

gkfn ; /sf/  
 j fl0fHo tyf cfklt{dGqfno  
 j fl0fHo lj efu  
**-j fl0fHo lj efu / lhNnf l:yt j fl0fHo sf0fhoaf6 @)^ sflt\$ dlxgdf  
 cgludg ; Dj Gwl sfo\$]kult lj j /0f\_**

- != **j fl0fHo lj efun]sf7df8f]pkIosfdf u/\$]ahf/ cgludg lj j /0fx?**  
 !=! **cgludg ul/Psf]k6s / Joj ; fo ; Wof**  
 j fl0fHo lj efusf] ; 0fhstj df vl6Psf]ahf/ cgludg 6fhln]sf7df8f} nlnk'/  
 eQmk'/df !@ k6s %^ j 6f Joj ; folsf]cgludg u/\$].
- !=@ **cgludg ul/Psf]j:t' ; ]fx?**  
 vfBfg, ld7f0{df; h6o kbfy{/ c6o
- !#=# **cgludg ul/Psf lfx?**  
 a4gu/, aa/dxn, c; g, hdn, rfj xln, dxfEfn, uf]L3f6, sf6Zj /, eQmk', l7dl,  
 dxf/fhu~h, wDaf/fxl, kfglkfy/L, nfhDkf6, G0/f\$, Itgsq] nugv]h, sdf/lkf6l .
- !=\$= **cgludgsf]l; nl; nfdf ul/Psf]sfo{tyf lbPsf lgbZgx?**  
 !=\$=! lj leGg pkef]o cIofjZos pkef]o j:tX?sf] cfklt{ Joj :yf, lj t/0f  
 Joj :yf, t]h kl/lf0f, u0f:t/kl/lf0f, :6s Joj :yf, dNo Joj :yf nufotsf  
 lj leGg s/fx?sf] cgludg u/L Pq lgod adf]hd pkef]0mx?nf0{ lxt  
 k%ofpg ugk]s/fx? ; Dem0{cfj Zostfg' f/ lj leGg lgbZgx? lb0Psf].  
 !=\$=@ ; f0gj f\$g/fv\$ f Joj ; folx?nf0{oyfzL3| ; f0gj f\$g/fVg lgbZg lb0Psf].  
 !=\$# Joj ; folx?nf0{ PAN/VAT df btff{u/L sf/f] f/ ; #fng ug{lgbZg  
 lb0Psf].  
 !=\$-\$ dNo; Fl g/fVg] lj leGg Joj ; folx?nf0{ t?Gt dNo; Fl /fVg / dNo; Fl  
 cBij lws gug]Joj zfolx?nf0{t?Gt cBij lws ug{lgbZg lb0Psf].  
 !=\$-% dNo; Fl ; \$ng sfo{u/\$].
- !-% **cgludgsf]l; nl; nfdf ul/Psf sf/jfxlsf]lj j /0f**

dlxgf	:yfg	sf/j fxlsf]lj j /0f
sflt\$	a4gu/	uf]d hg/n :6f]df Dofb ; lsPsf]/ n]ndf pln]y xgkq\$yf pln]y ePsf] gkf0Psf]h]!% k\$]/sf !@( yfg ; fdfg gi6 ul/Psf]. & lbgleq gktt]h kdf0fkq ; d] ln0 j fl0fHo lj efunf0{hfgsf/l u/fpg lgbZg lb0Psf].
-cgludg ; Wof- %^ _		; he :6f]df Dofb ; lsPsf]/ n]n gePsf !) k\$]/sf %! yfg ; fdfg gi6 ul/Psf]. dNo; Fl Pj +; f0gaf\$g{# lbgleq /fVg / & lbgleq gktt]h kdf0f / kfg btff{u/f0 ; f]sf]k]tlnkl ; lxt afl0fHo lj efudf pkl:yt xg lgbZg lb0Psf].
		kfNkfnl :6f]df # lbgleq dNo; Fl Pj +; f0gaf\$g{/fVg lgbZg lb0Psf]. & lbgleq kfg btff{/L kfg ; lxtsf]lan agfpg lgbZg lb0Psf]. !) hf/ kfgl s]l klg pln]y gePsf]h]gi6 ul/Psf]. ^ ( yfg l; lSsd d; nf / ( yfg la:s6 ; d] Dofb ; lsPsf]h]gi6 ul/Psf].
	aa/dxn	nldl :6f] elgPsf]btff{gePsf]df & lbgleq Joj ; fo btff{gktt]h]sf]kdf0f lng lgbZg lb0Psf]. Dofb ; lsPsf n]n gePsf / ; 8]un\$ % j 6f kfgl hf/





gkfn ; /sf/  
j fl0fHo tyf cfklt{dGqfno  
j fl0fHo lj efu

-j fl0fHo lj efu / lhMnf l:yt j fl0fHo sf0fhoaf6 @)^^ d;H/ dlxgdf  
; DkGg ePsf]cgludg ; DjGwl sfo\$]kpllt lj j /0f\_

!= j fl0fHo lj efun]sf7df8f]pkIosdf u/\$]ahf/ cgludg lj j /0fx?

!-= cgludg ul/Psf]k6s / Joj ; fo ; Wof  
j fl0fHo lj efusf] ; e]hstj df vl6Psf]ahf/ cgludg 6fhln]sf7df8f} nlnk'/  
eQmk'/df !# k6s ^@ j 6f Joj ; folsf]cgludg u/\$].

!=@ cgludg ul/Psf]j:t' ; ]fx?  
vfBfg, ld7f0{df; hGo kbfy{/ cGo

!=# cgludg ul/Psf lfx?  
a4gu/, aa/dxn, c; g, hdn, rfj xln, dxfsfn, uf;l3f6, sf6zj /, eQmk', l7dl,  
dx/fhu~h, wDaf/fxl, kfglkfy/L, nfhDk6, Go/f\$, Itgsq] nugv]h, sdf/lkf6l .

!=\$ cgludgsf]l; nl; nfdf ul/Psf]sfo{tyf lbPsf lgbzgx?

!=\$= lj leGg pkef]o ctofz os pkef]o j :tx?sf] cfklt{ Joj :yf, lj t/0f  
Joj :yf, t]h kl/lf0f, u0f: t/kl/lf0f, :6s Joj :yf, dNo Joj :yf nufotsf  
lj leGg s/fx?sf] cgludg u/L Pq lgod adf]hd pkef]mfx?nf0{ lxt  
k'ofpg ugk]s/fx? ; Dem0{cfj Zostfg; f/ lj leGg lgbzgx? lb0Psf].

!=\$@ ; f0gj f\$g/fv\$ f Joj ; folx?nf0{oyfzL3| ; f0gj f\${/fVg lgbzgx lb0Psf].

!=\$# Joj ; folx?nf0{ PAN/VAT df bt{u/L sf/f] f/ ; #fng ug{ lgbzgx  
lb0Psf].

!=\$\$ dNo; Fl g/fVg] lj leGg Joj ; folx?nf0{ t?Gt dNo; Fl /fVg / dNo; Fl  
cBj lws gug] Joj zfolx?nf0{ t?Gt cBj lws ug{ lgbzgx lb0Psf].

!=\$% dNo; Fl ; \$ng sfo{u/\$]. -; \$ng ; Wof -#\_

!=% cgludgsf]l; nl; nfdf ul/Psf sf/jfxlsf]lj j /0f

- lj i0fdtl uofF ; knfo; df n;n gePsf] % hf/ kfgl gi6 ul/Psf]. ykf ls/fg  
:6f] df ehf (, vfg] k (, lh/fsf]whf]!, wlgofF! kfs\$ l; naGbl ul/Psf].
- l; v8f :6f] df !) s]hl-sf]t/fhdf s]knot b]vPsf]h]hkmt u/L lq]lo u0f:t/  
tyf gkft]h sf0fho, afnfhdf k7fPsf].
- k]knh 6\$; df pTkfbg ldlt gePsf]!# hf/ kfgl gi6 ul/Psf].
- /fh]b|; /]b|:6f] df @ kfs\$ ehlof / !& kfs\$ ; hl gi6 ul/Psf].
- klkf-hnl d; nf pBf]un]cvfB a:t' ld; f0{d; nf pTkfbg ug[u/\$]kf0Psf]h]; j]  
pBf]udf l; naGbl ul/Psf].

!^ uf]l ; #fng tyf k'f/ k'f/

!& pkef]m lzlf

pkef]m lzlf @ j 6f lj Bfnodf ; ~rfng u/\$].

**!&! ljeuaf6 lhNnf cgludg**

; Wof -!

efu/yl :6f] {kfy/fdf lrk; &, cfy/ #, ls; ld; @, sfh'@, clhgf]df6f]!, Nj fa  
 !, bfn lrgl cn]l @, cfn' lrk; % kfs6df ptkfbg ldlt pNny gePsfh]  
 sAhfdf ln0{lg/Llf0f clws[sf]sfoffo kfy/fdf k7fPsf].

!<\* kqklqsdf krf/ k| f/

!< lhNnf cgludg j fl0ffo sfoffo

lhNnfsf] gfd	cgludg	dNo; rL ; \$ng	gd6f ; \$ng	pkef0mf lzlff	krf/k  f/	uf]7L ; ~rfng
lj /f6gu/	^	!!	!	!@	@	)
lj /u~h	)	#	)	)	)	)
e]xj f	@	&	%	&	!	)
gkfnu~h	^	@	)	)	#	)
wgu9L	#	#	)	(	!(	)

**!<) c6o lhNnfsf lg/Llf0f clws[?af6 kkt hfgsf/L**

lhNnf	cgludg ; Wof	dNo; rL	c6o
ef]hk/	\$	)	
emkf	)	@	
bf <sup>a</sup>	)	)	
alb6f	!	!	
hfh/sf6	!	)	
/f]kf	@	)	
du'	!	)	
d':tf <sup>a</sup>	)	!	

gkfn ; /sf/  
j fl0fHo tyf cfklt{dGqfno  
j fl0fHo lj efu

-j fl0fHo lj efu / lhNnf l:yt j fl0fHo sfohf0af6 @)^ kff dlxgdf  
; DkGg ePsf]cgludg ; DjGwl sfo\$]kult ljj /Of\_

!= j fl0fHo lj efu]sf7df8f]pklosdf u/\$]ahf/ cgludg ljj /Ofx?

!-= cgludg ul/Psf]k6s / Joj ; fo ; Wof  
j fl0fHo lj efusf] ; e]hsTjdf vl6Psf] ahf/ cgludg 6f]ln] sf7df8f} /  
nlntk/df !! k6s %! j 6f Joj ; folsf]cgludg u/\$].

!=@ cgludg ul/Psf]j :t' ; ]fx?  
vfBfg, ld7f0{df; h6o kbfy{/ c6o

!=# cgludg ul/Psf lfx?  
zvdh, a4gu/, a; Gwf/f, ldqkfs{ eTs\$]kh, snldf6L, aNv' afnfh', d]lb]L,  
afg]j /, nugv]h, kpfukf]y/L, uOf]zdlG/ gof]ahf/, e]h]axfn, lazfnгу/ .

!=\$= cgludgsf]l; nl; nfdf ul/Psf]sfo{tyf lbPsf lgb]gx?  
!=\$! lj leGg pkef]o ctofj Zos pkef]o j :tx?sf] cfklt{ Joj :yf, lj t/Of  
Joj :yf, t]h kl/lfOf, uOf :t/kl/lfOf, :6s Joj :yf, dNo Joj :yf nufotsf  
lj leGg s/fx?sf] cgludg u/L Pj lgod adf]hd pkef]mfx?nf0{ lxt  
k'ofpg ug]k]s/fx? ; Demf0{cfj Zostfg; f/ lj leGg lgb]gx? lbOPsf].

!=\$@ ; f0gj f\$]g/fv\$]f Joj ; folx?nf0{oyfzL3|; f0gj f\$]g/fvG lgb]gx lbOPsf].

!=\$# Joj ; folx?nf0{ PAN/VAT df bt{u/L sf/f] f/ ; #fng ug{lgb]gx  
lbOPsf].

!=\$\$ dNo; Fl g/fvG] lj leGg Joj ; folx?nf0{t?Gt dNo; Fl /fVg / dNo; Fl  
cBfj lws gug]Joj zfolx?nf0{t?Gt cBfj lws ug{lgb]gx lbOPsf].

!=\$% dNo; Fl ; \$ng sfo{u/\$]. -; \$ng ; Wof -\$\_

!=% cgludgsf]l; nl; nfdf ul/Psf sf/jfxlsf]ljj /Of

- gof]ahf/ sf kwfg :6f] Qf \$@ af]f / l; hg 0G6/k]0h]h afnfhd]f @)) af]f lrgl  
/f\$]f /flvPsf] / gof]ahf/sf]l/of] :6f] af6 \* af]f lrgl sAhfdf ln0{j fl0fHo  
lj efudf NofOPsf].

!^ uf]7L ; #fng tyf k]f/ k] f/  
uf]7L ! k6s ePsf]

!& pkef]m lzlf  
pkef]m lzlf @ j 6f lj Bfnodf ; ~rfng u/\$].

!&= lj efuaf6 lhNnf cgludg  
@ j 6f lhNnfd]f ePsf]-kfnkf / ?kGb]L\_

!\* kqklqsdf k]f/ k] f/

\$ k6s

### !-( lhNnf cgludg j flOfHo sfoffo

- j flOfHo sfoffo al/u-haf6 dNo; rL ; sng # k6s ePsf].
- j flOfHo sfoffo gkfnu-haf6 dNo; rL ; sng \$ k6s ePsf].
- j flOfHo sfoffo e}xjf af6 % k6sdf ^ j 6f knd\$]cgludg u/\$f]; fy}!) j 6f lj Bfnodf pkefQnf lzLff ; ~rfng u/\$f] & j 6f gdgf lnPsf] Pj +!^^ kf]6/ kDKn0 lj t/Of u/\$f].

### !-) cGo lhNnfsf lg/Llfof clws [x?af6 k]kt hfgsf/L

- lhNnf k]zf; g sfoffo tgx]f6 @ k6sdf ( j 6f k; n lg/Llfof ul/Psf]/ dNo; rL ! k6s ; sng ul/Psf].
- cGo :yfgaf6 k]lt c]pg]qnd hf/L /x\$].
- 3/} tyf ; fgf pBfu sfoffo enkfaf6 @ k6s ahf/ cgludg u/\$f] Pj @ k6s dNo; rL ; sng u/\$f].
- 3/} sfoffo dx]Q/laf6 pkefQnf r]gf ; DaGwl kDKn0 lj t/Of u/\$f].