



gmk ialtWU Am hō ialkittWhifā nikitctWhifda SiatTK gmirk cTrPis ka il nmkidō (S)  
Dna Dīrct fā Irctis inim mrf nix kil Pa hō nLāSih SknWib Wbirj it  
.wanW nLāSih Sialrctis inim a hif Smirk inhirf mrf a iadh nzirctis Dnia

Dna Dīrct fā Irctis inim nutg hō ialkittWhif WāSih Mrf nix kil Pa (n)  
nadh nis ts ir nirm Dna nCd krga zlix if fā Irctis inim ,ialh nzirctis Dnia  
nCd krga ,zlix if fā Irctis inim iagfret ghivd hid Wbil auttWU Am Wnrib  
ialkittWhifā nzirctis Dnia Dna Dīrct fā Irctis inim ialh nis ts ir nirm Dna  
.wanWāDnk ikyb nSika SmnidTK hifSmirkaivtōnia

Smk nSika Smnid TK Inhkld TK nzirctis Dnia Dna Dīrct fā Irctis inim (r)  
hifSmirik nil In nil ts a ias ajinh ad Bā Wknil In TK iagdengkitctWhif nwh  
.vSkittWhif WāDnk

Dk mna WāDnk nzirctis Dnia Dna Dīrct fā Irctis inim Smirik nil In TK (b)  
aitgia Itm mna niaret gkitctWhif WāSih aga nthSid erwSinwnim gTtd yr  
TK SkittWhifā SkitWhif ididA gTK nūts in ggā WāSih nikitctWhif WāSih  
minritia erwSkihif ididA gkitctWhifLāSihgā Invērklb TK nutgim .wanvērklb  
.vSkitWhif es if iLāSih galtm mna

Invērklb TK mndim erwSkiyh ididA gkit ctWhifnwh SmkinSika Smnid TK (L)  
erwSinwnim gTtd yr Dk mna WāDnk nzirctis Dnia Dna Dīrct fā Irctis inim  
.wanvSkitWhif ididA gTK nūts in ggā WāSih nikitctWhifWāSih aga nth Sid

Irctis inim Invērklb TK SkittWhifā mnaetWhifmna Inwh SmkinSika Smnid TK (k)  
.wanmkaed aaltD yr WāDnk nzirctis Dnia Dna Dīrct fā

W iaif WSiā 25% gTtd yr hō mknid SiatTK gniit hid ngvidm Invērklb TK (a)  
.wanmkaed Sialrctis Dnia Dna Dīrct fā Irctis inim Whifāē

niit hid in .wanvērklb SkitWhifā aaltTK gniit hid mkaed W iaif WSiāTtd yr (v)  
25% SkitWhifā iagmirklb TK minifSk cTrPis ka nirk gmirvnh es m nit  
cTrPis ka niit hid in iagfret ghivd es mnh .wanvēdSkritia erwSkitWhifnha  
Ttd yr nirk SiatTK Wd is nk nutg im .wanWd is nk TK minifSkin  
.wanbil in Wbōnia W iaifā es vinnvialfkaed

nirkld is nis ial cTrPis ka .4

Smirk cTrPis ka is m gurwnef Vrk irlyait Smdh mix ix nil nnkDb (h)  
.vnnzlrctis Dnia Dna Dirct fa lrctis inim InVhklb is nis ial

InWnda Sis nis ial nirk cTrPis ka aitctwlb ghm Vrk irlyait nil nnkDb (S)  
Ida Sis nis ial cTrPis ka Vhklb nzlrctis Dnia Dna Dirct fa lrctis inim  
nkrwv m gl nnkDb ,ialhyil gmknbil Vrk SkitVhfa kalthrf m .vnnmrf  
idat WiafSkld nis rbs ir nirm Dna nCd kinga ,zlrnix if fa lrctis inim nirk  
.vanWnLlsh

ngvsv il Vllsh mrf Skmhif utVhl Am Wnrb Smdh is nis ial cTrPis ka (n)  
cTrPis ka SkitVhfa nzlrctis Dnia Dna Dirct fa lrctis inim iagfret ghvud d  
.vanVhklb is nis ial

nSid g (nirkld Vrk) Walth inwrit gdiAWig m ,InVhklb is nis ial cTrPis ka (r)  
W 25% gVrk ,WiafKard Smdh Vrk .vSkididA Kard ITd yfr hgnkard Skial ik  
Smirk cTrPis ka 75% gVrk InVhklb is nis ial cTrPis ka Syb  
evaighif

Til k ghm Vrk irlyaitnirk cTrPis ka .5

InW mnnth is m gurwnef Vrk irlyait Smdh mix is nhim gl nnk Db (h)  
.vaigaalTil k Vrk d lbiq nutd th fa lrctis inim

Dirct fa lrctis inim ,InWlb iagaetgmmA nutd th fa lrctis inim iagmirk kC Til k (S)  
naPirly aitctwlb Vrk irlyait nhim ialhim ,WiafSk nW Ala nzlrctis Dnia Dna  
Dna Dirct fa lrctis inim idAWqim ) .vSidAWiq hto Vhrik cTrPis ka Sia mainly  
ctwlb utVhit Vhkirlyait nirk cTrPis ka is vmmn (.vanVhnh nbil nzlrctis Dnia  
lrctis inim InVhng ad idb gaihj mning SIdgnim gmirk kC Til k ngilug Vkit  
nkinyil nutd th fa lrctis inim il s fuit gkited idb mng nutgim).vnnutd th fa  
(.vanVhnh nbil

mna cta nvrkirlyait is m Vhkirlyait Smdh mix is nhim gl nnkDb (n)  
nirkris ihvid .vanWnirk ctikais m nirkirlyait iagaenwnefLgnir

Enkrib jaitahifih antDDeTis gkitaiaq Enk tRPis ka ialhvnef WiafLaeDnk  
.vanWnirk ctikais in Smdth gja Lgnir ena bil nikit tTkrth grib Sikitctwlb

dahris ialtg lvdidah nirk nkirvs in .6

75 ngiSf nind irb gjaalf Inkaiah Invd idah nirk nkirvs in gll nnkDb (h)  
nkirvs in iagudahris idlBitqja Inhiagrib d m 75 ngiSf nindirb .vagrta  
.vkenk lhm kmrik

.vnnngiaiaf ,ialhngialua inl Invenk nkirvs in gll nnkDb (S)

iagmla inl .vanWn ngSk nkirvs in nriak ewSil m 5 ialCaifidnk il Wiaa (n)  
ngians iv Sitg InWnriak Sibls ihWkaix Sml bllb Smkiriak d m is if lCaifidk  
.vanWnd amkl this is all Smlanl ngialb ctgnnh iaw iaYa ,ialSmla inl

iagriak iniaa a min ibit kyib nirk nkirvs in iaganiaa lhk nkirvs in gSid (r)  
amkina Smkirvs in gSid ,lhk nihhibitnirk nkirvs in niniaaa itwn  
.vanWn ngSk nkirvs in gll nnkDb SitgInbil

nirk nkirvs in ialhdhdah ialhrik lrTis jir inhifidnua nirk nkirvs in .7

InEaef nirk nkirvs in nSid gjaclab Wiafibil nirk nkirvs in gll nnk Db (h)  
nkmyil nirem Dna nCd kirga zlx if dfa lrTis inim idnua lhkides ig nirk nkirvs in  
.vaghifSmbil idah gmrik nkirvs in iagudnuaa hifSmrik lrTis jir iags rts ir

WiafSk lrTis jir iagmin gnihvid inkaiah Invd idah nirk nkirvs in (S)  
.vSinhifidnua

Dna tRPis nlt dfa lrTis inim ,kirihiidnua lhk lrTis jir nirk nkirvs in (n)  
irh antantnk Itmlls nltm gutg Wctgae lkitidAWq g nix va d ivis  
nCd kirga zlx if dfa lrTis inim iadh nlrTis inim a amyil nigna nkaednua  
.vanWnLaeSih Sia is is rts ir nirem Dna

dfa lrTis inim mlzitia nEaah Sks iae il nnkDb lhkidah nirk tRPis ka (r)

.vanWninnh jagadhLa e Sirvnef Wkd lbiq dtd h

nkirvs in gll nnkDb ,jalyannik Wn inh nndrib Wk idah Smrik tRPis ka (b)  
lrts inim mlitnia hTahb Skis iae nikv es in gkitctwlb nhe inb jagmrik  
.vanWninnh jagadhLa e Sirvnef Wkd lbiq ntd h dfa

dfa lrts inim nutg gmkrihltfbs ,kirihfidnLa Wk lrts jir nrik nkirvs in (L)  
dfa lrts inim iadh amyil ngna nikadnLa gnvnef Wk d lbiq ntd h  
.vanWnlhsh Sias is rbs ir nirem Dna rCd kringa ,zlx if

ialCakitWknrib jagmLgnngs in ,jalyblhkkaris in jagdnLa Wk nkirvs in (k)  
ialtd h dfa lrts inim hWninnh itkit ,jalhitWkriWaits in nrik tRPis ka  
WiafLadnk nia is is rbs ir nirem Dna rCd kringa zlx if dfa lrts inim  
.vSirvnef

es vSkutWf nnk Wiafibil idah gmka hvdSklrts jir nrik nkirvs in (a)  
erwSintkircem 30 j hnt cten gadnLa nnk niam .vdnLa nit ngvning  
.vanWn ngvDb

Wiafid e ,rialLa jagmrik nkirvs in adnLa nnk Wiafibil idah nrik nkirvs in (v)  
nis is rbs ir nirem Dna rCd kringa ,zlx if dfa lrts inim SkidnLa  
.vanWninnh jagadhLa e idah

,zlx if dfa lrts inim hWninnh ayannkDb Wirth Wnb Smrik tRPis ka (m)  
SidnLa in .vagdnlLa Wiafibil idah nia is is rbs ir nirem Dna rCd kringa  
bil nmkirvs in Wk jagdnLa in ,jalhutg es in gaetwlb es vaa nkitWf es vaa  
.vkenk Wm kintahb jagitb iadh es in Sitgctg nhe iawiyfis in

nrik nnb adnLa nhe jagl idb gadnLa Wiafibil idah nrik nkirvs in (f)  
nirem Dna rCd kringa ,zlx if dfa lrts inim nkimyil nika in jaihj  
jagdiAWiq in kdnLa Wlsh ntdh idah nutg in .vanWnlhsh Sia is is is ir  
hbtik ait nyil ngna nikadnLa irh Samhirif aitaronk WiafSk nlyb  
Sias is is ir nirem Dna rCd kringa ,zlx if dfa lrts inim iadh nkitctwlb  
lrts inim idah gmka hTaf nrik nkirvs in jagadhLa idfm .vanWnlhsh  
.vaghif Simbil nis is is ir nirem Dna rCd kringa ,zlx if dfa

inLingng nls Edib jagadnLia Wk nkirvS m .8

InLingng jagamk s vae ikals Edib s vae jagadnLia Wk nkirvS m (h)  
idlah nkinyil nia s is s ir nirem Dna nCd kinga ,zlx if fa lrtS inim  
.vaghifSmdh

iaiktSminid nlrmit Sinnihwid nutg hb Wnk hg nirk jagadnLia Wk nkirvS m (S)  
grvnof Wkd lbg s is s ir nirem Dna nCd kinga ,zlx if fa lrtS inim  
.vanfvd idlah gming antidam ghwid s m h klrPis ka

.nrid utWU Am .9

Wnutg hblhm Wk tRPis ka ialhm Wlb ,ialhnutg hb WnkirvS m gl nknDib (h)  
nirem Dna nCd kinga ,zlx if fa lrtS inim ,nutg hblhknk Lg Wk m idia  
idia .vanW nld jagadnih gaida nlrts inim a utWU Am Wnrib Sias is s ir  
ctgnl b ,m n gavninbnl b nkitctWif hblhknk gurkris idnLia Wk nkirvS m  
.vanWns ajumh

,zlx if fa lrtS inim Sritia gminid utWU Am WiafSk nlyb jag (h) glbalth m (S)  
mhif antctWU Am fhnh jagutif gd Ed nis is s ir nirem Dna nCd kinga  
a utWU Am ghm yid wteV nirk ghwid inw hid gahm mnk hifSmrk  
.vanW nvnof Sia lrtS inim

fa d lb ialhs iavnia ghm mnth iaifSkirWyat Smdh mix is Wk tRPis ka (n)  
zlx if fa lrtS inim jagret ghwid hid Wk tRPis ka s m tS il ialh gnDl  
.vanWnvnof Sia s is s ir nirem Dna nCd kinga

bida -10

ialS nis ial tRPis ka WiafSkld SkitWifa ,mng awfW ik Wbalbalth gdiAWq m (h)  
.vanWvrik d is nk Wk

inwnim WretctWinh jagutikais ma nkitctWif Wiafvd idlah nirk nkirvS m (S)  
s m h hifSmd b nis is s ir nirem Dna nCd kinga ,zlx if fa lrtS inim  
SkitWifa mnWactWif Wn iaflbth amreirik WnglSika ial b SalfItin ghwid

.vænblivd utia es nis ial cTrPs ka ialb Wk WiafSkid

ialb Wk erh kbbs is vae nkitlhif Wiafibil es nis ial cTrPs ka ialb Wk (n)  
g aivd utia nkitlhife utivn ,innifSkidar Wbna nkitlhife es nis ial cTrPs ka  
urlyitkia gminid Wk e nitin gutg Wctgae WIAWq in Skitlhif nhe ,min  
DraT dfa lraTsinim ialb es is is ir nirm Dna nCd kinga ,zlx if dfa lraTsinim  
.vævngibil SzlraTsinim Dna Dna

ink cTrPs ka jagret ghvdis in rlb ntlhf Wiafibil idah nirk nkirvs in (r)  
Wk Wiafibil Sitlhife ndrnb gl nnkDb hg nitbs in gla ialb Sindrnb ghm  
ialb jagutg gaetlhif Venkn nkirvs in jagutgWngSka ,innina 75% erwSia  
Wk Skhiva mnand Skd is nk iabta kb gis nis ial WiafSkid Skitlhife  
dfa lraTsinim urlyitkia gminimhn ctlhife jagret gkittlhif Wadnk nirkid  
Dna DraT dfa lraTsinim ialb es is is ir nirm Dna nCd kinga ,zlx if  
.vævngibil SzlraTsinim Dna Dna

es nis ial cTrPs ka utivn Wk jagurlyitkia ilaima gutlhife nkitlhif Wiafibil Wk (b)  
Siatk es vinn ink d is nk aCaa nm ngvflk WIAWq utivn es vinnil Skid  
.vænblin æarbnia W iaif WiafSkid