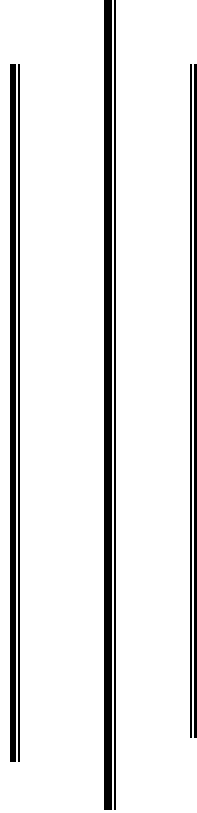


9uf, lu6l, afnj fsf]lgsf; lnf0{Jojl:yt ugI
sfoj lw, @)^



gkfn ; /sf/
j fl0fHo tyf ckl't{d6qfno
@)^ kmfug, sf7df08f}

9Ēf, lu\$Ł, afn] fsf] lgsf; lnf0{Jojl:yt ug]sfo] lw, @)^^

k[7eld M

bžleq cfġt/s pkof] ug[Pj +j bž lgsf; l ug[kōf]hgsf] nflu 9Ēf, lu\$Ł, afn] f; Ē ; Dalġwt pBf]ux? xfn dh'se/ ; ~rfngdf 5g\ . To:tf pBf]ux? kof{/0flo ; ġthg sfod ug[/ lbuf] l] sf; sf b[6sf0fn] ; ~rfng xgkgōf cNksflns nfen0{dfq x]L ; ~rfngdf cfPsf] ; fj h]lgs ugf; f] a9bf] 5 . o; } tVonf0{dWlogh/ u/L lgsf; l k]f/L -lgoġq0f_ Pġ, @)!# sf] bknf # n] lbPsf] clwstf/ kōf] u/L g]kn ; /sf/, jf]ofHo tyf cfkl't{dġqfnosf] ldt @)^.^.!).!@ sf] lgoġ adf]hd csf] ; Ĳgf hf/L geP; Ddsf nflu 9Ēf, lu\$Ł, afn] fsf] lgsf; ldf /f\$ nufPsfōf o:tf j :t]sf] lgsf; lnf0{nfd] ; do; Dd /f\$ nuf0 /Vg' j b]z]s db] cfhġ, /f]huf/L clej [4 / /h:j ; sng ; d]sf] b[6n] jf-5glo gePsf]h] 9Ēf, lu\$Ł, afn] fsf] p]vvgg, kžf]wg, vfgl ; ~rfng, lgsf; l h:tf lqmfnsnfkx?nf0{dh'ssf] kof{/0fdf gsf/f]ds c; / kg{glbg] u/L Jojl:yt tj/n] ; ~rfng ug[u/fpg pkoQm xg] b]vPsf] ; ġbedf g]kn ; /sf/n] lgsf; l k]f/L -lgoġq0f_ Pġ, @)!# sf] bknf \$ -!_ n] lbPsf] clwstf/ kōf] u/L 9Ēf, lu\$Ł, afn] fsf] lgsf; lnf0{Jojl:yt ?kdf kl/0ff]ds aġb]h ; lxt ; ~rfng u/fpg] p2]on] of]sfo] lw hf/L u/]f] 5 .

!= ; Hfkt gfd / k]/DeM

! = of]sfo] lwsf] gfd æ9Ēf, lu\$Ł, afn] fsf] lgsf; lnf0{Jojl:yt ug]sfo] lw, @)^^Æ /xžf] 5 .

! = @ of]sfo] lw t?ġt}nfu' xġ\$.

@= kl/efiffM

lj ifo j f k] un] csf] cy{gnfu]df o; sfo] lwdf,

-s_ æ9Ēf, lu\$Ł, afn] fÆ eġgn] 3/fo; l Pj +ofj ; flos kōf] / ; hfj 6 sfōdf pkof] xg] rġ9Ēf, :nġ, r\$fg, dfaġ, ;]f] 9Ēf afxžsf vfgl j f gbl-vf]hfsf] lsgf/ j f jg lf] j f cfj b] lf] j f cġo ; f]af6 p]vvgg j f ; sng ul/Psf] 9Ēf, lu\$Ł, afn] f ; d] eġg]; Demg' kb\$.

-v_ æ9] fglhġo ef/ ; ldfÆ eġgn] 9Ēf, lu\$Ł, jfn] fsf] 9] fgl ug] ; fwgn] kōf] ug[k]pg] u/L tf]sPsf] clwstd ef/ lfdtf ; DaġwL ; ldf eġg]; Demg' kb\$.

-u_ ækl/df0ff]ds lj j /0fÆ eġgn] 9Ēf, lu\$Ł, afn] fsf] lgsf; l ug[k]pg] clwstd ; ldf eġg]; Demg' kb\$.

- 3_ ædfkb08Æ eġfn]clwsf/ kġkt lgsfon]aġhf-aġhdf hf/L u/ġf]lnlvt ; Ĳgf jf cfbĳ jf lgbĳg eġg]; Demg' kbġ .
- a_ æclt ; jġgzn lġġ, ; jġgzn lġġ / ; dfġo lġġÆ eġfn]sg}:yfg ljzġfsf ; Dk0f{ lġġ jf rf/ lsNnf l; dfgf tġġ lġNnf cġudg tyf ; dġjo ; ldtN] lġwf{0f u/ġf] lġġ eġg]; Demg' kbġ .
- r_ ækġ/Des jftfj/0flo k/Lif0f (IEE)Æ / æjftfj/0flo kġfj dNofġg (EIA)Æ eġfn]9Ēf, luġL, afnġ fhġo pBġġ :yġkgf ug{ġġ {jftfj/0f ; Af0f Pġ, @)%# sf]bkrf # adġġhd ugġġjftfj/0flo k/Lif0f / kġfj dNofġg ; Daġwl cġġog eġg]; Demg' kbġ .
- 5_ æ; Dalġwt lġsfoÆ eġfn]9ġf, luġL, afnġ fsf]pġvgg / ; šngsf nflu cġdlt lbg]lġNnf lj sf; ; ldt jf lġNnf jg sfoġo jf clwsf/kġkt lġsfo eġg] ; Demgkbġ .
- h_ ælġNnf cġudg tyf ; dġjo ; ldtÆ eġfn]o; sfoġ lwsf]bkrf ^=! adġġhdsf] ; ldt eġg]; Demgkbġ .
- em æsfoġġġfÆ eġfn]o; sfoġ lwsf]bkrf @ adġġhd tof/ xġ]sfoġġġf eġg] ; Demgkbġ .

@= sfoġġġf ; Daġwl Joj:yf M

- @=! lġNnf:yt ; Dalġwt lġsfon]kġInt sfgġ adġġhd cf-cġġf]clwsf/ lġġ leqsf vfgl jf gbl tyf vġġf lsgf/ jf jg lġġ jf cfafbl lġġafġ 9ġf, luġL, afnġ fsf] pġvgg, ; šng, e08f/0f, kĳġġg ugġ sfo{ ug{ jf u/fpg' ġġ {Ps jflifġ sfoġġġf thġf u/L lġNnf cġudg tyf ; dġjo ; ldtafġ clġjfo{ĳkdf ;jlsġ u/fpg'kgġ .
- @=@ lġNnf cġudg tyf ; dġjo ; ldtN] :jlsġ sfoġġġfsf] hfġsf/L lġsf; l cġdltsf]kġġġġsf nflu j fl0fHo tyf cfkġt{dġġfnonf0{pknAw u/fpgkgġ .
- @=# bkrf @=! adġġhdsf] sfoġġġf :jlsġ gu/f0{ 9ġf, luġL, afnġ fsf] pġvgg, ; šng, e08f/0f, kĳġġg / lġsf; l ug{u/fpg' xġġ . s; ġ] sfoġġġf lj k/Lt u/ġf]kġ0Pdf kġInt sfgġ adġġhd sf/jxl xġġ .
- @=\$ sfoġġġfdf cġo lj ifosf]cltI/Qm bĳfosf lj ifoj :txĳ ; dfj ĳ xġ'kgġ -
- s_ lġNnfsf] ; d:t e"efunf0{ 9ġf, luġL / afnġf pġvggsf lx;fan] clt ; jġgzn, ; jġgzn / ; dfġo lġġ 5ġof0{j ulġ/0f ul/Psf].

v_ lhNnfleqaf6 9uf, lu6L, afnj fsf]9] fgl ug{cgdlt lbg ; lsg]; 8sx?sf] lj j /Of .

u_ 9uf, lu6L, afnj fsf] 9] fgl ug{cgdlt lbg ; lsg]; 8sx?sf] clwstd 9] fglh6o ef/ ; ldfsfl]lj j /Of .

3_ lhNnfaf6 pTkfbt 9uf, lu6L, afnjf dWb]cf6tl/s ahf/df vkt ug[/ c6o lhNnf tyf lj b7df lgsf; L ug{ ; lsg]kl/df0ffds lj j /Of .

a_ lhNnf lgsf; L jf lj b7 lgsf; L ug{kbf{kpfu ug{lbg]gfsf tyf ; 8sdfu{-?6_ ; Da6wl lj j /Of .

r_ kofj /Oflo b[i6sf0fn]sg lf0df s]s:tf]pks/Of h:tM:sfe0/ jf dfgj lo ; fwgsf]kpfu u/L pTvvg, k7fwg / ; sng ug{kq]xf] ; f\$fl]lj j /Of .

5_ tf]sPsf] lf0 Pj +j:l:t j/k/ 9uf, lu6L, afnjf af\$7sf] ; jf/L; fwg kfIs0 ug{gkfpq]:yfglj z]fsf]lj j /Of .

h_ lhNnfleqsf s]sg ; 8s, kh, kh]f, d7-dl6b/, wld6:yfg, lgs6h Pj + ; Af0f lf0, lj Zj ; Dkbf ; rldf ; dflj i6 lf0, :sh, c:ktfn / cfjf; lo lf0e6bf s] slt b/ldf 9uf, lu6L, afnjf pTvvg, ; sng, k7fwg / e08f/Of ug{lbg]xf] ; f\$fl]lj j /Of .

em lhNnfl:yt s]sg :yfgaf6 s]slt kl/df0fdf 9uf, lu6L, afnjf pTvvg, ; sng, k7fwg / e08f/Of ug{lbg]xf] :yfg cg' f/sf]kl/df0fut lj j /Of .

@% of] sf0lj lw nfu' ePkI5 tf]sPsf kf]jlws dfkb08 jf klqmf k'f u/] dfq ; Dal6wt lgsfon] lgsf; L kpf]hgsf] nflu 9Ef, lu6L, jfn] fsf] 7\$sf k\$fsf] a6bf] :t ug{kq\$.

@^ cfudl cfly6 j if0lv lhNnf:t/df 9Ef, lu6L, jfn]f pTvvg, lj qm lj t/Of ug[7\$sf a:bf:t k'Int sfg0 cg' f/ kl/Des jftj /Oflo kl/lf0f (IEE) / jftj /Oflo k'fj dNoflg (EIA) u/]dfq ug{kq\$.

#= lgsf; L ug[:jlsf

#=! ; Dal6wt lgsfon] lhNnf cgudg tyf ; d6jo ; ldltaf6 sf06fhgf :jlsf u/fPkI5 lgsf; lsf6] lgsf; L Ohfhtkq lng] kpf]hgsf nflu jf0fHo tyf cfkl't{d6qfnodf /ltk] \$sf]lgj 6g k7 ug{kq\$.

#=@ jf0fHo tyf cfkl't{ d6qfnon] lgsf; L ug{kfpq] kl/df0fsf] :jlsf lbPkI5 jf0fHo lj efu; dl f lgsf; L ug[Ohfhtkqsf nflu lgsf; L k7f/L lgodx? @)#\$ sf]lgod \$ adf]hd /ltk] \$sf]b/vf:t k7 ug{kq\$.

lgsf;Lsf nflu lgsf;Lstffh] jfl0fHo tyf cflkt{ dGqfnoaf6 kfPsf] :jLstf
kl/df0fsf] ;ldfleq lgsf;L xg] Joj:yf ldnfpgsf nflu jfl0fHo ljefun]
tfl]sPsf]b:t/ ln0{lgsf;Lstffh]f0{kf; aS (Passbook) pknJw u/fpgf .

\$= lgsf;Lstffh]kfngf ug{kf]ztx?

9uf, lu6l, afnj]f cGo dh'sdf lgsf;L ug{lgsf;Lstffh]lgsf;L ubf{b}xfosf ztx?
kfngf ug{kf]M

\$=! lgsf;Lstffh]lgsf;L ug{l9uf, lu6l, afnj]f Gogtd Ps txsf]kzf]wg (One Step
Processing) ul/Psf]xg'kgf .

\$=@ 9]fgldf kpf]u xg] ; jf/L; fwgn]9]fgl ug{kfpg]kto\$ dfu{-?6_ sf]clwstd
9]fglhGo ef/ ;ldf lhNnfsf nflu :jLstf sfo6fh]ngf adf]hd xg] .
sfo6fh]ngfn]to u/]eGbf clws ef/ af\$g] ; jf/L; fwgsf]kpf]u ug{kf0g]5g .

\$=# lgsf;Lsf]eQnfgl ; DaGwl Joj :yf kflnt sfgg adf]hd xg] .

\$=\$ 9Ef, lu6l, afnj]fsf]pIvvg, ; \$ng, kzf]wg, e08f/0f, 9]fgl / lgsf;Lsf nflu
gkfn ; /sf/n]; do ; dodf hf/L u/\$f jf hf/L u/\$f]ztx\$]kfngf ug{kf]M .

\$=% lhNnf cgludg tyf ; dGjo ; ldltaf6 :jLstf sfo6fh]ngfsf]zt{tyf dfkb08sf]
cwlgd /xl pIvvg, ; \$ng, kzf]wg, e08f/0f tyf 9]fgl ug{kf]M .

%= pTKlQsf]kpf0fkq ; DaGwl Joj :yf

%=! lgsf;Lstffh]lgsf;L ubf{pTKlQsf]kpf0fkqsf cfwf/df dfq ug{kf]M .

%=@ bkrf ## adf]hd jfl0fHo ljefuaf6 hf/L kf; aSsf cfwf/df kl/df0f vhf0{
lgsf;Lstffh]gkfn ; /sf/, jfl0fHo tyf cflkt{ dGqfnoaf6 clVtof/ kflkt
lgsfosf]lhNnf]yt sfofhoaf6 lgsf;Lsf nflu pTKlQsf]kpf0fkq kflkt ug{kf]
; Sg]g\

^= lhNnf cgludg tyf ; dGjo ; ldltsf]Joj:yf

^= ; ldltsf]u7gM

lhNnf:t/df b}fo adf]hdsf]Ps lhNnf cgludg tyf ; dGjo ; ldlt /xg] M

!_ kdv lhNnf clwsf/L - ; of]hs

@_ lhNnf kx/L kdv - ; b:o

#_ u0fkt, :yfglo ; z:q kx/L u0f - ; b:o

\$_ lhNnf jg clwsf - ; b:0
 %_ clwsf kltlgw, lhNnf kzf; g sfofho - ; b:0
 ^_ hn ptkGg ksfk sfofhosf kdV jf ; f]sfofho gePsf] lhNnfd l; #f0{sfofhosf]kdV - ; b:0
 *_ eG; f/ sfofhosf]kdV -eG; f/ gfsf ePsf]lhNnfsf]xsdf_ - ; b:0
 (_ jfiofHo lj efusf]sfofho ePsf lhNnfd j fiofHo sfofhosf]kdV / gePsf lhNnfd 3/h' tyf ; fgf pBfu sfofho jf 3/h' tyf ; fgf pBfu lj sf; ; ldtsf]sfofho kdV -; b:0
 !!_ :yfglo lj sf; clwsf/l -; b:0-; lrj ; ldtn]sg}lgsfosf]kltlgw jf lj 1nf0{cfj Zostf cg; f/ ; ldtsf]a}sd f cfdGqOf ug{; Sg\$.

^=@ lhNnfcgludg tyf ; dGjo ; ldtsf]sfd, stfo / clwsf/M

- s_ lhNnfsf]efuf]ns / w/ftnlo cj:yf, 9uf, lu6L tyf afnjfsf]pknJwtf / jftfj/Oflo cgshftnf0{ ; d] x/L 9Ef, lu\$L, afnjfsf] pTvvg, ; \$ng, kzf]wg, e08f/Of, 9jfgl / lgsf; L ; DaGwdf ; DalGwt lgsfon] kzf u/}sf] sfof]hgf :jlsf ug].
- v_ lhNnf leqsf 9Ef, lu\$L, afnjf lenG gxg]kof]/Oflo b[i6n]pRr hf]vdKOf{ Ifqnf0{clt ; jhgZln Ifq, dfqf / dfkb08 tf\$] dfq 9Ef, lu\$L, afnjf lenG ldNg] Ifqnf0{ ; jhgZln Ifq / cfj Zostfg; f/ lenG ; lsg] Ifqnf0{ ; fwf/Of Ifqsf ; kdf Ifq jul\$/Of ug]. o; /L jul\$/Of u/] skl5 clt; Dj hgZln Ifq egl klxrfg ul/Psf Ifqaf6 9uf, lu\$L, afnjf pTvvg, ; \$ng, kzf]wg, lj qnl lj t/Of ug{glbg].
- u_ lhNnfleq 9Ef, lu\$L, afnjfsf]pTvvg, ; \$ng, kzf]wg, e08f/Of, cf] f/k; f/df ckgfpgkg] dfkb08 lgwf{Of u/L ; DalGwt lgsfoaf6 ; }sf] sfof]j og ug] u/fpg].
- 3_ lhNnfleqaf6 pTvvg, ; \$ng Pj -kzf]wg ul/Psf 9Ef, lu\$L, afnjfsf] lgsf; L ug{ kb{ tf]sPsf] zt\$ cfwf/df lgsf; lstf{nf0{s] slt kl/df0df lgsf; L Ohfhkq hf/L ug]eG]kof]hgsf nflu :jlsf sfof]hgf j fiofHo tyf cfklt{ dGqfnonf0{pknAw u/fpg].

- a_ lgsf; l kj 4g tyf jftfj/0flo ; Gthgsf b[6sf]af6 9Ef, lu\$!, afnjfsf] pTvvgg, ; sng, kzf]wg, e08f/0f, cf] f/k; f/ / lgsf; ldf ckgfpg' kgIyk Joj :yfsf nflu j fl0fHo tyf cfkl't{dGqfnonf0{l; kmfl/z ugI.
- r_ 9Ef, lu\$!, afnjfsf] pTvvgg, ; sng, kzf]wg, cf] f/k; f/ / lgsf; l tfl]sPsf] dfkb08leq /xl ; ~rfng eP gePsf]cgludg ugI/ dfkb08 lj k/lt ugIpk/ b08 ; hfosf nflu ; DalGwt lgsfodf l; kmfl/z ugI.
- 5_ 9Ef, lu\$!, afnjfsf] pTvvgg, ; sng, kzf]wg, cf] f/k; f/ / lgsf; l ; DaGwdf ; DalGwt lgsfoaf6 kflj lws klfsf]hfFaem ug{/ /fo kl]tj }g dfu ePdf /fo ; enfj lbg].
- em_ sfgg adf]hd lgsf; l u/l zNs lng kfg] cj :yfdf afx\$ sg}JolQm ; dx, ; :yfn]u}sf]gl tl/sfn]lgsf; l u/l zNs c; h u/\$f]kfOPdf ; f\$]lgoGqof ugI.
- f_ sfggn]lglb{6 u/\$f]afx\$ cGo kl/l:ylthGo ; d:of pTKGg ePdf :yfglo txd ; jklflo ; xdit sfod u/l ; d:ofsf]lgz kOf ugI.
- 6_ ; 8ssf]:jlsE ef/jxg lfdt ; fy}:jlsE sfof]ngf adf]hd lglb{6 dfkb08 cg'; f/ 9uf, lu6l, afnjf cf] f/ k; f/ eP gePsf] :yfglo 6kms kx/L, oftfoft sfof]o / l8lehg ; 8s sfof]o; E ; dgj o u/l lgodg ugI.
- 7_ lgsf; l xg]a:t' b0{jf b0Gbf a9l lhNnfsf]:j fldTj df kgIePdf cGt/ lhNnf ; dgj o u/l lj j flbt :j fldTj sf]lgSofh ugI.
- 8_ sg} cGo lhNnf; E ; DalGwt b]vPsf] t/ ; dfwfg xg g; s\$] ljj flbt lj ifonf0{; DalGwt lf]sf]lf]lo kzf; s; E ; dgj o u/l ; dfwfg ugI.
- 9_ 9Ef, lu\$!, afnjf pTvvgg ug{kof]u xg]; fwgxzaf6 jftfj/0flo xflg, gf\$; fgl xg glbg cfj Zos kGw ldnfpg].
- of_ lhNnfleq u}sf]gl 9un] ; ~rfInt qm / pBf]ux? 5fgljg u/l aGb ug{ ; DalGwt lgsfodf l; kmfl/z ugI. lhNnfleq gbl psf; tyf pTvvgg gubf{ xflg-gf\$; fgl xg ; Sg]lf]sf]klxrfg ugI.
- t_ 7\$ssf zt{ ; ~rfng sfof]lw / kflnt sfgg Pj +dfkb08 cg'k sfo{eP, gePsf]cgludg ugI.
- y_ 9Ef, lu\$!, afnjfsf]lgsf; lsf ; DaGwdf a]h-a]hdf gkfn ; /sf/, j fl0fHo tyf cfkl't{dGqfnon]tf\$]sf sfo{? ; Dkfbg ugI.

^# lhNnf cgludg tyf ; dGjo ; ldltsf]; lrjfn

lhNnf Joj : yfkg tyf cgludg ; ldltsf]; lrjfn ; DalGwt lhNnfsf]lhNnf lj sf;
; ldltsf]sfof{hodf /xg\$.

&= eG; f/ sfof{hosf]bflotj

&=! lgsf;L Ohfht kq / pTklQsf]kdf0fkq ; d] hfF u/L Ohfhtkqdf plNnlvt
kl/df0fleq lgsf;L xg] u/L ; DalGwt eG; f/ sfof{hon] 9wf, lu6L, afnj fsf]
lgsf;L hfFkf; ug{k\$. o; /L hfFkf; ubf{kf; a\$df k6s}lkR5]kl/df0f
:ki6 vhf0{klj i6L -Entry) ug{k\$.

&=@ lgsf;L ePsf] 9wf, lu6L, afnj fsf]kl/df0fut nut tof/ u/L kto\$ b0{b0{
dlxgdf ; DalGwt eG; f/ sfof{hon]eG; f/ lj efudfk\$ lgsf;Lsf]lj j /Of j fl0fHo
tyf ckl't{dGqfno / j fl0fHo lj efudf pknAw u/fpg' kg\$.

&=@ Ohfht kqdf plNnlvt sh :jLst kl/df0fsf]k0f{lgsf;L ePkI5 ; f\$]hfgsf/L
; DalGwt eG; f/ sfof{hon] j fl0fHo ljefu / ; DalGwt lhNnf cgludg tyf
; dGjo ; ldltnf0{lbg' kg\$.

***= afwf c8sfp knt\$pg]Joj : yf**

o; sfof]lwsf] sfof]ogsf ; Gbedf sg}afwf c8sfp pTkGg ePdf To:tf]afwf
c8sfp gkfn ; /sf/, j fl0fHo tyf ckl't{dGqfnon] ; fj hlg\$; Rgf hf/L u/L
knt\$pg ; Sg\$.

(= lj jw M

(=!x/\$ cf=j= sf]j flif\$ sfof]hgf lhNnf cgludg tyf ; dGjo ; ldltn]cf=j=
kl/De xg'eGbf # -tlg_ dlxgf k' :jLst ug{k\$. :jLst sfof]hfgsf]lj j /Of
j fl0fHo tyf ckl't{dGqfnonf0{pknAw u/fpg' kg\$.

t/ rfn' cf=j= @)^.^& sf]af\$L cj lwsf]xsdf ; f]; ldltn]of]; Rgf k\$flzt
ePsf]ldltn]a9ldf \$% -k}fln; _ lbgleq l:js\$ u/L ; f\$]lj j /Of j fl0fHo tyf
ckl't{dGqfnonf0{pknAw u/fpgkg\$. o:tf] sfof]hgf kkt ePkI5 dfq
Ohfhtkq ; DaGwl sf/afxl ul/g\$.

(=@ 9Ef, lu6L, afnj fsf]pTvvgg, kzf]wg, ; sng, e08f/Of, cf] f/ k; f/ / lgsf;L
; DaGwdf o; sfof]lwdf pNny ePsf]s/fsf]xsdf o; }adf]hd / cGosf xsdf
kflnt gkfn sfgg adf]hd xg\$.

(=# 3/fo; L Pj +ofj ; flos kofj / ; hfj 6 sfodf pkofj xg]rg9uf, :nø, r\$fg,
dfj h / ; jf]9uf h:tf 9ufsf]lgsf; ldf o; sfodf lwdf plNnlvt Joj :yfn]sg}
c; / kfg]5g .