



RBHraCaNacRkkm&a
Cati sasna RBHmhabSRT

raCrdap)al km&a

el x ³ 54>GnRk>bk

GnRktü

SBI

eKal karN yay témPaBRt mRtÚenc Naykō GaCl/kmGKisnl

raCrdap)al

-)aneXlj rdFempBañRBHraCaNacRkkm&a
-)aneXlj RBHraCRktüel x ns½kt 0704½24 cléf 15 Ex kkđa qāM 2004
SBIkarEtgtalraCrdap)al énRBHraCaNacRkkm&a
-)aneXlj RBHraCRkmel x 02½S½4 cléf 20 Exkkđa qāM 1994 Ed I Rbkas
[Rbcl,absSBIkerdbcM níkarRbRBt pTAénKN 3rdm®hp
-)aneXlj RBHraCRkmel x ns½km 0201½3 cléf 02 ExkmØ qāM 2001 Ed I Rbkas
[Rbcl,absSBIksnénRBHraCaNacRkkm&a
-)anTTI karÉkPaBBKN 3rdm®hpasmyRbCMBj Ggaf 25 Ex mha qāM 2005

SeRmc

CBIKI 1

bTb,BalTTA

maRta 1>

GnRktüenhkDN teKal karN ÇamU danTaLay Srmabyay témPaBRt mRtÚenc Naykō
GaCl/kmGKisnl edh, [GaClFrGKisnkmcakDN tefl kGKisnl Gay)anSmRsbc HAHGkerbR)asRsbs
tambTb,BalTp,ab.

maRta 2>

GaCaFrGKÍsnkm&amirTÚtamTar [Gíkkangacabxññl esvaGKÍsnltaméfú kmly Edl min
GacrM ahc NayRtmRtÚTaGsrbsGíkkangacabxññl el kEI gEtmankar] btbø bkarbñbj
xatCak;l ak;Namlypll ;[Gíkkangacabxññlshah .

maRta 3>

GaCaFrGKÍsnkm&arTÚecj bTb,BaltsBekal karNl mñngvFlsa®Sp sRmabKNnanj
kñntbrimaNc NayRtmRtÚxagel l .

CBkTI 2

vFlsa®Sp sRmabyaytémPaBRTmRtÚencNay

maRta 4>

cNayRtmRtÚbsGíkkangacabxññl KachsrbéncNayRtmRtÚtamxgocNay dt
xagekam ½

- 1- cNaydNrkarnigkarEfTaM
- 2- cNayTjj erbg\rf3
- 3- cNayrdjal nigkarRKbRKgTHTA
- 4- cNayTjj GKÍsnl
- 5- cNaysRmabrM ahGcl nRTBü
- 6- R)akcNj nigcNayeerbRas\NTan
- 7- cNaydeTepSgeTotEdl GaCaFrGKÍsnkm&ayl fasnRsb .

maRta 5>

enAkōkarBnitüelgvj̄ nigenAkōkarkN tefl kGK̄nl ḠkkangacabxN h̄mly2RtÚpl ;[
GaCfrGK̄nskm̄cānUr)aykarNKNenyü nigB̄manTabLay Ed | r̄hmanB̄manS̄p̄b̄Nay
tamxb̄c̄Naynh̄y2d̄tb̄Bač̄k̄maRta 4 énGnRktüenH RsbeTAtamTRmgnigx̄nsarEd | man
ENnahAkōntivFI nigbTb,Bač̄pb̄sGaCfrGK̄nskm̄cā RBmTabB̄mandeTepSgeTotEd | GaCfr
GK̄nskm̄cārtúkar .

maRta 6>

karepb̄ph; nigkarvaytémPaBRTmRtÚenc̄Nay RtÚetamxb̄c̄Naynh̄y2 edayGne am
eTAtamekaI karNCam̄l d̄anTabLayEd | mankNtenAkōCBKTI 3 énGnRktüenH RBmTab
ekal karNl ml̄ nigvFlsarStabLayEd | kNtenAkōbTb,Bač̄pb̄sGaCfrGK̄nskm̄cā .

maRta 7>

- kōkarvaytémPaBRTmRtÚenc̄NayrbsḠkkangacabxN Gac ½
- GnuthFlsarStabKac̄BaHḠkkangacabxN k̄kr NEd | karGnuthrebodenHCakar
caM; edh, | [SmRsbtamT̄hM T̄taN ngs̄nPaBx̄s2K̄rbS̄ḠkkangacabxN
 - TamTar [ḠkkangacabxN B̄manc̄NayedayELktamRbePTGac̄/kmp̄h̄y2 edh, Nay
témPaBRTmRtÚenc̄NaysRmabGac̄/kmp̄dayELknh̄y2enah Ed | r̄hmanGac̄/kmp̄ | itkmp̄
Gac̄/kmp̄Bač̄ Gac̄/kmp̄ckcay
 - TamTar [ḠkkangacabxN B̄manc̄NayedayELk tamt̄nesvakmp̄h̄y2 edh, Nay
vaytémPaBRTmRtÚenc̄Naytamt̄nesvakmp̄dayELknh̄y2enah
 - ÆbR)aSvFlsas̄sk̄N t̄kRmitc̄NayRtmRtÚel h̄l d̄anRbs̄TPaBénkarGnuth_ edh, CMj
[ḠkkangacabxN h̄c̄Nay beḡRbs̄TPaB nigEk | m̄k̄NPaBeSvaGK̄nl .

Gac̄/FrGK̄nskm̄cām̄RtÚerb̄FlsarSt̄k̄Rmitc̄NayRtmRtÚNamly Ed | bHBal d | ;
s̄B̄PaB̄h̄Bač̄k̄ry3BI EvgénGac̄/kmp̄bs̄ḠkkangacabxNly .

CBkTI 3

eKaI kar NCamU dansRmabvay témPaBRTmRtÚencNay tamxþ;

maRta 8>

cBaHcNaydNkarnigkarEfTaM ½

- 1- GnBaft [GkkanGaCibA] aHtcNaydNkarnigkarEfTaNa Edl caMcsRmabp; ; esvaGKisntamkRmit sþdasmRsB nigEdI)anGnurþdayRbogRby15NH .
- 2- kþRKbkrNII PaBRTmRtÚencNaydNkarnigkarEfTaM RtuRmitRtmmyEdI shRKasRbkbedayRsTPaBsmRsBRtúkarca)ckjkardNkar RsbtamsnPaB CakEsþrbsGkkanGaCibA .
- 3- sFanFnRmabbNl BjakTarRtÚcat;TkfaCacNaymykjdNkar RbshebGkkan; GaCibAþacbgj GaCifRgkisnkmþafa karRbmcNl rbsþRbRBtþTARbkbeday RbSTPaB ehlykRmiténbNl BjakTarenHKachmyEdI minGacecosvag)antamI kxND TltGaClkmpigkatBKcþgrbsxþ .

maRta 9>

cBaHcNayTjj þbg\nf³ ½

- 1- CaTTA cNayTjj þbg\nf³RtÚcat;TkfaCacNayRtRtú EtkjkRNEdI cNay enah)aneFltameFjj myTabCageEdRmabssnPaBCakEsþrbsGkkan; GaCibAþenNH .
- 2- cBaHGkkanGaCibANl svakmtt² éþbg\nf³RtRtúKdaéþbg\nf³énTpSarFNa myéntHnenah EdI kNttamekaI karNencNc1énmaRtaenH bkbEnþefolkCBaúBTpSar enahdI TltapI itkmp .
- 3- cBaHGkkanGaCibANl svakmGkisnFM eTaHbCakarTjj þbg\nf³edayxþÉgpbI ; bþkarTjj þbg\nf³tamry3kicRBmeRBogCamypI itkrGkisnÉkraCkþday éþbg\nf³ EdI RtRtú KdaéfmyEdI qþbaþéþbg\nf³enATpSarGnþCati edaybþkbEnþikþrm

epSg²eTotdltCa éfolkCBaú nigBnBakBnS ehlyéfTaljenHRTúkN tedaykarRbktrBECg
edj éfRtmRtU .

- 4 - enAkókrNéfRbg\nf³mankarERbRbÜ CaRbcAM GaCáFrGKÍsnkmCaRtÚGnBaIt [Gíkkan;
GaCábXN aHl MogeferRbgEdl el ls tamry³efl kGKÍsnl[GíkerbR)as; edayerbR)as;
rbmnéktRmUefl ktaméferBgmly Edl GnmíledayGaCáFr .

maRta 10>

cBáHcNayrdal nigkarRKbRKgTbTA ½

- 1- cNayrdal nigkarRKbRKgTbTArtÚsmRsbeTAtamtHnGaCl/kmpbSGíkkanGaCábXN nig
RtúkRmitRtmEt kargarNaEdl caMcsRmabGaCl/kmpbSGíkkanGaCábXNbhN .
- 2- kókrNEdl GíkkanGaCábXNmanGaCábXNbhFsvakmpl ltñRch el lsBmly Gíkkan;
GaCábXNtalaMrtÚEtEbgEckcNayrh BakBnSshRKasTaJml CaEpkeTAtamRbePT
GaCl/kmp nigeTAtamtHnesvakmpdayELknmly² ehlykarEbgEckcNayrheTAtamRbePT
GaCl/kmpigttHesvakmpnah RtúmankarBnitudigÉkPaBBGaCáFrGKÍsnkmCa .
- 3- enAeB l NaEdl tRmU[mankarFanarabrg cNayel karFanarabrgRtúkRmitRtmchmly
Edl caMnigsmsRsbsRmabGaCl/kmpbSGíkkanGaCábXN . GíkkanGaCábXNtÚFkar
bgaj fa karFanarabrgenHKakarcajic; ehlyéfNaysRmabkarFanarabrgenH Kd
éfmlTabCageKEd l smRsbgacrkan enAkósnPaBCakEsgrbsGíkkanGaCábXN .

maRta 11>

cBáHcNayTij GKÍsnl ½

- 1- GíkkanGaCábXNtÚTij GKÍsnltaméfögl kxNmly Edl manRbsTpaBnigRbktrBECgCag
ek . GíkkanGaCábXNtÚesMáRÉkPaBBGaCáFrGKÍsnkmCaCamn el éfögl kxNlD
énkartij GKÍsnl edayGnál amtambTb,BalpigGaCábXN machhtl xael kicRBmæBog
Tij l kGKÍsnlCamlyPaKmlyetot .

- 2- RbsnebkarTij GKÍsnlrbSGkkkanGaCbxNFKRkbxNkicRBmeRBogTij | kGKÍsnl
mYEd |)ancdhtsl xammel c,absBGKÍsnl CaFrman GaCtFrGKÍsnkmaRtÚGnBaft
[GkkkanGaCbxNFKRkbxNkicRBmeRBogenah Rsbtam
karkNtkymarta 76 énc,absBGKÍsnénRBHraCaNacRkkma .
- 3- enAkjRKbkrNI bnhbBcllkicRBmeRBogTij | kGKÍsnlt cINayel karTij GKÍsnRtÚcat;
TkfaCacINayRtmRtÚ RbsnebGkkkanGaCbxNFKacbgaj fa ½
- brinaNGKÍsnEd | Tij kóRkbxNkicRBmeRBognhly² RtmRtÚeTAtam | labGaTi
PaB énkarTTI GKÍsnBragcRkGKÍsnEd | man Gnel ameTAtamkarGnuthCa
FmptarbsshRKasGKÍsnl nj
 - éfRbg\nf³Ed | eRbR)assRmabKNnaéfrjj GKÍsnl KDaefnySmRsbtaméfø
Ed | RbestCageKénTpSaréRbg\nf³ Ed | GacrkJanenAeB | Tij eRbg\nf³ .

maRta 12>

cIBaHcINaysRmabrM ahGc | nRTBü ½

- 1- GnBaft [GkkkanGaCbxNFKarrM ahTémedhnénGc | nRTBürbsxö tamry³xbyINay
SRmabrM ahGc | nRTBü . témedhnénGc | nRTBürtÚkNt; tamekal karNkymarta 14
énGnRktuenH . témBíténGc | nRTBürbsGkkkanGaCbxNFKakal brécaNamly RtÚCa
témedhnénGc | nRTBünahEd |)anEktrmÚeTAtamTikRakEd |)anrM ahCabnþnlab .
- 2- vFan | mtsRmabeFkarkNtcINaysRmabrM ahGc | nRTBü RtÚepkel lkal karNTab
Lay dtbxageRkam ½
- k> RtÚerbR)asvFM ahEsju SRmabrM ahGc | nRTBü .
- x> Gaykal énrM ahSRmabGc | nRTBüNamly brkñGc | nRTBüNamly RtÚkNt;
edayEpkel hil dánénkar)anspanGaykal eRbR)asRbkbedayRbsiTpaBesdler[©]
énGc | nRTBünah nigRtÚekarBtamSjdaKNenyüNamlyEd | kRgeRbR)as; .

vFan | m̄ledm, b̄FkarkNtcNaysRmabrM ahGc | nRTBü GacGnBaſt [gakec j B̄ka |
 kar N̄en cNcT2émaRtaenHjan Etk̄jkrNEd | GaCtFrGK̄snkm̄aeCCak;fa eka | kar NTaH
 enHeFI[mankarERbRbÜ x̄d | bBaſt kGK̄snl beFI[mankar | N̄x̄d | ḠkkanGaCtbañk̄
 karTUatR)akedmén \ NTanbañH .

maRta 13>

cNBaHR)akcNj nigcNayeRbR)as;\ NTan ½

- 1- GnBaſt [ḠkkanGaCtbañNanR)akcNj smRsbel mU FnCakEsþphl rbsxH . R)ak;
 cNj smRsbedI GnBaſt [m̄altaméfI kGK̄snl RtÚK NnatamGRtaenR)akcNj
 EdI RtÚkNtedayGaCtFrGK̄snkm̄ea Gn̄l ameTAtam s̄nPaB T̄hM t̄n nigRbePT
 énGaCl/kmpbsḠkkanGaCtbañN . mU FnCakEsþphl EdI ḠkkanGaCtbañNanR)as;
 k̄jGaCl/kmpbsRmabkaI br̄caT Namly K̄datémBténGcI nRTBürbsḠkkanGaCtbañN dt̄
 mankNt̄komaRta 12 énGnRktuenH b̄kbEnßnUTncI EdI)anGnBaſt [eRbR)asenA
 k̄jGaCl/kmpbsḠkkanGaCtbañN nigdkec j nU\ NTanTaþLayNa EdI)anxBisßbñ
 hirBaþ,Tan .
- 2- R)akcNj EdI kNtedayGaCtFrGK̄snkm̄ea RtÚKitKdI esckRtÚkarénkarBRgk
 nigEk I m̄GaCl/kmpbsḠkkanGaCtbañN yagNaEdI Gac [ḠkkanGaCtbañNanI T̄PaB
 bñbj)annUsNt̄Brd smRsbrbsḠkRbR)asb̄aCtFrGK̄snkm̄ea nigRtÚfanatil üPaB
 m̄ysmRsbrvagpI RbeyaCnrbsḠkRbR)asnigpI RbeyaCnrbsḠkkanGaCtbañN .
- 3- R)akcNj EdI kNtedayGaCtFrGK̄snkm̄ea RtÚKitKdI s̄PaBh̄Baſt ñigkatBkic©
 bgBnþaþLayrbsḠkkanGaCtbañN sbtamkarkNtrbSc,ab; el kEI get Gakrel Itémø
 bEnßi RbSnebman . Gakrel ItémøEnßminRtÚBaþeTAk̄cNayeLy ehlyRtÚdak;
 [ḠkRbR)as;TUattamxþm̄yedayELk enAk̄jvkybRtGK̄snl .
- 4- b̄Enßbel R)akcNj EdI)anGnBaſteTAtamchmU FnCakEsþphl ; GnBaſt [Ḡkkan;
 GaCtbañNFKarrM aHcNayeRbR)as;\ NTanEdI)anxBisßbñhirBaþ,TansRmabyneyak
 el h̄Fü)aþGaCl/kmpbsxH . cNayeRbR)as;\ NTanK̄acNayTaþLaySrmab;
 TUatkarR)ak; nigk̄mepSg2k̄kareRbR)as;\ NTan .

maRta 14>

edh,FanaPaBrtmRtÚenc NaysRmabrM ahGcI nRTBü RBmTaR)akcNj nigc NayRbl
R)as\NTan EdI mankNtenAkjmaRta 12 nigmaRta 13 énGrktüenH caRtÚvay
témRTBüsKmpigmU FneSg² EdI GíkkanGaCibXNrbR)askjGaCl/kmpXU [)anRtmRtÚ . kar
vay témRTBüsKmpigmU FneSg²rbSGíkkanGaCibXN RTÚGnuRtamekaI karNdlxagékam ½

- 1- témédhénGcI nRTBüEdI GíkkanGaCibXNrbR)askjGaCl/kmp RtÚCaéföNayBitR)akd
enAeB I Tij bkkbEnfcNaybnbnbdéTeTotkjkarEkI mRbesr nigdkec j éfplkxhén
GcI nRTBüenah EdI)anI kec j bQberbl . minGnBaft [efkarEkERbtémédhénGcI n
RTBüEdI)ankNttammU dñnenHeday SarEtGtprNa karGPiDAnbecRvítua karI kb
kareppGcI nRTBüenH bspSgeToteLy el kEl gEt enAeB I NaEdI EptNamlyén
GcI nRTBübsGíkkanGaCibXN RTU)anI kbepp [GíkkanGaCibXNhaH mmeB I Grktü
enHcU CaFrman tamtémyEdI GaCafRKlsnkmcacCCak,fangBNFV bHBal xajdI bBal
éfí krbsGíkkanGaCibXN . GaCafRKlsnkmcacGacyI RBmel ItémEdI eppGcI nRTBü
enah)an RbshebkarvaytémGcI nRTBüenHRTU)anÉkPaBedaySvnkrÉkraCrbsGíkkan;
GaCibXN .

enAeB I EdI ekal karNxagel BblackNttémédhénGcI nRTBüNamly)ansmRsB
GaCafRKlsnkmcacGacGnBaft [efkarNttémédhénGcI nRTBüenah el hU dñnen témo
TpSarrbsGcI nRTBüenah .

- 2- kíkarkNttémédhénSrbénGcI nRTBüNamly GaCafRKlsnkmcacRtÚkitKldI yPaKTan
NamlyrbSGíkerbR)as; bGNaydéTepSgeTotBPakkagékATak,TgnjGcI nRTBüenah .
GaCafRKlsnkmcacRtÚeksRmU témédhénGcI nRTBüenah edh,FanafatémenHminmanbBaP
nU PaKTan bGNayxagel hLy el kEl gEtGaCafReCCak,famanEtvFbpSgeTotbaN
EdI smRsbcamlykal 3eTS³BessenAkjpl RbeyaCnSaFarN³ .

- 3- témGcI nRTBüEdI kBgzitkíkarsagsg minGnBaft [bBal kítémédhénGcI nRTBü
eLy . enAeB I EdI GcI nRTBüenahdak;[erbR)as)anTabRsgehly eTbtémGcI n
RTBüenahRTUbkbBaP kítémédhénGcI nRTBü .

enAeB | Ed | Gc | nRTBükBuzitenAkjikarsagsg; GnBaft [Gikkangacab] NfN
bEnBbel Itemosagsag; nUcNaysRmabkarR)akEd |)ancaykjGüjeB | sagsg; .
cNaysRmabkarR)akkjGüjeB | sagsgenHrtÚKNnasmamaRteTatamcNayel kar
sagsg; tamml dñénkarbBaP KäRbcabM edayerbR)asGRtamFüméneferbR)as; \NTan
Ed | Gikkangacab] NjnxPjqqahh .

enAeB | Ed | Gc | nRTBüenahdak; [erbR)as)anTaHRSg cMHTnEd | RtÚkNtfaCa
témoçl nRTBüenah Kñatemosrbel karsagsg; bkbEnBkarR)akEd | bkeyagrhltdl ef¶
dak; [erbR)asGc | nRTBüenah .

4- enAeB | NaEd | mankarest [Gikkangacab] Nknt; Tnc | % GaClFrGKisnkmcRtÚ
knt; témoçysmRsbsRmabTnc | % Ed | cajacsRmabdNrkarkaCl/kmp . karknt;
témoçl xenHrtÚkitKd | karTtatefGKisnlywsmRsby Ed | GacektmanenAkj
GaCl/kmpbsGikkangacab] NkjkrNGikkangacab] NrkarkaCl/kmpbsxÜCaFmjt
tambTBesaFn] YbsshRKasGKisnl .

GaClFrGKisnkmcamhRtÚkntby | RBmel karvaytéTBüskmNamlyxSBkarknt;
kjmaRtaenHeLy eTaHCaRTBüskmpliykp berpliykp .

maRta 15>

cBahlNaydetepSgeTot Ed | BmankNtkjGnRktuenH GnBaft [Gikkangacab] NfV
karrM all EtkjI kxNbd | GaClFrGKisnkmcacCakfa GaCl/kmpbsGikkangacab] NfrenA
kjySbnPaBmhRbRktl RbshebGaClFrGKisnkmcaminGnBaft [rm ahcNayTalnenahet SbnPaB
hirBaftobsGikkangacab] NacnymankarbhBaI FfF .

CBKTI 4
GvSnb,Baſtþ

maRta 16>

bTb,Baſtþ LayNaEdI pñyGnRktuenH RtÚTlkCanirakrN_ .

maRta 17>

rdæ®TTV bnkTlskarKN³rdæ®þ rdæ®RksYgesdichghirBaſtþ rdæ®RksY
]Sahkmþ Er: nigfamB I rdæ®þ rdæ xafkarRKbRksY-SobBakBnS nigRbFanénGaCáFr
GKÍsnkmca RtÚGnutGnRktuenHcabBefullhtþ xatetA .

raCFanPBj / ef108 ExemSa qäm 2005
naykrda®þ

kEngTTV 3

- RksYRBHormraCvaþ
- GKÁl xafkardanRknRbkSaFmpBað
- GKÁl xafkardanRBTSÞPa
- GKÁl xafkardanrdasPa
- xTkal ysemþnaykrda®þ
- GKÁl xafkarraCrdap)al
- dðmaRta 17
- Éksar kal b,vtþ

hn ESN