jU Øviv ‰ea Kiv hv‡e bv| †hgb- we‡qi †ÿ‡Î Awffve‡Ki m¤§wZ GKwU w`K wb‡`©kK cš’v gvÎ m¤§wZ Qvov we‡q n‡j ‡mwU A‰ea n‡e Ggb bq|

**wcÛ t** wcÛ n‡jv wn›`y‡`i wcZ…‡jv‡Ki D‡Ï‡k¨ cÖ`Ë A‡bœi `jv ev MÖvm| Avi GB A‡bœi `jv ev MÖvm cÖ`vb‡K e‡j wcÛ`vb ev Avn~wZ `vb| Ab¨ A‡\_© wcÛ A\_© †`‡ni Ask|

**kÖv× t** wn›`y‡`i †KD gviv †M‡j kÖv× Ki‡Z nq| kÖv‡×i mgq g„Z e¨w³ mn wcZ…Kz‡ji DaŸ©Zb wZb cyiæl Ges gvZ…Kz‡ji DaŸ©Zb wZb cyiæ‡li AvZ¥v‡`i Avnevb Kiv nq Ges Zv‡`i cÖwZ kÖ×v Ávcb Kiv nq| GB kÖ×v Ávcb Kivi bvgB kÖv×| kÖv‡×i mgq AvZc Pvj, `ya, Kjv, wgwó BZ¨vw` GK‡Î †g‡L Avgwš¿Z AvZ¥v‡`i D‡Ï‡k¨ wb‡e`b Kiv nq| BnvB wcÛ`vb| wn›`yiv wek¦vm K‡i g„Z e¨w³ mn Da©Zb wZb cyiæ‡li AvZ¥vMY GB wcÛ MÖnY K‡ib Ges Z…ß nb|

**wgZvÿiv I `vqfvM gZev` t** ¯§„wZ kw³i Ici wbf©i K‡iB wewfbœ gywbFwlMY ¯§„wZkv¯¿¸‡jv iPbv K‡ib| ¯§„wZi g‡a¨ `ywU e¨vL¨vB cÖavb, GKwU wgZvÿiv Ges AciwU `vqfvM| GB e¨vL¨v `ywUB DËivwaKv‡ii gZev` wn‡m‡e cwiwPZ|

**wgZvÿiv t** weÁv‡bk¦i wgZvÿiv iPbv K‡ib| Bnv hvÁeé wjwLZ ¯§„wZi avivevwnK e¨vL¨v Ges Dfq evsjvi ev½vjx wn›`y e¨ZxZ fvi‡Zi me©Î wgZvÿiv wjwLZ gZev` cÖPwjZ n‡q Avm‡Q| wgZvÿiv cuvPwU fv‡M wef³ t 1) †ebvim cš’x, 2) wgw\_jv cš’x 3) gnvivóª ev †ev¤^vB cš’x 4) `ªvweo ev gv`ªvRcš’x Ges 5) cvÄvecš’x

**`vqfvM I wgZvÿivi g‡a¨ cv\_©K¨ t** wgZvÿivq DËivwaKvi I **DËiRxwe** Dfq wbqg Abym„Z nq| `vqfv‡M †KejgvÎ DËivwaKvi cš’v AbymiY Kiv nq| `vqfvM gZev‡` wcZv RxeÏkvq Zvi m¤úwË B”Qvbyhvqx Zuvi m¤úwË weµq, `vb, DBj BZ¨vw` Øviv n¯ÍvšÍi Ki‡Z cv‡ib| cyÎ wcZvi RxeÏkvq m¤úwËi ev‡Uvqviv `vex Ki‡Z cv‡i bv| wKš‘ wgZvÿivq KwZcq we‡kl †ÿ‡Î wcZv Zuvi m¤úwË n¯ÍvšÍi Ki‡Z cv‡ib| cyÎ wcZvi RxeÏkvq Zvi wcZvi m¤úwË ev‡Uvqviv K‡i wb‡Z cv‡ib| wgZvÿivq DËivwaKvi wbY©xZ nq g„Z e¨w³i i‡³i m¤ú‡K©i ˆbK‡U¨i wfwË‡Z Avi `vqfv‡M g„Z e¨w³i kÖv‡× wcÛ`v‡bi AwaKv‡ii wfwË‡Z| wcÛ`v‡bi AwaKvixivB g„Z e¨w³i DËivwaKvi cvIqvi AwaKvix| wgZvÿivq DËivwaKvixMY wZb †kÖYx‡Z wef³ - 1) mwcÛ, 2) mgv‡bv`K Ges 3) eÜz| wgZvÿivq mwcÛ ej‡Z g„Z e¨w³i i‡³i m¤úK©hy³ e¨w³‡K eySvq| `vqfv‡MI DËivwaKviMY wZb †kÖYx‡Z wef³ - 1) mwcÛ, 2) mKzj¨ Ges 3) mgv‡bv`K| mwcÛ ej‡Z g„Z e¨w³i kÖv‡× wcÛ`v‡bi AwaKvix e¨w³‡K †evSvq|

**`vqfvM t** cwÛZ RxgyZevnb `vqfvM iPbv K‡ib hv Dfq evsjvi wn›`y‡`i g‡a¨ cÖPwjZ| wgZvÿiv‡K mbvZbcwš’ cwÛZ †kÖYx I `vqfvM‡K gvwR©Z cwÛZ †kÖYx ejv n‡q \_v‡K| `vqfvM wZbwU ¯§„wZiB mvivsk Ges cÖMwZkxj|

**DËivwaKv‡ii evav t** (1) AmZxZ¡ (2) ag©Pz¨wZ (3) kvwiixK I gvbwmK Amvg\_©Zv (4) mbœ¨vm (5) Ges nZ¨v|

**DËivwaKv‡ii †kÖYx t** wb¤œiæ‡c DËivwaKv‡ii †kÖYx wefvM Kiv hvq t h\_v-

1. **mwcÛ t** wcÛ `v‡bi AwaKvix‡K ejv nq mwcÛ| mwcÛ kãwUi A\_© nj †`n-m¤¢~Z| cyÎ wcZvi JimRvZ Ges gv‡qi Mf©RvZ, ZvB cyÎ gv-evevi mwcÛ| †Kvb e¨w³ Zvi wcZ…Kzj Ges gvZ…Kz‡ji Da©Zb wZb cyiæl‡K A\_v©r **wcZv, wcZvgn I cÖwcZvgn Ges gvZvgn, cÖgvZvgn I cÖcÖgvZvgn‡K** wcÛ`vb Ki‡Z cv‡ib| ZvB †m e¨w³ G‡`i cÖ‡Z¨‡Ki mwcÛ| gvgv, KvKv, gvmx, wcmxI G †kÖYxf~³| mwcÛ‡`i †gvU msL¨v 53 Rb|

**`vqfvM gZev` Abyhvqx whwb wcÛ `vb K‡ib Ges hv‡K wcÛ`vb Kiv nq Zviv Df‡qB ci¯ú‡ii mwcÛ|**

K) †Kvb e¨w³ hv‡K wcÛ `vb Ki‡Z eva¨ wZwb Zvi mwcÛ| G‡Z cyiæ‡li wbKUeZx© (Da©Zb) wZb c~e©cyiæl A\_v©r wcZv, wcZvi wcZv (wcZvgn) Ges wcZvi wcZvi wcZv (cÖwcZvgn) Ges gvZ…Kz‡ji wbKUeZx© (Da©Zb) wZb cyiæl A\_v©r gvZvgn, gvZvg‡ni wcZv Ges gvZvg‡ni wcZvi wcZv GB Qq Rb G ai‡Yi mwcÛ|

L) †Kvb e¨w³i g„Zz¨‡Z hviv Zv‡K wcÛ `v‡b eva¨ (Aa¯Íb wZb cyiæl) Zviv Zuvi mwcÛ| Gi g‡a¨ AšÍf©~³ cyÎ, cy‡Îi cyÎ, cy‡Îi cy‡Îi cyÎ A\_©vr cyÎ, †cŠÎ Ges cÖ‡cŠÎ) Ges Kb¨vi cyÎ (‡`ŠwnÎ), cy‡Îi Kb¨vi cyÎ Ges ‡cŠ‡Îi Kb¨vi cyÎ GB Qq Rb|

M) †h c~e©cyiæl‡K †Kvb e¨w³ wcÛ †`qvi AwaKvix Zuv‡K ( H c~e©cyiæl‡K) Ab¨ †hme e¨w³ wcÛ †`qvi AwaKvix ZvivI Zvi mwcÛ| G †kÖYxi mwc‡Ûi PviwU fv‡M fvM Kiv hvq|

**cÖ\_gfv‡M c‡o** - fvB, fvB‡qi cyÎ, fvB‡qi cy‡Îi cyÎ, wcZvi fvB, wcZvi fvB‡qi cyÎ, wcZvi fvB‡qi cy‡Îi cyÎ, wcZvi LyoZzZ fvB, wcZvi LyoZzZ fvB‡qi cyÎ, wcZvi wcZ…‡e¨i cy‡Îi cyÎ| GB 9 Rb|

**wØZxqfv‡M AšÍf©~³ i‡q‡Q** - †ev‡bi cyÎ, wcZvi †ev‡bi cyÎ, wcZvi wcZvi †ev‡bi cyÎ, fvB‡qi Kb¨vi cyÎ, fvB‡qi cy‡Îi Kb¨vi cyÎ, wcZvi fvB‡qi Kb¨vi cyÎ, wcZvi wcZvi fvB‡qi Kb¨vi cyÎ, wcZvi fvB‡qi cy‡Îi Kb¨vi cyÎ, wcZvi wcZvi fvB‡qi cy‡Îi Kb¨vi cyÎ GB 9 Rb|

**Z…Zxq fv‡M c‡o** - gvgv, gvgvi cyÎ, gvgvi cy‡Îi cyÎ, gv‡qi wcZvi fvB, gv‡qi wcZvi fvB‡qi cyÎ, gvZvi wcZvi fvB‡qi cy‡Îi cyÎ, gv‡qi wcZvi wcZvi fvB, gv‡qi wcZvi fvB‡qi cyÎ, gv‡qi wcZvi fvB‡qi cy‡Îi cyÎ GB 9 Rb|

**PZz\_©fv‡M c‡o** - gvmxi cyÎ, gv‡qi gvmxi cyÎ, gv‡qi w`w`gvi †ev‡bi cyÎ, gvgvi †g‡qi cyÎ, gvgvi cy‡Îi Kb¨vi cyÎ, gv‡qi wcZ…‡e¨i Kb¨vi cyÎ, gv‡qi wcZ…‡e¨i cy‡Îi Kb¨vi cyÎ, gv‡qi wcZvi Ly‡ovi cy‡Îi Kb¨vi cyÎ GB 9 Rb|

`vqfvM gZev` Abymv‡i 5 Rb mwcÛ gwnjv Av‡Qb| Giv n‡”Qb weaev ¯¿x, †g‡q, gv, wcZvi gv, wcZvi wcZvi gv|

1. **mKzj¨ t**cÖwcZvg‡ni Da©Zb wZb cyiæl mKzj¨ bv‡g AwfwnZ| mKzj¨ †gvU 33 Rb| Zviv mK‡jB cyiæl Ges Zv‡`i D‡Ï‡k¨ wc‡Ûi Ask ev wcÛ‡jc wb‡e`b Kiv nq|
2. **mgv‡bv`K t** mKz‡j¨i Da©Zb mvZ cyiæl mgv‡bv`K| kÖv‡×i mgq Zv‡`i D‡Ï‡k¨ †KejgvÎ Rj wb‡e`b Kiv nq| Zv‡`i †gvU msL¨v 147 Rb Ges Zviv mK‡jB cyiæl| Giƒ‡c mwcÛ, mKzj¨ Ges mgv‡bv`‡Ki †gvU msL¨v 233 Rb| DËivwaKvi wbY©‡qi †ejvq mwcÛ‡`i `vex cÖ\_g Zvici mKzj¨ Ges me©‡kl mgv‡bv`‡Ki `vex| 53 Rb mwc‡Ûi g‡a¨ †Kn RxweZ \_vK‡j mKzj¨iv cv‡ebv| mwc‡Ûi ci mKzj¨ Ges Zrci mKzj¨ bv \_vK‡j mgv‡bv`K cv‡e|

**mwcÛ‡`i ZvwjKv I Zv‡`i Ask t**

`vqfvM g‡Z mwcÛ `yÕ †kÖYxi- wcZ…Kz‡ji mwcÛ Ges gvZ…Kz‡ji mwcÛ| wcZ…Kz‡ji mwcÛ eZ©gvb \_vK‡j gvZ…Kz‡ji mwcÛMY Iqvwik nb bv|

**mwcÛMY wb¤œwjwLZfv‡e DËivwaKvi jvf K‡ib-**

**1-3 cyÎ (cyÎ, †cŠÎ Ges cÖ‡cŠÎ) t** cyÎ k‡ãi g‡a¨ AšÍ©f~³ cyÎ, g„Z cy‡Îi cyÎ Ges g„Z cy‡Îi g„Z cy‡Îi cyÎ A\_v©r cyÎ, †cŠÎ Ges cÖ‡cŠÎ| GB wZb †kÖYxi mwcÛMY g„Z e¨w³i m¤úwË‡Z AskvbycvwZK nv‡i gvwjK n‡eb| GiKg †h †Kvb †kÖYxi mwcÛ eZ©gvb \_vK‡j Ab¨ ‡Kvb mwcÛ g„Z e¨w³i Iqvwik n‡eb bv| †hgb t

g„Z e¨w³ ÒKÓ

cyÎ cyÎ cyÎ

L = M (g„Z) N (g„Z)

cyÎ-M-1 = N-1 (g„Z)

cyÎ-O-1 = cyÎ-O-2 =

**4| weaev ¯¿x t** ¯^vgxi g„Zz¨i ci weaev ¯¿x (GK ev GKvwaK ¯¿x) ¯^vgxi m¤úwË‡Z GK cy‡Îi mgvb Ask Rxeb ¯^‡Z¡ jvf K‡ib| cyÎ bv \_vK‡j ¯¿x mg~`q m¤úwËB Rxeb¯^‡Z¡ jvf Ki‡eb| ¯¿x gviv †M‡j m¤úwË c~bivq ¯^vgxi DËivwaKvix‡`i wbKU †dir hvq| ¯¿x Ab¨ †Kv\_vI we‡q Ki‡j ev PwiÎ nviv‡j wZwb DËivwaKvi ewÂZ nb| GB m¤úwË weµq ev n¯ÍvšÍ‡ii AwaKvi ¯¿xi bvB| Z‡e AvBbMZ cÖ‡qvR‡b hZzUzKz m¤úwË weµq Kivi cÖ‡qvRb ZZUzKz weµq Ki‡Z cvi‡eb|

**5| ‡g‡q t** †g‡q‡`i g‡a¨ AMÖvwaKvi cvb cÖ\_‡g AweevwnZv, wØZxqZ cyÎeZx ev cyÎm¤¢ev †g‡q| AmZx Kb¨v DËivwaKvi †\_‡K ewÂZ nb| †h Kb¨vi cyÎ mšÍvb Rb¥MÖnY K‡iwb ev Kivi m¤¢vebv †bB wZwbI DËivwaKvi †\_‡K ewÂZ n‡eb| †hgb t

ÒKÓ

cyÎeZx Kb¨v L= (‡fvM¯^‡Z¡i) cyÎeZx Kb¨v M= (‡fvM¯^‡Z¡i)

cyÎ N= cyÎ O= cyÎ P=

**6| †g‡qi †Q‡j t** g„Z e¨w³i Kb¨vi cyÎMY mK‡j gv\_vwcQz nv‡i mgvb Ask cv‡e|

**7| wcZv t** †Kvb e¨w³ cyÎ, †cŠÎ, cÖ‡cŠÎ, ¯¿x, Kb¨v Ges Kb¨vi cyÎ bv †i‡L hw` wcZv-gvZv, fvB, fvB‡qi cyÎ ev fvB‡qi cy‡Îi cyÎ, ev ‡evb ev †ev‡bi cyÎ †i‡L gviv hvb Z‡e wbKUZg mwcÛ wn‡m‡e ïay wcZv g„Z cy‡Îi Z¨vR¨ †lvjAvbv m¤úwËi gvwjK n‡eb| †hgb t

ÒKÓ

wcZv L=1 gvZv M=× fvB N=× fvB O fvB P †evb Q †ev‡bi cyÎ R =×

cyÎ S=× cyÎ T

cyÎ U =×

**8| gvZv t** g„Z e¨w³ K hw` wcZv bv †i‡L gvZv, fvB, g„Z fvB‡qi cyÎ, g„Z fvB‡qi cy‡Îi cyÎ, g„Z fvB‡qi cy‡Îi cy‡Îi cyÎ, †evb ev †ev‡bi cyÎ †i‡L hvb Z‡e gvZv M g„Z cy‡Îi Z¨vR¨ †lvj Avbv m¤úwËi Rxeb ¯^‡Z¡ gvwjK n‡eb| gvZv M Gi g„Zz¨i ci H m¤úwË K Gi wbKU cÖZ¨veZ©b Ki‡e Ges H mgq hw` K Gi fvB L RxweZ \_v‡Kb Z‡e L GKvB †lvj Avbv m¤úwËi gvwjK n‡eb|

**9| fvB t** cÖ\_‡g (K) m‡nv`i fvB, c‡i (L) ˆegv‡Îq fvB|

**10| fvB‡qi †Q‡j t** fvB‡qi †Q‡jMY mK‡j gv\_vwcQz nv‡i mgvb Ask cv‡e|

**11| fvB‡qi †Q‡ji †Q‡j t** cÖ\_‡g (K) m‡nv`i fvB‡qi †Q‡j, c‡i (L) ˆegv‡Îq fvB‡qi †Q‡j (g„Z e¨w³i hw` fvB RxweZ bv \_v‡K, ïay fvB‡qi cyÎ Ges g„Z fvB‡qi cy‡Îi cyÎ, †evb Ges †ev‡bi cyÎ \_v‡K Z‡e g„Z fvB‡qi cyÎMYB ïay m¤úwËi gvwjK n‡eb|) †hgb t

~ÒKÓ

fvB-L g„Z fvB M g„Z fvB N g„Z †evb O †ev‡bi cyÎ P

cyÎ-L-1 M-1 cyÎ-N-1

cyÎ M-1 cyÎ M-2 cyÎ N-2

cyÎ-N-3

12| †ev‡bi cyÎ

13| wcZvgn (wcZvi wcZv)

14| wcZvgnx (wcZvi gvZv)

15| wcZ…e¨ ev Ly‡ov (wcZvi fvB)

16| wcZvi fvB‡qi †Q‡j

17| wcZvi fvB‡qi †Q‡ji †Q‡j

18| wcZvi †ev‡bi †Q‡j

19| wcZvg‡ni wcZv (wcZvi wcZvi wcZv)

29| wcZvi wcZvi gvZv

21| wcZvi Ly‡ov

22| wcZvi Ly‡ovi †Q‡j

23| wcZvi Ly‡ovi †Q‡ji †Q‡j

24| wcZvi †ev‡bi †Q‡j

Gici µgvbymv‡i wb‡¤œv³ (25-32) AvURb AvZ¥xq t

25| cy‡Îi Kb¨vi cyÎ

26| cy‡Îi cy‡Îi Kb¨vi cyÎ

27| fvB‡qi Kb¨vi cyÎ

28| fvB‡qi cy‡Îi Kb¨vi cyÎ

29| wcZvi fvB‡qi Kb¨vi cyÎ

30| wcZvi fvB‡qi cy‡Îi Kb¨vi cyÎ

31| wcZvi Ly‡ovi Kb¨vi cyÎ

32| wcZvi Ly‡ovi cy‡Îi Kb¨vi cyÎ

Gici g„‡Zi gvZ…Kz‡ji wb‡¤œv³ AvZ¥xqMY t

33| gvZvgn (gv‡qi wcZv)

34| gvZzj ev gvgv (gv‡qi fvB)

35| gvgvi †Q‡j

36| gvgvi cy‡Îi cyÎ

37| gvmxi (gv‡qi †ev‡bi) †Q‡j

38| gvZvg‡ni wcZv (gv‡qi wcZvi wcZv)

39| gvZvg‡ni wcZvi cyÎ

40| gvZvg‡ni cy‡Îi cyÎ

41| gvZvg‡ni cy‡Îi cy‡Îi cyÎ

42| gvZvg‡ni Kb¨vi cyÎ

43| gvZvg‡ni wcZvgn (gv‡qi wcZvi wcZvi wcZv)

44| gvZvg‡ni wcZvg‡ni cyÎ (gv‡qi wcZvi wcZvi wcZvi †Q‡j)

45| gvZvg‡ni wcZvg‡ni †cŠÎ(gv‡qi wcZvi wcZvi wcZvi †Q‡ji †Q‡j)

46| gvZvg‡ni wcZvg‡ni cÖ‡cŠÎ (gv‡qi wcZvi wcZvi wcZvi †Q‡ji †Q‡ji †Q‡j)

47| gvZvg‡ni wcZvg‡ni Kb¨vi cyÎ (gvZvi wcZvi wcZvi wcZvi †g‡qi †Q‡j)

48| gvZvg‡ni cy‡Î Kb¨vi cyÎ (gvZvi wcZvi †Q‡ji †g‡qi †Q‡j)

49| gvZvg‡ni †cŠ‡Îi †cŠÎ (gv‡qi wcZvi †Q‡ji †Q‡ji †g‡qi †Q‡j)

50| gvZvi wcZvg‡ni †cŠÎxi cyÎ (gv‡qi wcZvi wcZvi †Q‡ji †g‡qi †Q‡j)

51| gvZvi wcZvg‡ni †cŠ‡Îi †`ŠwnÎ (gv‡qi wcZvi wcZvi †Q‡ji †Q‡ji †g‡qi †Q‡j)

52| gvZvi cÖwcZvg‡ni †cŠÎxi cyÎ (gv‡qi wcZvi wcZvi wcZvi †Q‡ji †g‡qi †Q‡j)

53| gvZvi cÖwcZvg‡ni †cŠ‡Îi †`ŠwnÎ (gv‡qi wcZvi wcZvi wcZvi †Q‡ji †Q‡ji †g‡qi †Q‡j)

**D`vniY t** `vqfvM gZev‡`i Abymvix R‰bK wn›`y g„Zz¨Kv‡j ¯¿x, **cyÎ**, Kb¨v, cy‡Îi cyÎ, Kb¨vi cyÎ, wcZv, gvZv, fvB, †evb, fvB‡qi cyÎ, †ev‡bi cyÎ, fvB‡qi Kb¨v, wcZvgn, wcZvgnx, KvKv, KvKvi cyÎ, wcZvi †evb, wcZvi †ev‡bi cyÎ †i‡L ci‡jvK Mgb K‡ib| **GLv‡b cyÎ m¤ú~Y© m¤úwËi DËivwaKvi jvf Ki‡eb**|

g„Z e¨w³i cyÎ wbKUZg mwcÛ, Kv‡RB `~ieZx© mwcÛ ¯¿x, cyÎ, Kb¨v BZ¨vw` †KD Zvi m¤úwËi Iqvwik n‡eb bv| 1937 m‡bi wn›`y gwnjv‡`i m¤úwËi AwaKvi AvBb cvk nIqvi ci g„Z e¨w³i ¯¿x GK cy‡Îi mgvb As‡k Rxeb¯^‡Z¡i AwaKvix weavq AvcvZZt cyÎ Ask cv‡eb Ges ¯¿x As‡ki †fvM¯^‡Z¡i AwaKvix n‡eb| Dc‡i ewY©Z mwcÛ‡`i g‡a¨ µgvš^‡q A\_v©r wbKUZg mwcÛ bv \_vK‡j `~ieZx© mwcÛ Iqvwik e‡j MY¨ n‡eb|

K

¯¿x = (Rxeb¯^‡Z¡) cyÎ =

`vqfvM gZev` Abyhvqx †h wZbwU we‡kl bxwZi Dci wfwË K‡i DËivwaKvi bxwZ cÖYxZ n‡q‡Q †m¸‡jv n‡”Q **(K) cÖwZwbwaZ¡ gZev`, (L) ˆ`e DËivwaKvi I (M) gv\_vwcQz DËivwaKvi**

**(K) cÖwZwbwaZ¡¡ gZev` (Doctrine of representation) t** wn›`y AvB‡b cÖwZwbwaZ¡ gZev` Abyhvqx GKRb g„Z wcZvi cyÎ, †cŠÎ Ges wcZv I wcZvgn gviv wM‡q‡Q**Ggb cÖ‡cŠÎ** mK‡jB GK‡hv‡M wcZ…cÿxq c~e©cyiæ‡li c„\_K A\_ev †¯^vcvwR©Z m¤úwË‡Z AwaKvi AR©b K‡ib| Gi KviY n‡jv †cŠÎ Zvi wcZvi Ges cÖ‡cŠÎ Zvi wcZv I wcZvgn Df‡qiB AwaKv‡ii cÖwZwbwaZ¡ K‡ib| ïaygvÎ G ai‡Yi NUbv Qvov Aci †Kvb †ÿ‡Î cÖwZwbwaZ¡ gZev` Kvh©Kix nq bv| cÖwZwbwaZ¡ gZev‡` cÖwZwbwaMY e›U‡bi mgq **Ask wcQz** DËivwaKvi jvf K‡ib, gv\_vwcQz bq| †hgbt ÔKÕ Zvi cyÎ L, g„Z cyÎ M Gi cyÎ A\_©vr †cŠÎ M-1 Ges g„Z cyÎ N Gi g„Z cyÎ N-1 Gi cyÎ A\_v©r cÖ‡cŠÎ N-2 Ges g„Z cyÎ O Gi g„Z cyÎ O-1 Gi g„Z cyÎ O-2 Gi cyÎ A\_©vr cÖcÖ‡cŠÎ O-3 †K †i‡L gviv †M‡jb|

K

L (cyÎ) M (g„Z cyÎ) N (g„Z cyÎ) O(g„Z cyÎ)

M-1 †cŠÎ) N-1 (g„Z †cŠÎ) O-1 (g„Z †cŠÎ)

N-2(cÖ‡cŠÎ) O-2(g„Z cÖ‡cŠÎ)

O-3 (cÖcÖ‡cŠÎ)

G‡ÿ‡Î K Gi g„Zz¨‡Z Zvi Z¨vR¨ m¤úwË b¨¯Í n‡e L, M-1 Ges N-2 Gi Dci| K Gi PZz\_© cyÎ O Gi eskµg K n‡Z PZy\_© µg Qvwo‡q hvIqvq cÖwZwbwaZ¡ gZev` Abyhvqx O-3 †Kvb m¤úwË cv‡eb bv|

cÖwZwbwaZ¡ gZev‡` cÖwZwbwaMY e›U‡bi mgq Ask wcQy DËivwaKvi jvf K‡ib gv\_vwcQz bq| †hgbtÔKÕ GK cyÎ, `yB †cŠÎ Ges wZb cÖ‡cŠÎ †i‡L gviv †M‡jb| GLv‡b K Gi g„Zz¨‡Z Zvi Z¨v³ m¤úwË mgvb wZb As‡k wef³ n‡e| cyÎ cv‡e †gvU m¤úwËi GK Z…Zxqvsk, `yB †cŠÎ GK‡Î cv‡e GK Z…Zxqvsk Ges wZb cÖ‡cŠÎ GK‡Î cv‡e GK Z…Zxqvsk   
**(L) ˆ`e DËivwaKvi (Spes Succession)t** Kv‡qgx ¯^v\_© Qvov †Kvb e¨vw³i †Kvb m¤úwË‡Z ˆ`eµ‡g DËivwaKvi AR©b Kiv‡K ˆ`e DËivwaKvi ejv nq| ˆ`e DËivwaKvie‡j cÖvß †Kvb m¤úwË †Kn ˆeafv‡e n¯ÍvšÍi Ki‡Z cv‡i bv|

**(M) AskwcQz Ges gv\_vwcQz DËivwaKvi (Succession per stripes and per capita)t** Rb¥¸‡Y m¤úwËi DËivwaKvix nIqv‡K AskwcQz DËivwaKvi e‡j| g„Z e¨w³i cyÎ, †cŠÎ Ges cÖ‡cŠÎMY Zv‡`i g‡a¨ fvM- ev‡UvqivK…Z m¤úwË‡Z AskwcQz DËivwaKvi wn‡m‡e MY¨ Kiv nq| g„Z e¨w³i cyÎ Ges cÖ‡cŠÎ Zv‡`i g‡a¨ fvM-ev‡UvqivK…Z m¤úwË‡Z AskwcQz DËivwaKvix wnmv‡e DËivwaKvi jvf K‡i Ges Kb¨vi cyÎ I Kb¨vi ¯¿xa‡bi DËivwaKvixMY gv\_vwcQz DËivwaKvi wn‡m‡e AwaKvi jvf K‡ib| †hgbt

cÖYe

Kb¨v (g„Z)

Kb¨v (g„Z)

cyÎ (i‡gk)

cyÎ (cv\_©©)

cyÎ (cÖxZg)

GLv‡b cÖwZwbwaZ¡ gZev` cÖ‡hvR¨ bq| cÖYe Gi wZb ‡`ŠwnÎ cÖ‡Z¨‡K mgvb As‡k m¤úwË cv‡e| Gfv‡e mgvb Ask cvIqv‡K e‡j gv\_vwcQz DËivwaKvi **(Succession Per Capita)|**

**DËivwaKvi wbY©‡qi KwZcq D`vniYt**

01. ivg Zvi GK cyÎ Ges m‡nv`i åvZv †i‡L gviv †Mj| ZvwjKvbyhvqx iv‡gi cyÎ iv‡gi mKj m¤úwË cv‡e| KviY cy‡Îi ¯’vb 1 b¤^i Avi åvZvi ¯’vb 9 b¤^‡i| Dc‡ii DËivwaKvix cvIqv †M‡j wb‡¤œi †Kn DËivwaKvix n‡e bv|

02. ivg Zvi GK ¯¿x Ges `yB cyÎ †i‡L gviv †Mj| G †ÿ‡Î iv‡gi Z¨vR¨ m¤úwË mgvb wZb As‡k fvM n‡e| m¤úwË‡Z wn›`y bvixi AwaKvi msµvšÍ 1937 mv‡ji AvBb e‡j iv‡gi ¯¿x GK †Q‡ji mgvb Ask cv‡e Ges cÖ‡qvRb‡ev‡a †m cy‡Îi mv‡\_ e›Ub `vex Ki‡Z cvi‡e| cÖKvk \_v‡K †h, iv‡gi weaevi Rxeb ¯^Z¡ n‡e Ges Zvi (weaevi) g„Zy¨i ci H Ask cyÎ‡`i Dci eZ©v‡e|

03. ivg Zvi `yB åvZv I fMœx †i‡L gviv †Mj| GLv‡b `yB åvZv Zzj¨vs‡k iv‡gi m¤úwË cv‡e| `vqfvM g‡Z fMœx mwcÛ bq| †h 5 Rb gwnjv DËivwaKvix‡Z¡i `vex`vi Zv‡`i g‡a¨ fMœxi bvg bvB| myZivs fMœxi m¤úwËi DËivwaKvi cv‡e bv|

04. ivg Zvi 4 Kb¨v Ges gvZv †i‡L gviv †Mj| Kb¨v‡`i g‡a¨ GKRb AweevwnZv, GKRb weevwnZv, GKRb cyÎeZx, GKRb eÜ¨v Ges AciRb weaev hvi `ywU Kb¨v mšÍvb Av‡Q| G †ÿ‡Î AweevwnZv Kb¨vi `vex me©v‡MÖ| Kv‡RB iv‡gi AweevwnZv Kb¨v iv‡gi mgy`q m¤úwË Rxeb ¯^‡Z¡ cv‡e| Ab¨iv †Kvb m¤úwË cv‡e bv| KviY Kb¨v‡`i ¯’vb 5 b¤^‡i Ges gvZvi ¯’vb 8 b¤^‡i|

05. ivg K I L `yB weaev, weaev K Gi c‡ÿi `yB cyÎ Ges Aci weaev L Gi c‡ÿi wZb cyÎ †i‡L gviv †Mj| G †ÿ‡Î cÖ‡Z¨K cyÎ ১/৬Ask cv‡e Ges 1937 mv‡ji m¤úwË‡Z wn›`y bvixi AwaKvi msµvšÍ AvBb e‡j iv‡gi `yB weaev GK‡Î Ask cv‡e| cÖ‡qvRb †ev‡a weaev ¯¿xØq cyÎ‡`i m‡½ e›Ub `vex Ki‡Z cvi‡e| iv‡gi weaev ¯¿x‡`i Rxeb¯^Z¡ n‡e| GK weaev gviv †M‡j Zvi Ask DËiRxwe m~‡Î Aci weaev cv‡e| c‡i ‡mI gviv †M‡j Dfq weaevi Ask iv‡gi 5 cyÎ mgvb As‡k cv‡e|

**¯¿xab (Stridhana)t** †h m¤úwËi Dci GKRb wn›`y gwnjvi PzovšÍ gvwjKvbv ¯^Z¡ i‡q‡Q ZvB ¯¿xab| GKRb wn›`y gwnjv Zvi B”Qvbyhvqx ¯¿xab †fvM`Lj, weµq, `vb, eÜK ev Ab¨ †Kvbfv‡e n¯ÍvšÍi ev DBj Ki‡Z cv‡i|

mKj g‡ZB GKRb gwnjv Kzgvix, weevwnZ A\_ev weaev Ae¯’vq **DËivwaKvi m~Î e¨ZxZ Ab¨ ‡h †Kvb fv‡e m¤úwË AR©b Kiæb bv †Kb Zv ¯¿xab** wnmv‡e MY¨ n‡e| ¯¿x a‡bi ˆewkó¨ GB †h †Kvb gwnjv ¯¿xab †i‡L gviv †M‡j ¯¿xab Zvi wbR¯^ DËivwaKvix‡`i wbKU eZv©q|

weaev I weevwnZv gwnjv‡`i ¯¿xa‡bi DËivwaKvix wbb©q Kivi Rb¨ ¯¿xab‡K Pvi fv‡M fvM Kiv nq t

h\_v t **ïé t** `vqfvM g‡Z Kb¨v‡K ¯^vgx M„‡n †h‡Z DrmvwnZ Kivi Rb¨ hw` †Kvb Dcnvi mvgMÖx †`qv nq Z‡e Zv‡K ïé e‡j|

**‡hŠZzK** t AvZ¥xq ¯^R‡bi wbKU n‡Z weev‡ni mgq Ges ¯^vgxM„‡n hvevi mgq Kb¨v‡K †h mg¯Í Dcnvivw` †`qv nq, Zv‡K †hŠZzK e‡j|

**Aš^‡aqK ¯¿xab t** weev‡ni ci wcZv A\_ev Acivci wbKU AvZ¥xqM‡Yi wbKU n‡Z cÖvß Dcnvi mvgMÖx‡K Aš^‡aqK e‡j|

**A‡hŠZzK t** weevwnZv Ges weaev‡`i Ab¨vb¨ hveZxq ¯¿xab‡K A‡hŠZzK e‡j|

**A‡hŠZzK ¯¿xa‡bi DËivwaKv‡ii µg ZvwjKv t** 1) cyÎ Ges Kzgvix Kb¨v wgwjZfv‡e, Z‡e GK c‡ÿi AeZ©gv‡b Aci cÿ cv‡e, 2) cyÎeZx A\_ev cyÎ mšÍvb m¤¢ev Kb¨v, 3) †cŠÎ, 4) †`ŠwnÎ 5) eÜ¨v weevwnZ Kb¨v Ges mšÍvbnxbv weaev Kb¨v, 6) m‡nv`i åvZv, 7) gvZv, 8) wcZv, 9) ¯^vgx BZ¨vw`|

**bvixi m¤úwË (Women’s estate)t** †Kvb ¯¿x‡jvK †Kvb c~iæl ev gwnjvi gva¨‡g DËivwaKvi m~‡Î †h m¤úwË AR©b K‡i, ZvB bvixi m¤úwË| G ai‡Yi m¤úwË ¯¿xab †\_‡K m¤ú~Y© Avjv`v|

wn›`y DËivwaKvi (ms‡kvabx) AvBb cv‡ki gva¨‡g †KejgvÎ cuvP ai‡Yi gwnjv DËivwaKvig~‡j m¤úwË jvf K‡ib| Zviv n‡jb-

(1) weaev ¯¿x

(2) Kb¨v

(3) gvZv

(4) wcZvgnx Ges

(5) cÖwcZvgnx|

GKRb weaev ¯^vgxi wbKU n‡Z cÖvß m¤úwË Rxeb`kv ch©šÍ †fvM-`Lj Ki‡Z cv‡i, wKš‘ Zvi B”Qvbyhvqx `vqe×, `vb, weµq ev DB‡ji gva¨‡g n¯ÍvšÍi Ki‡Z cv‡i bv| Z‡e KwZcq †ÿ‡Î weaev Zvi Rxeb¯^‡Z¡ cÖvß m¤úwË n¯ÍvšÍi Ki‡Z cv‡i| h\_v t

1. agx©q I `vZe¨ D‡Ï‡k¨ n¯ÍvšÍi **(Religious obligation)**
2. AvBbMZ cÖ‡qvR‡b n¯ÍvšÍi **(Legal necessity)**

K) g„Z e¨w³i FY cwi‡kva eve` e¨q (¯^vfvweK I Zvgvw`)

L) g„Z e¨w³i m¤úwË wel‡q **Succession Certificate**‡bqvi cÖ‡qvRb n‡j †m eve` e¨q

M) g„Z e¨w³i m¤úwËi wel‡q e‡Kqvmn me ai‡Yi ivR¯^ cwi‡kva eve` e¨q

N) g„Z e¨w³i DËivwaKvixmn g„Z e¨w³i cwiev‡ii †cvl¨M‡Yi fiY-‡cvlY eve` e¨q|

=0=

**Rwgi gvwjKvbv msµvšÍ `wjj cwiwPwZ Ges evsjv‡`‡ki f~wg e¨e¯’vcbv**

iYwRr Kzgvi †mb

Abyl` m`m¨

F‡Yi wecix‡Z M„nxZ RvgvbZx m¤úwËi gvwjKvbv ¯^Ë¡ mwVKfv‡e Ges wePÿYZvi mwnZ hvPvB Kiv AZ¨vek¨K| gvwjKvbv ¯^Ë¡ wba©vi‡Y ÎæwU wePz¨wZ n‡j F‡Yi RvgvbZ ïY¨Zv m„wó nevi m¤¢vebv †`Lv w`‡Z cv‡i| d‡j GKw`‡K e¨vsK †hgb ÿwZMÖ¯’ n‡Z cv‡i Ab¨w`‡K †Zgwb g~j¨vqbKvix I gÄyiKvix Kg©KZ©v/Kg©PvixMY `vqx n‡Z cv‡ib| mswkøó mKj‡K Aek¨B ¯§iY ivL‡Z n‡e †h, ÎæwUc~Y© gvwjKvbv ¯^Ë¡ m¤^wjZ m¤úwËi wecix‡Z cÖ`Ë FY m¤ú~Y©iƒ‡c SzuwKc~Y© n‡Z cv‡i|

cÖ¯ÍvweZ eÜKx Rwgi gvwjKvbv wbwðZKi‡Yi wbwg‡Ë gvwjKvbv mswkøó `wjjcÎv`x Øviv FY Av‡e`bKvixi gvwjKvbvi welqwU mgw\_©Z n‡Z n‡e| G†ÿ‡Î gvwjKvbv msµvšÍ `wjjv`x m¤ú‡K© gvVKg©xi mg¨K aviYv \_vKv cÖ‡qvRb| Rwgi gvwjKvbv ¯^Z¡ m¤úwK©Z `wjjcÎvw`i g‡a¨ i‡q‡Q wm Gm LwZqvb, Gm G LwZqvb, Avi Gm LwZqvb, Gg Avi Avi ev gwWdvBW †i›U †ivj, wewfbœ cÖKv‡ii `wjj ( weµq Kejv `wjj, `vbcÎ, †nevwej GIqvR `wjj, IwQqZ bvgv, DBj, e›Ub bvgv `wjj BZ¨vw`), cÖ¯ÍvweZ LwZqvb, wWwmAvi ev Wzwcø‡KU Kve©b wiwmU, LvRbvi `vwLjv BZ¨vw`| G¸‡jv gvwjKvbv AR©‡bi cÖvgvwYK `wjj | †Kvb e¨w³ hw` †iKW©g~‡j cÖRv n‡q \_v‡Kb Z‡e ‡iKW©B n‡e Zvi gvwjKvbvi wfwË `wjj| cÿvšÍ‡i †Kn hw` µq ev Ab¨ ‡Kvb `wjj †gvZv‡eK m¤úwËi gvwjKvbv AR©b K‡i \_v‡K Z‡e H `wjjB n‡e Zvi gvwjKvbvi ‡gŠwjK ‡iKW©| Gi ci we‡µZvi ¯^Z¡ h\_vh\_ wQj wK bv Zv cÖgv‡Yi Rb¨ we‡µZvi cÖ‡qvRbxq `wjjc‡Îi †idv‡iÝ cÖ‡qvRb nq| `wjj g~‡j ev e›Ubbvgv g~‡j gvwjKvbv AwR©Z n‡j c~e©eZx© gvwj‡Ki gvwjKvbv LvwiR K‡i wbR bvg Rvix Ki‡Z nq Ges G‡ÿ‡Î wWwmAvi Ges cÖ¯ÍvweZ LwZqv‡bi cÖ‡qvRb nq| mKj †ÿ‡Î nvj mgq ch©šÍ LvRbv cwi‡kva msµvšÍ LvRbvi iwk` ev `vwLjvi cÖ‡qvRb nq| gvwjKvbv mswkøó `wjjc‡Îi bgybv GZ`m‡½ mshy³ Kiv n‡jv|

**evsjv‡`‡ki f~wg e¨e¯’vcbvi BwZe„Ët**

wn›`y hy‡M Pvlxi mZ¡vwaKvi m¤ú‡K© gnvgywb gby e‡jb †h, Ò MÖvg-evsjvq ZvivB K…wl f~wgi gvwjK n‡e, hviv Dnvi R½j cwi¯‹vi K‡i Pvlvev` Kivi gva¨‡g D³iƒ‡c Rwg‡K Pv‡lvc‡hvMx K‡i Zzj‡Z mÿg n‡eÓ| Gfv‡e cÖvPxb evsjvq wewfbœ †kÖYxi f~wg ¯^Z¡vaxKvix I cÖRve‡M©i DrcwË nq| gnvgywb gbyi weavb g‡Z, f~wgi cÖK…wZ I †kÖYxwefvM Abymv‡i Ges Pvlvev‡`i cÖ‡qvRbxq kÖgkw³i cwigvY Abymv‡i †`‡ki ivRv‡K Zvui cÖvc¨ Ask (f~wgKi) eywS‡q w`‡Z nÕZ|

‡eŠ× hyMxq cÖvPxb evsjvq f~wg AvB‡bi h‡\_ó weKvk mvab N‡U| G hy‡MB f~wg AvBb cÖMwZkxj iƒc jvf K‡i| we‡kl K‡i †gŠh© I ¸ß hy‡M cÖvPxb evsjvq f~wg e¨e¯’vq D‡jøL‡hvM¨ DrKl© mvwaZ nq|

Gici †`‡ki f~wg e¨e¯’vcbvi †ÿ‡Î gymwjg kvmKMY ¸iæZ¡c~Y© Ae`vb iv‡Lb| m¤ªvU †kikvn me©cÖ\_g G‡`‡k KeywjqZ I cvÆv (jxR) cÖ`v‡bi gva¨‡g f~wgi Dci K…lK Kz‡ji Rb¨ A¯’vqx wfwË‡Z ÔgvwjKvbvÕ n¯ÍvšÍ‡ii wbðqZv cÖ`vb K‡ib Ges D³iƒc f~wgi Rb¨ †`q LvRbv I cwigvY wbw`©ó K‡i †`b|

‡gvMj Avg‡j f~wg Ges ivR¯^ AvBb mg~‡ni cÖ‡qvM b¨vqbxwZi Dci wfwË K‡i cÖwZwôZ nq| gymwjg kvwmZ ev`kvnx Avg‡j wb¯‹i f~wg ev`kvni AbyivMfvRb‡`i g‡a¨ webv LvRbvq e›U‡bi †iIqvR cÖwZwôZ nq| cieZx©‡Z Bs‡iR kvmbvg‡j Giƒc jv‡LivR ev wb¯‹i f~wgi Dci LvRbv avh© I Av`v‡qi weavb Av‡ivc Kiv nq|

1757 mv‡j cjvkx‡Z beve wmivRD`&‡`Šjvi civRq I g„Zz¨ Ges 1764 mv‡j e·v‡ii hy‡× evsjvi cyZzj beve gxi Kvwk‡gi civR‡qi d‡j evsjv, wenvi, Dwol¨vi c~Y© ÿgZv `Lj K‡i e„wUk Bó BwÛqv †Kv¤úvbx| Zviv 1765 mv‡j w`jøxi m¤ªvU kvn Avj‡gi wbKU †\_‡K evwl©K 26 jÿ UvKvi wewbg‡q c~Y© †`Iqvbx jvf K‡i ( LvRbv Av`v‡qi mb`)| mwVKfv‡e ej‡Z †M‡j Bs‡iR Avgj‡KB gvwjKvbvi cÖv\_wgK ch©vq ejv hvq|

Bs‡iR Avg‡ji me©cÖ\_g f‚wg ms¯‹viK wQ‡jb jW© Iqv‡ib †nw÷sm| 1772 mv‡j Iqv‡ib †nw÷sm Mf©Yi †Rbv‡ij wn‡m‡e `vwqZ¡fvi MÖnY K‡i ivR¯^ Av`v‡qi Rb¨ m‡ev”P© WvKKvix‡K cuvP erm‡ii Rb¨ f~wg wbjv‡g e‡›`ve¯Í Kivi e¨e¯’v K‡ib| cieZx©‡Z 1790 mv‡j jW© KY©Iqvwjm me©cÖ\_g GB Dcgnv‡`‡k Decennial Settlement Regulation, 1790 Gi AvIZvq `k mvjv e‡›`ve¯Í e¨e¯’v cÖeZ©b K‡ib | KY©Iqvwj‡mi †NvlYvbymv‡i G‡`‡ki Rwg`viMY‡K `k ermi Kv‡ji Rb¨ wbw`©ó LvRbvi wfwË‡Z f~wgi ¯^Z¡ `v‡bi e¨e¯’v Kiv nq| Ge¨e¯’vi ciI evsjvi cÖvq GK-Z…Zxqvsk De©i-f~wg Abvev`x I R½jvKxY© †\_‡K hvq|

AZtci jW© KY©Iqvwjk Bsj¨v‡Ûi b¨vq evsjv‡`‡kI GKwU K…wl wecøe Ges mgv‡Ri me©‡ÿ‡Î GK ˆecøweK cwieZ©b mva‡bi D‡Ï‡k¨ `kmvjv e‡›`ve‡¯Íi cwie‡Z© wbw`©ó kZv©ejxi wfwË‡Z 1793 mv‡j Rwg`viMY‡K ¯’vqx ¯^Z¡ cÖ`v‡bi gvb‡m wPi¯’vqx e‡›`ve¯Í e¨e¯’v cÖeZ©b K‡ib|

1793 mv‡ji wPi¯’vqx e‡›`ve‡¯Íi e¨e¯’v wQj e„wUk kvmbvg‡ji me‡P‡q ¸iæZ¡c~Y© I Zvrch©c~Y© Aa¨vq| GK chv©‡q cÖRv‡`i Dci wPi¯’vqx e‡›`ve¯Í cÖvß Rwg`viM‡Yi AZ¨vPvi eûjvs‡k e„w× cvIqvq cÖRv mvaviY LvRbv cÖ`vb Ki‡Z wM‡q µgkt me©mvšÍ n‡Z \_v‡Kb| GB Ae¯’vi ‡cÖwÿ‡Z e„wUk miKvi 1885 mv‡j e½xq cÖRv¯^Z¡ AvBb (Bengal Tenancy Act-1885) cvk K‡i| G AvBb cÖeZ©‡bi d‡j cÖRv‡`i AwaKvi eûjvs‡kB myiwÿZ I my`„p nq|

Gici cvwK¯Ívb Avg‡j cÖYxZ nq Rwg`vix AwaMÖnY I cÖRv¯^Z¡ AvBb, 1950 (The State Acquisition and Tenancy Act, 1950) | GB AvB‡bi d‡j Rwg`vix cÖ\_v wPiZ‡i D‡”Q` nq|

**K¨vWv÷ªvj Rwic(Cadastral Survey)**t

K¨vWv÷ªvj Rwic - K¨vWv÷ªvj divmx kã n‡Z DrcwË n‡q‡Q e‡j g‡b Kiv nq| hvi A\_© n‡jv Rbmvavi‡Yi f‚-m¤úwË m¤úwK©Z †iwR÷ªvi (cvewjK †iwR÷ªvi) hv‡Z e¨w³ mvavi‡Yi RgvRwgi weeiY wjwce× \_v‡K| Avgv‡`i †`‡k K¨vWv÷ªvj Rwic‡KB **cÖ\_g** f~wg Rwic‡K eySvq Ges f~wg †iKWx©q KvMRc‡Îi g~j wfwË g‡b Kiv nq| ‡e½j †Ub¨vwÝ G¨v±-1885 Abyhvqx wmGm Rwic 1890 mv‡j ïiæ n‡q 1940 mv‡j †kl nq| GB LwZqvbwU Dci bx‡P j¤^v Dfq c„ôvq †jLv \_v‡K| G‡Z †ZŠwR bs \_v‡K| wnm¨v¸wj e„wUk c×wZ‡Z \_v‡K ( ‡ZŠwR- e„wUk miKv‡ii f~wg e¨e¯’vcbvq Rwg`vi‡`i wnmve b¤^i| GwU cÖRv‡`i †nvwìs b¤^‡ii Abyiæc)|

**S. A.(State Acquisition) ivóªxq AwaMÖnY** t

1950 mv‡j c~e© cvwK¯Ívb AvBb cwil` d¬vDW Kwgk‡bi cÖ¯Íve MÖnY c~e©K ÒRwg`vix AwaMÖnY I cÖRv¯^Z¡ AvBbÓ cvm Kiv nq| Rwg`vix cÖ\_v evwZj Kivi ci Rwgi `LjKvi cÖRv (ivqZ) †K miKv‡ii Aax‡b f~wgi gvwjKvbvi ¯^xK…wZ cÖ`vbc~e©K f‚wg e¨e¯’vcbv‡K mivmwi miKv‡ii ZË¡veav‡b †bqv nq| ga¨¯^Z¡‡fvMx Rwg`vix cÖ\_v evwZj Kiv nq | Rwg`vix cÖ\_v evwZj Kivi ci Rwg`vi‡`i ÿwZ c~i‡Yi Rb¨ ZvwjKv cÖ¯‘‡Zi Rb¨ Riæix wfwË‡Z Rwic Kivi cÖ‡qvRbxqZv †`Lv †`q| G Kvi‡Y 1956 mvj n‡Z 1962 mv‡ji g‡a¨ (7 eQ‡ii) mswÿß Rwic KvR cwiPvjbv Kiv nq| G Rwic S. A.(Gm. G) Rwic bv‡g cwiwPZ Ges G Rwi‡ci gva¨‡g †h LwZqvb cÖYqb Kiv nq Zv me©mvavi‡Y¨ S.A Record or S.A Khatian or M.R.R (Modified Rent Roll) or PRR (Provisional Rent Roll) bv‡g cwiwPZ|

GB LwZqvbwU Wv‡b ev‡g j¤^v, nv‡Z wjLv Ges wnm¨v¸wj \_v‡K e„wUk c×wZ‡Z| Gm. G. Rwi‡ci gvwjKvbv t

1) miKvix m¤úwË (ivóªxq m¤úwË)

2) mvaviY cÖRvi m¤úwË

Gm G †iK‡W© cieZx©Kv‡j cÖPyi fyj ÎæwU I gvivZ¥K Awbqg aiv c‡o| Z‡e Gm G Rwi‡ci gva¨‡g Rwg`vix ZvjyK`vix cÖf„wZ ga¨¯^‡Z¡I Aejywß N‡U Ges ivóª I ivR¯^ cÖ`vbKvix RbM‡Yi g‡a¨ mivmwi m¤úK© ¯’vwcZ nq|

**R. S. ( Revisional Survey or Revisional Settlement) Rwic** t

C S Rwic 1890 mv‡j ïiæ n‡q 1940 mv‡j †kl nq| Gm G Rwi†cI †ek mgq hvq| GgZve¯’vq `xN© 50/60 eQi mg‡qi e¨eav‡b ‡iK‡Wi© KvMRc‡Îi mv‡\_ f~wg gvwjKvbv, e¨envi, AvKvi, AvK…wZ Ges ivR‡¯^i ev¯Íe Ae¯’vi m‡½ ˆemv`„k¨ m„wó nh| A\_©vr f~wgi ev¯Íe Ae¯’vi mv‡\_ †iKWx©q KvMRc‡Îi †ekwKQz Mowgj jÿ¨ Kiv hvq| hvi d‡j RSev ms‡kvabx Rwi‡ci cÖ‡qvRbxqZv †`Lv †`q| cieZx©‡Z †`kfvM Ges 1965 Gi cvK fviZ hy‡×i †cÖwÿ‡Z gvby‡li e¨cK ¯’vbvšÍi N‡U d‡j R S Rwi‡ci e¨wß m¤úªmvwiZ nq| g~jZ RS Rwi‡ci †Kvb mvj †bB †hLv‡bB cÖ‡qvRb †mLv‡bB Avi. Gm. Rwic n‡Z cv‡i| Avi. Gm. Rwi‡ci LwZqvb Avi. Gm. LwZqvb bv‡g cwiwPZ| 1972 mv‡j G¸‡jv PzovšÍ Kiv nq e‡j G‡K 72 Gi LwZqvbI ejv nq| GB LwZqvbwU Dc‡i bx‡P j¤^v \_v‡K| G LwZqv‡b wnm¨v¸wj e„wUk c×wZ‡Z D‡jøL \_v‡K |

**F‡Yi wecix‡Z cÖ¯ÍvweZ eÜKx m¤úwËi gvwjKvbv wbwðZKi‡Y we‡eP¨ welqvw`t**

|  |  |
| --- | --- |
|  | Av‡e`bK…Z F‡Yi wecix‡Z cÖ¯ÍvweZ RvgvbZx m¤úwËi g~j `wjjcÎvw` MÖnY Ki‡Z n‡e| |
|  | `iLv¯ÍKvixi gvwjKvbvaxb †gvU Rwg miKvi KZ©„K wba©vwiZ m‡e©v”P wmwjs Gi g‡a¨ \_vK‡Z n‡e| |
|  | RvgvbZ wnmv‡e cÖ`Ë m¤úwË e¨vs‡Ki AbyK~‡j ˆeafv‡e eÜK †`evi GLwZqvi \_vK‡Z n‡e| |
|  | ‰eafv‡e n¯ÍvšÍ‡i †Kvbiæc evav wecwË \_vK‡j D³ m¤úwË RvgvbZ wnmv‡e MÖnY‡hvM¨ n‡e bv| |
|  | DËivwaKvi m~‡Î cÖvß m¤úwËi ˆea gvwjKvbv ¯^Ë¡ n¯ÍvšÍ‡ii AwaKvi wbwðZ n‡Z n‡e| |
|  | AcÖvß eq¯‹ ev bvevj‡Ki m¤úwË eÜK wnmv‡e MÖnY Kiv hv‡e bv| |
|  | ‡hŠ\_ gvwjKvbvaxb m¤úwË eÜK MÖn‡Yi †ÿ‡Î cÖPwjZ wewa weavb cwicvjb Ki‡Z n‡e| |

**gvwjKvbv ¯^Ë¡ wba©vi‡Yi †ÿ‡Î mswkøó `wjj `¯Ív‡eR** t

|  |  |  |
| --- | --- | --- |
|  | | GmG †iKW© Ges AviGm †iK‡W©i wfwË‡Z gvwjKvbv AwR©Z n‡j eÜK`vZvi Askx`vwiZ¡ m¤ú‡K© wbwðZ n‡Z n‡e| †mB mv‡\_ nvjmb ch©šÍ LvRbvi `vwLjv wb‡Z n‡e| |
|  | | DËivwaKvi m~‡Î cÖvß Rwgi †ÿ‡Î Iqvwikvb mvwU©wd‡KU hvPvB K‡i †`L‡Z n‡e Ges IqvwikM‡Yi g‡a¨ †iwRóvW© e›Ubbvgv `wjj, cÖ¯ÍvweZ LwZqvb, wWwmAvi Ges nvjmb ch©šÍ LvRbvi `vwLjv wb‡Z n‡e| |
|  | | µqm~‡Î cÖvß Rwgi †ÿ‡Î g~j `wjj/`wj‡ji mvwU©dvBW Kwc (cÖ‡hvR¨ †ÿ‡Î), cÖ¯ÍvweZ LwZqvb, wWwmAvi, nvjmb ch©šÍ LvRbvi `vwLjv MÖnY Ki‡Z n‡e| |
|  | | AcÖvß eq¯‹ e¨w³i ˆea AwffveK (RR ‡KvU© KZ©„K wbhy³) Rwg n¯ÍvšÍi Ki‡j †m‡ÿ‡Î Av`vj‡Zi Av‡`‡ki Kwc hvPvB K‡i †`L‡Z n‡e| |
|  | GmG Ges AviGm †iKW©f~³ cÖRv †\_‡K ïiæ K‡i FY Av‡e`bKvix/eÜK`vZv ch©šÍ Rwg GKvwaKevi n¯ÍvšÍwiZ n‡j mKj fvqv `wjj Ges mswkøó Ab¨vb¨ KvMRcÎvw`i (cÖ¯ÍvweZ LwZqvb, wWwmAvi, LvRbvi `vwLjv BZ¨vw`) g~j Kwc hvPvB K‡i bw\_f~³ Ki‡Z n‡e| | |
|  | Znwmj Awd‡mi mswkøó †iKW©cÎvw` (†iwRóvi-2) hvPvB K‡i †`L‡Z n‡e Ges m‡iRwg‡b Z`šÍ K‡i eÜK`vZvi gvwjKvbv I `Ljx ¯^Ë¡ wel‡q wbwðZ n‡Z n‡e| | |
|  | cÖ¯ÍvweZ eÜKx m¤úwË FY Av‡e`bKvixi GK”QÎ `L‡j bv \_vK‡j Zv eÜK wnmv‡e MÖnY‡hvM¨ n‡e bv| | |

**RvgvbZx m¤úwËi gvwjKvbv wel‡q AvBb Dc‡`óvi gZvgZ MÖnY**t

RvgvbZx m¤úwËi ¯^Ë¡ wba©viY Ges Dnv eÜK MÖnY Kivi mvwe©K ÿgZv kvLv e¨e¯’vc‡Ki Dci b¨¯Í Kiv n‡q‡Q| wZwb AvBbm¤§Zfv‡e †Kvb m¤úwË eÜK MÖnY ev evwZj Ki‡Z cv‡ib| Z‡e gvwjKvbv ¯^Ë¡ wba©vi‡Y †Kvbiƒc RwUjZv †`Lv w`‡j kvLv e¨e¯’vcK c¨v‡bj G¨vW‡fv‡KU/AvBb Dc‡`óvi gZvgZ MÖnY Ki‡eb| RvgvbZx m¤úwËi ˆeaZv Ges MÖnY‡hvM¨Zv wel‡q m¤ú~Y©fv‡e wbwðZ nevi ci kvLv e¨e¯’vcK g~j¨vqb cÖwZ‡e`b ¯^vÿi Ki‡eb| eÜK MÖn‡Yi ci gvwjKvbv ¯^Ë¡ wel‡q †Kvb ÎæwU wePz¨wZ aiv co‡j Ges e¨vsK ÿwZi m¤§yLxb n‡j g~j¨vqbKvix Ges kvLv e¨e¯’vcK `vqx n‡eb|

**RvgvbZ wn‡m‡e `jvb‡KvVv**t

`vjvb‡KvVv RvgvbZ wnmv‡e eÜK MÖn‡Yi †ÿ‡Î feb Awaf~³ Rwgi gvwjKvbv wbwðZ nevi ci wb¤œiƒc KvMRcÎvw` cixÿv Ki‡Z n‡e t

|  |  |
| --- | --- |
|  | ‡cŠi KZ©„cÿ/¯’vbxq KZ©„cÿ KZ©„K Aby‡gvw`Z b·v| |
|  | cÖ‡KŠkjx KZ©„K cÖ¯‘ZK…Z cÖv°wjZ e¨‡qi mb`cÎ hv e¨vs‡Ki cÖ‡KŠkjx KZ©„K cÖwZ ¯^vÿwiZ n‡Z n‡e| |
|  | ‡cŠi Ki cwi‡kv‡ai iwk`/mb`cÎ| |
|  | feb wbg©v‡Yi eQi Ges wbg©v‡Yi aiY welqK Z\_¨vw`| |
|  | feb GjvKvaxb kn‡ii gvóvi cø¨vb| |
|  | `vqgyw³ Zjøvkx wi‡cvU©| |
|  | wØZxq eÜK MÖn‡Yi †ÿ‡Î mswkøó e¨vsK/Avw\_©K cÖwZôv‡bi AbygwZcÎ| Z‡e ¯^vfvweKfv‡e e¨vs‡Ki wbKU †Kvb `vjvb‡KvVv wØZxq eÜK wn‡m‡e MÖnY‡hvM¨ bq| |

RvgvbZ wn‡m‡e AMÖnY‡hvM¨ `vjvb‡KvVv t

|  |  |
| --- | --- |
|  | ‡cŠi GjvKv ewnf©~Z ev MÖvgxY GjvKvq Aew¯’Z `vjvb‡KvVv| |
|  | cÖvPxb RivRxY© `vjvb‡KvVv| |
|  | miKvi KZ©„K cwiZ¨³ †NvwlZ `vjvb‡KvVv| |
|  | KuvPv `vjvb‡KvVv| |
|  | A¯’vqx wU‡bi evox| |

**e¨wZµgt**

|  |  |
| --- | --- |
|  | Dc‡Rjv m`‡i Aew¯’Z `vjbv‡KvVv eÜK †bqv hv‡e| |
|  | \_vbv m`‡ii 3 gvBj e¨vmv‡a©i g‡a¨ Aew¯’Z `vjvb‡KvVv eÜK †bqv hv‡e| |
|  | ¸iæZ¡c~Y© nvU evRv‡ii 1 gvBj e¨vmv‡a©i g‡a¨ Aew¯’Z `vjvb‡KvVv eÜK MÖnY‡hvM¨| |

**RvgvbZ wnmv‡e AMÖnY‡hvM¨ Rwg-Rgv t**

|  |  |
| --- | --- |
|  | miKvix Lvm Rwg| |
|  | miKvi wba©vwiZ m‡e©v”P wmwjs ewnf©~Z Rwg (K…wl Rwg 60 weNvi D‡a©)| |
|  | ‡Ljvi gvV, k¥kvb NvU, Kei¯’vb wn‡m‡e †iKW©K…Z Rwg| |
|  | b`x M‡f© †R‡M DVv Pi| |
|  | b`x fv½b KewjZ Rwg Rgv| |
|  | `Ljx ¯^Ë¡ weZwK©Z Ges †gvKÏgvf~³ Rwg Rgv| |
|  | kni Dbœqb cwiKíbvf~³ Rwg Rgv| |
|  | `wjj `¯Ív‡e‡R D‡jøL \_vK‡jI b`xM‡f© wejxb nIqv Rwg Rgv| |
|  | ûKzg `L‡ji AvIZvf~³ Rwg Rgv| |

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