



**बीमा समिति**  
**BEEMA SAMITI**  
Insurance Regulatory Authority of Nepal

aldf ; ldltsf]cfa=@)^{.}&) sf]

; dli6ut cfly\$ l:ylt tyf  
lj Qlo cj:yf

@)&)  
rfalxn, sf7df08f}

**v08-s**

**; dli6ut cfly\$ l:yIt tyf ljQlo cj:yf**

# 1= aldf ;ldlt M

## 1=1 kl/ro

aldf Aoj ;fosf] j [4, ljsf; , lgoGqOf tyf cgludg ug\$] nflu tIsflng cj:yfdf lgodgsf/l lgsfosf]cfjZostf dxzz u/l gkfn ;/sf/n]@)% ;fndf cy{dGqfnosf] 0sf0\$] ?kdf aldf ;ldltsf]:yfkf u/\$]xf]. ;ldltn]ldlt @)^ ;fn h]7 ! ut\$]kyd a}saf6 cf^gf] sfo{cf/De u/\$]lyof]. ttKZrft aldf Pq, @)\$ ( n]gkfn]sf] aldf Joj ;fonf0{Jojl:yt, lgoldt, ljsl; t tyf lgoGqt ug{lhDd]f/lSf ;fy aldf ;ldltnf0{ clj l5Gg pQ/flwsf/jfnf :jfoQ ;:yfsf]?kdf :yflkt u/\$]5 .

## 1=2 p27o M

gkfn]sf]aldf Joj ;fonf0{Jojl:yt, lgoldt, ljsl; t tyf lgoGqt ug{aldf ;ldltsf]kQV p27o /x\$]5 .

## 1=3 u7g M

aldf Joj ;fonf0{Jojl:yt, lgoldt, ljsl; t / lgoGqt ug\$] nflu aldf ;ldltsf]u7g ePsf]5 . aldf ;ldltdf ;/sf/L, alldt / aldf ljz]f1x? ;d] u/l % hgf ;b:o /xg] Joj:yf 5 . ;ldltdf kOf\$fnlg sfo{ug[u/l gkfn ;/sf/af/f lgoQm cllb]fsf ;fy}gkfn ;/sf/ cy{dGqfnosf ;x-;lrj, gkfn ;/sf/ sfgg tyf GofO dGqfnosf ;x-;lrj, aldf Joj ;fodf ljz]f 1fg ePsf JolQm? dWbaf6 gkfn ;/sf/n]dgflgt u/\$]Ps hgf JolQm ;b:o / alldt dWbaf6 gkfn ;/sf/n]dgflgt u/\$]Pshgf JolQm ;b:o /xg]Joj:yf 5 . ;ldltn]tf\$]sg}sd(f/ln];ldltsf];lrj sf]sf]d ug]Joj:yf /x\$]5 . o; cfly\$ jifdf aldf ;ldltdf kltlgw]j ug];b:o ;DaGwl lj j/Of -tfn]sf-!\_ df k]tt ul/Psf]5 . cfly\$ jif{@)^(.)& df ;ldltsf]a}S ^! k6s a; \$]5 .

### *tfn]sf-!*

**-cf=j)^(^)&\_ ;ldltdf kltlgw]j ug];b:ox?**

l;=g+	lgsfo	Gfd	kb	;ldltdf kltlgw]j u/\$]cjlw
!=	aldf ;ldlt	kf-8f-kmQ axfb/ s; l=	cllb]f	@)^%.)( ) * b]v xfn ;Dd
@=	sfgg tyf GofO dGqfno	>l sdnzfnl l3ld/]	;b:o	@^#)\$.!( b]v @)^(!).!& ;Dd
		>l g/lbdfg >]7	;b:o	@^(!.)!* b]v xfn ;Dd
#=	cy{dGqfno	>l vd /fh klfnl	;b:o	@^*.)*.& b]v @)&.)!.)* ;Dd
		>l 9*L /fh kf]h	;b:o	@&.)!.)( b]v xfn ;Dd
\$=	gkfn j fo"}f lGud -alldtsf]kltlgwl_	>l lab/ /fh ltj f/l	;b:o	@^*.)*.@ b]v @)^(!).@! ;Dd
		>l dbg v/h	;b:o	@^(!!!# b]v xfn ;Dd
%	aldf lj 1	>l ;/h lj qmd zfxl	;b:o	@^(.)#)\$ b]v xfn ;Dd
^=	aldf ;ldlt	>l lagf] cofn	;lrj	@^*.!).@ ( b]v @)&.)#)# ;Dd
		>l >ldfg sfsL{	;lrj	@&.)#)# b]v xfn ;Dd

2= dfgj ; #fwg M

aldf Pj, @)\$ ( sf] sfofj og kZrft lbg kl|tlbg a9b}u0/x\$] ; ldltsf]lhDd]f/l tyf gkfn ; /sf/n] tfl]slbPsf] lhDd]f/l k'f ug{ cfjZos ; #7gf]ds ; Argf ; DaGwdf ; ldltaf6 ; do ; dodf cllbog u/l ; Argfsf]9fFf nfu"u/\$]5 . h; df # j6f dxzfzvf ( j6f zvf !\* kzfzvf /xg]Jo] :yf u/\$]5 . xfnsf] ; Argfdf cllblfsf]lghl ; lrjfn zvf ; d] /x\$]5 . æ; #fns ; ldltsfof]lw, @)^\*Æ kfl/t u/l nfu"u/l ; s\$]cj :yf 5 . ; fy)æaldf ; ldltsd{f/l ; j]f ; t{l]lgodfjnl, @)^\*Æ gkfn ; /sf/ cy{dGqfnoaf6 :jls[t e0{ldlt @)^\*.)(! bl]v nfu"ePsf]5 . ; #7g ; Argfsf]tflnsf -cg' ; l-!\_ df k|tt ul/Psf]5 .

aldf ; ldltdf kof\$fnlg cllblf ; lxt xfnsf]cj :ydf b0{-@\_ hgf lgbz's, cf7 -\*\_ hgf pk-lgbz's, bz -!)\_ hgf ; xfos lgbz's, kfF -%\_ hgf ; xfos kyd, tlg -#\_ hgf rfns tyf P3f/ -!!\_ hgf sfofno ; xof]ul sd{f/lx? :yfol ?kdf sfo{t 5g\ To; u/l tlg -#\_ hgf rf68 Psfp0606, Ps -!\_ hgf sDko6/ Olghgo/, b0{-@\_ hgf ; xfod kyd / Ps -!\_ hgf nf0a]og sd{f/l s/f/df sfo{t /x\$ 5g .

aldf Pj @)\$ ( sf] sfofj og kZrft a9b]aldf ahf/sf]cfsf/, ; kl/j]f0f tyf sfgg kjnls/0fsf] rgf]l sd{f/lx?sf] Jo] :yfkgsf nflu gofFgofF ; #gf kl]lwsf] pkof]u a9fpg'kg] aldf ahf/sf]c]llbog cg' ; Gwfg ug] nufglstf\$]nufgl ; /l0fsf ; fy}lgodg, ; kl/j]f0f tyf lj sf; Jo] :ydf ; wf/ Nofpg xfnsf]df]hbf hgziQm ckof]t 5 . lj z]f u/l dfgjlo ; #fwgsf]cfjZostfnf0{d]llbgh/ ub]ljleG txd] sd{f/lx?sf]vfFf] ; d]nf0{ bl]6ut ub]yk b/aGbl :jls[t sfofj og k\$]pfd /x\$]5 . xfn sfo{t sd{f/lx?sf] gdfjnl -cg' ; l-@\_ df k|tt ul/Psf]5 .

aldf ahf/ lgodgsf]lhDd]f/ldf ePsf]j]4 cg?k ; ldltsf] ; #yfut lfdtf clej]4 ug{ cfjZos ePsf]dxz' ; u/l jflif\$ sfoqmdf g} ; #yfut ; wf/sf]sfoqmd klyldstfsf ; fy ; dfj]z ul/Psf]5 . o; } ; DaGwdf b]z leq tyf aflx/sf cgejl lj 1x?sf] ; d] ; Nnfx lng] sfo{ePsf]5 . ; ldltn]cf^gf]sfo{ ; Dkfbgsf]qmdf cfjZotf cg' f/ aldf]l, n]vflj b\ sfgg lj b\aldf ; e] /, aldf clestf{tyf cGo ; DalGwt lj 1x?sf] ; d] k/fdz{lng]u/\$]5 .

aldf ; ldltsf]cf^gf]sfofno ejg b0{/fl]kgl hluufdf b0{tNnf lgdf]f ul/ ; s\$]cj :yf 5 . t/ eljZodf oxl efl]ts ; Argfn]cklu xg]bl]v zx/l lf]df hluuf Jo] :yfkgsf nflu >l gkfn ; /sf/ cy{dGqfnodf kxn e}x\$]5 . xfn sfofno ejgsf]e0{tNnfnf0{ kg{ Argf u/l sd{f/lx?nf0{ sfd ug] ; xh jftfj/0fsf] oyfl]rt kof; ul/Psf]5 . sfofnosf]dflyNnf]tNnfd klg kg ; Argf u/l efl]ts ; Argfsf]cefjnf0{kl/kl't{ug]tkm ; fl] agfPsf]cj :yf 5 .

### 3= ;ldlt tyf pk-;ldlt M

aldf Pq, @)\$ ( sf]bkrf ( sf]JoJ:yf cg;f/ ;ldlt]cf^gf]sfo{;rf? ?kn];#fng  
ug\$fnflu cfjZostf cg;f/ pk-;ldltx? u7g ug{;Sg\$ . To:tf]pk-;ldltsf]sfd,  
st{0, clwsf/, tyf a7s ;DaGwl sfo]lw ;ldlt]tf]slbP adf]hd xg\$ .

### 3=1= aldfb/ ;Nfxsf/ ;ldlt M

aldf Pq, @)\$ ( sf]bkrf \$! adf]hd gkfn ;/sf/n]aldf JoJ;fosf]aldf b/ sfod ug{  
;DaGwdf ;ldlt]nf0{cfjZos ;Nfx tyf ;enfj kpf]ug\$fnflu bxfosf ;b:ox? /x\$]  
Ps aldf b/ ;Nfxsf/ ;ldlt u7g u/\$]5 .

-s\_ c\blf, aldf ;ldlt - c\blf  
-v\_ aldssf kplvx? d\waf6 gkfn ;/sf/n]dgf]lt u/\$]tlghgf - ;b:o  
-u\_ ;lrj, aldf ;ldlt - ;b:o-;lrj

;Nfxsf/ ;ldltsf]j7s ;DaGwl sfo]wl, ;ldlt cfkm]lgwf{0f u/]adf]hd xg\$ . pOm  
;ldltsf]sfd st{0 / clwsf/ tf]sP adf]hd xg\$ .

### 3=2= kbkl't{;ldlt M

aldf ;ldlt sd{f/l ;]f zt{l]lgodfjnl, @)^\* sf]ljlgod !) df kbkl't{;ldltsf]  
u7gsf]JoJ:yf /x\$]5 . ;fxl JoJ:yf adf]hd ;]f kb vNnf kl'tof]utf jf sfo{lfdtfsf]  
dNof]g tyf cf]tl/s kl'tof]utfds k/Liffaf/f kl't{ug\$fnflu ;ldlt ;dlf l;knf/; ug{  
bxf]o adf]hdsf]Ps kbkl't{;ldlt u7g ul/g]5 .

-s\_ c\blf, aldf ;ldlt - c\blf  
-v\_ kl'tlgwl cydGqfno - ;b:o  
-u\_ aldf ;ldlt]tf]s\$ ;]f ljz]f1 - ;b:o  
-3\_ aldf ;ldltsf]ljefluo kplv sd{f/l kzf; g ljefu - ;b:o-;lrj

kbkl't{ ;ldlt]cf^gf]a7s ;DaGwl ;DkOf{ sfo]lw cfkm]lgwf{0f ug{ ;Sg\$ .  
cfjZostf;f/ kb;u ;DalGwt ljz]f1 cfdGqOf ug{;Sg\$ .

### 3=3= vl/b 0sf0{sld6l M

sfof]nodf cfjZos kgI ;fdgdx? vl/b kpf]ngsf nflu kflnt aldf ;ldlt vl/b  
ljlgodfjnl, @)^& sf]ljlgod # adf]hd Ps vl/b 0sf0{sld6l u7g ePsf]5 .

**3=4= vl/b dNofÍg ; ldt M**

vl/b 0sf0h] vl/bsf] nflu cfj Zos ljj /of tof/ kf/L l; kmf/; sf nflu vl/b dNofÍg ; ldt df k7fpg' kg] Joj :yf 5 . o; /L vl/bsf] nflu l; kmf/; u/\$f] ljj /0fnf0{sf0f] ogdf Nofpgsf] nflu aldf ; ldt vl/b ljlgodfj nl,@)^& sf] ljlgod !## adf]hd vl/b dNofÍg ; ldt u7g ePsf]5 .

**3=5= aldf bfjl ph/L 5fgljg pk ; ldt M**

aldf bfjl ph/L 5fgljg ; Dj Gwdf Goflos sf0f] lw cjndjg u/L ; Dj lGwt klfx?nf0{ ; dlrt cj ; / kbf] ug{kefj sf/L lsl; dsf] lz3{lg0f0df klG ; xof] k%ofpg] Joj :yf ldnfpgsf nflu aldf ; ldt sf cWb]fHošf] ; of]hs]j df aldssf kl]t]glwx? /x\$] Ps aldf bfjl ph/L 5fgljg pk ; ldt u7g ePsf] 5 . ; f]l ; ldt n] k/\$f ph/L dfly 5fgljg u/L aldf ; ldt sf] j]7sdf k]z ug] u/\$f] cj :yf 5 . ; ldt af6 cf=j=@)^(&) cfiff9 d; fGt; Dd aldf bfjl ph/L 5fgljg u/L lg0f0 ePsf] ph/Lx?sf] ljj /of cg; 'L-# df k]tt ul/Psf]5 .

**4= aldf ; ldt sf]sfd, stfo / clwsf/ M**

- aldf Pq, @)\$ ( sf] bkmf -\*\_ adf]hd ; ldt sf]sfd, stfo / clwsf/ b]fo adf]hd /x\$]5 M
- s\_ aldf Joj ; fonf0{ Joj l:yt, lgoldt, ljsl; t tyf lgo]qt ug\$] nflu glt lgwf{0f÷lgdf0f ug{g]kn ; /sf/nf0{cfj Zos ; emf] lbg]
- v\_ aldf af6 k]kt xg cfPsf]/sd nufgl ug\$] nflu glt lgwf{0f u/L k]yldstf l]q t]g]
- u\_ alds, aldf cleft{ ; e] /, bnfnf]0hfhtkq bt{/ gjls/of ug] tyf bt{/vf/h ug] u/fpg]
- 3\_ alds tyf aldt alrsf]j fb ljj fbd] d]b:ytf ug]
- a\_ aldf b]lo]j lgwf{0fsf ; DaGwdf alds lj?4 aldt n] lbPsf] ph/L pk/ lg0f0 ug]
- r\_ aldf Joj ; fosf ; DaGwdf alds nf0{; do-; dodf cfj Zos lgb]z]g lbg]
- 5\_ aldt sf] lxt /lffsf]lg]dt cfj Zos cfwf/ th]df ug]
- h\_ aldf Joj ; fo; u ; Da]Gwt c]o cfj Zos sfo{ug] u/fpg]

**5= aldf ; ldt af6 ; Dkfbg ul/g]dVo dVo sfo{? M**

**5=1= aldf Joj ; fonf0{l]sl; t ug]p2]o; u ; DaGwl M**

- s\_ t]lnd, ; ]dgf/, uf]7, c]t/lqmf c]lb ; #fng,
- v\_ r]gf d]hs, k]f/f]ds tyf hfgsf/L d]hs sfo]mdx? ; #fng,
- u\_ c]lbog, cg; Gwfg,

-3\_ :yfglo, lfglo tyf cgt/fi6o lfi6sf aldf lgodgsf/l tyf c6o lgsfox?; u  
; dgj o tyf ; Da6w la:tf/ .

**5=2= aldf Joj ; fonf0{Jojl:yt ug]p2]o; u ; Da6wl M**

-s\_ alds, aldf clestf{ aldf ; e0/, tyf aldf bnfnst]0hfhtkq btf{/ gjls/of  
-v\_ P0, lgod, gllt, lgbzg th0f / sfoffj og,  
-u\_ aldfny :jls[t,  
-3\_ aldssf]zfvf sfoffo la:tf/sf]/ :jls[t,  
-a\_ aldssf]lj Qlo ljj /0fsf]aldfi lo dNofsg kljt0g adf]hd Joj :yf ug{:jls[t,  
-r\_ aldssf]nufgl ; Da6wl gllt lgwf{0f tyf :jls[t,  
-5\_ aldf bfjl ljj fddf dWb:yt,  
-h\_ aldf bfjl ph/l pk/ cw{oflos lgsfosf]?kdf z? lsgf/f .

**5=3= aldf Joj ; fonf0{lgoldt ug]p2]o; u ; Da6wl M**

-s\_ :ynut, u7 :ynut lg/lif0f tyf cgludg -lj:t0 tyf cfsl:ds\_  
-v\_ ph/l 5fgljg tyf lgbzg,  
-u\_ lj b7l dbf l; kmf/; ,  
-3\_ kgal0f ; Da6wl gllt lgbzg,  
-a\_ l:y/ ; DkQL vl/b÷laqm :jls[t .

**5=4= aldf Joj ; fonf0{lgol6qt ug]p2]o; u ; Da6wl M**

-s\_ cfbz tyf lgbzg,  
-v\_ ; r0,  
-u\_ b08 tyf hl/jfgf,  
-3\_ sf/fj f/ /f\$sf -cflzs jf k0f{  
-a\_ 0hfht kq vf/h .

**6= ;ldltsf]sf] / pkof] M**

**6=1= ;ldltsf]>f] M**

aldf P0, @)\$ ( sf]bkmf # \$ df /x\$sf Joj :yf adf]hd aldf ; ldltn]lj le6g >f]x?af6  
/sd k0kt ug{ ; Sg]ePtf klq xfn; Dd ; ]f zNs, alds, ; e0/, clestf{btf{ tyf  
gljs/of zNs / hl/jfgf afx\$ c6o sg}klg >f]af6 ; ldltnf0{sg}k0f]hgsf]nflu  
/sd k0kt ePsf]50 . h; cg' f/ ; ldltsf]Pp6f 5\$}sf]f xg5 / ; f]sf]fdf bxfosf  
/sdx? /xg]5g\  
-s\_ gkfn ; /sf/af6 k0kt /sd,

-v\_ sg]lj bzl ; /sf/ jf cGt/fi60 ; 3 ; :yfa6 kkt /sd,  
-u\_ alds, aldf cleft{tyf ; e/sf]Ohfhtkq btf{/ gjls/of cflbaf6 kkt /sd,  
-3\_ ; jf zNsaf6 kkt /sd,  
-a\_ cGo sg}; ftaf6 kkt /sd .

; ldltsf]tkm[f6 ul/g]; Dkof{vr{x? ; ldltsf]sf]fdf hDdf /x\$]/sdaf6 Joxfl/g]5 .

## 6-2= sf]sf]pkofu M

aldf ; ldltdf kkt xg] sf]faf6 ; ldltsf] ; Dkof{kzf; lgs vr\$] cnjf aldf Pgsf]  
p27o cg?k aldf Joj ; fonf0{Jojl:yt, lgoldt, lj sl; t, tyf lgo6qt ug\$ nflu  
lj ljw sfo6nd ; #fngsf nflu sf]sf]/sd pkofu xB}cfPsf]5 . lgs6 eljiodf hluf  
vl/b ug]p27o ; d] ; ldltn]lnPsf]xB ; fxl zlif\$df vr{ug\$ ; fy}aldf sDkgl -  
alds\_ c; km ePdf aldfny lng]-alldt\_ sf]lxt /lffy{cGt/fi60 kfnng adf]nd  
cfj Zos Sf]f (Policy Holder's Protection Fund) / cfj Zos hgziQm tof/ ug{v8f xg]  
0l6:6Ro6df cgbfg cflbdf ; d] vr{Joxf] p27o lnPsf] 5 . aldfsf] krf/ k] f/  
sfo6ndsf nflu klg o; }sf]sf]pkofu ug{kg]; ldltsf]bflo]j leq kb5 .

## 7= cGt/fi60 ; DaGw M

o; ; ldltd, :jlh/Nof08sf]af; h l:yt aldf lgodgsf/l lgsfox?sf] cGt/fi60 ; u7g  
International Association of Insurance Supervisors (IAIS) sf] ; :yfks ; b:o /x\$]5 .  
; fxl ; :yfn]kltkfbg u/\$f Insurance Core Principle (ICP) nfu"ug]tkm{; ldltd p6dv  
/x\$]5 . o; sf ; fy} Association of Insurance and Reinsurance of Developing Country  
(AIRDC) / Insurance Congress of Developing Countries (ICDC) tyf South Asian Insurance  
Regulators Forum (SAIRF) sf] klg ; b:o /xb}cfPsf]5 . l5d\$] /fi6«ef/tsf] aldf  
; DaGwL lgodgsf/l lgsfo Insurance Regulatory & Development Authority of India  
(IRDA) sf ; fy}rlg, >lnsf, e6fg cGo ldq /fi6x?sf aldf lgodgsf/l lgsfox?; usf]  
; DaGw lj :tf/ ub]cfPsf]5 .

## 8= ; ldltsf]sfo{lfq M

### 8-1= hljg tyf lghljg aldf Aoj ; fo ug]alds M

- /fi60 aldf ; :yfg, /fdzfxky, sf7df08f}.

### 8-2= hljg aldf Aoj ; fo ug]aldsx? M

- g7gn nf0km 06:of7]; sDkgl lnld68, gS; fn, sf7df08f}.



- gkfn nf0km 0G:of7Q; sDkgl Inld6B, sdnfbl, sf7df08f}.
- nf0km 0G:of7Q; skf7zg -gkfn\_ Inld6B, sdnfbl, sf7df08f}.
- d0 nf0km Plnsf](ALICO), kNrf\$, nIntk' .
- Plzog nf0km 0G:of7Q; sDkgl Inld6B, l8lNnahf/, sf7df08f}.
- ; 0f{nf0km 0G:of7Q; sDkgl Inld6B, gS; fn, sf7df08f}.
- u/FF nf0km 0G:of7Q; sDkgl Inld6B, tlgsj] sf7df08f}.
- kf0d nf0km 0G:of7Q; sDkgl Inld6B, xflQ; f/, sf7df08f}.

**8-3= lghljg aldf Aoj ; fo ugJaldsx? M**

- gkfn 0G:of7Q; sDkgl Inld6B, sdnfbl, sf7df08f}.
- lb cfll/P06n 0G:of7Q; sDkgl Inld6B, sflGtKy, sf7df08f}.
- g7gn 0G:of7Q; sDkgl Inld6B, lqk'7j /, sf7df08f}.
- lxdfnog hg/n 0G:of7Q; sDkgl Inld6B, aa/dxn, sf7df08f}.
- o0f06B 0G:of7Q; sDkgl -gkfn\_ Inld6B, ykfynt, sf7df08f}.
- klldo/ 0G:of7Q; sDkgl -gkfn\_ Inld6B, gS; fn, sf7df08f}.
- Pe/16 0G:of7Q; sDkgl Inld6B, xflQ; f/, sf7df08f}.
- g3f]0G; 7Q; Inld6B, aa/dxn, sf7df08f}.
- ; u/dfyf 0G:of7Q; sDkgl Inld6B, gS; fn, sf7df08f}.
- Pnf0G; 0G:of7Q; sDkgl Inld6B, ltgsj] sf7df08f}.
- Pg=al= 0G; 7Q; sDkgl Inld6B, sdnfbl, sf7df08f}.
- k0B; on 0G:of7Q; sDkgl Inld6B, k'tnl ; 8s, sf7df08f}.
- lzv/ 0G:of7Q; sDkgl Inld6B, ykfynt, sf7df08f}.
- nldagl hg/n 0G:of7Q; sDkgl Inld6B, gS; fn, sf7df08f}.
- PgPnhl 0G:of7Q; sDkgl Inld6B, kfglkfy/L, sf7df08f}.
- l; 4fy{0G:of7Q; Inld6B, lqk'7j /, sf7df08f}.

**8-4= aldsx?sf]zfvf tyf pkzfvf sf0f0osf]; Vof M^\$#**

**8-5= aldsx?sf]sh sdf/l ; VofM<sub>3,172</sub>**

**8-6= aldf sDkglSf]:jfldTj ; Argf M**

:j fldTj ; Argfsf] lx; fj n] # j 6f aldf sDkglx? lab7l aldf sDkglx?sf] zfvfsf] ?kdf, @ j 6f alDff sDkglx? lab7l alDff sDkglSf]; 0Qm kFl nufglDf, !( j 6f lghl :j fldTj df / ! j 6f ; /sf/L :j fldTj df /x3f]5 . o; lgsfo cGtu4 \* j 6f sDkglx?n]

hljg aldf Joj ; fo sf/faf/ ugI !^ j6f sDkgLx?n]lghl]g aldf Joj ; fo sf/faf/ ugI / ! aldf sDkgLn]bj }k\$ /sf]sf/faf/ ub}cfPsf]cj :yf 5 . aldf sDkgLsf]xfn ; Wof @% j6f /x\$]5 . -tflnsf-@\_

***tflnsf-@***  
**aldf sDkgLx?sf]:jfldTj ;Argf**

:jfldTj	lghl]g	hljg	hljg÷lghl]g	hDdf
; /sf/l	-	-	!	!
lghl	!#	^	-	!(
labzL	@	!	-	#
; eQm	!	!	-	@
hDdf	!^	*	!	@%

>f] Maldf ;ldlt

**8-7= cfsI:ds aldf sf]f M**

kzf; slo sfo{lj lw -lgoldt ugI Pq, @)!# sf]bkrf @ kofu u/l ldlt @)^.)^.#) df /fhkqdf k\$flzt ; rgsf]cfwf/df ldlt @)^.)&! ( blv sf]fn] sfo{cf/De u/\$]xf]. gkfnsf]aldf ahf/df lj bzl aldf sDkgLx?n] tIsflng cj :yfdf xhbEf, cft ljfb aldfs]hf]vd :jlsf/ gu/\$]sf/Ofaf6 cfsI:ds aldf sf]f]sf]cj wf/Of cfPsf]xf]. lj bzl kgaldf sDkgLx?n]gkfnsf]hf]vd :jlsf/ gu/\$]cj :yfdf bzd 36\$ 3l6t 36gn] ; DklQsf]hf]vddf aldf sDkgLx?sf]l; ldt ; fwg / >f]af6 To:tf]hf]vd :jlsf/ ug{; Sg]cj :yf g/x\$]x\$ tIsflng kl/jzdf gkfn ; /sf/sf] ?-% s/f\$ z\$ / kfl / ; fl cgkftdf !\$ j6f aldf sDkgLx?af6 ?= % s/f\$ a/fa/ z\$/kfl nufgl u/l tIsflng cj :yfdf hDdf ?=!) s/f\$sf] kfl ; sng u/l cfsI:ds aldf sf]f]sf] :ykgf ePsf]xf]. xfn pQm sf]f]df ?=@ ca{@( s/f\$sf] xf/fxf/ldf /sd /x\$]5 .

**8-8= aldf Joj ; fo; u ; DalQwt kzfut ; 3 / ; u7gx? M**

**8-8-1= gkfn alds ; 3, sf7df08f}**

aldsx? Ps cfk; df k/\$] ; d:ofx?nf0{ ; dfwg ug\$ nflu tyf aldssf]xs lxtsf nflu eg] gkfn alds ; 3sf] :ykgf ePsf]xf]. o; df cfm' sfo{t aldsx?af6 clbIf nufotsf kbflwsf/lx?sf]rog u/\$] x65g\

**8-8-2= gkfn 0G:of7Q; k[km] gn ; f] f06L, sf7df08f}**

aldsx?sf] clwsf :t/sf sdcf/lx? ; b:o /x\$] gkfn 0G:of7Q; k[km] gn ; f] f06L :ykgf u/\$]cj :yf 5 . h; dVbaf6 clbIf nufotsf kbflwsf/lxf] lgoQm xg]x65 . o; sf] ; fwf/Of ; ef jif\$]Ps k6s ug]krfng /x\$]5 . pQm ; f] f06Ln] aldfs]krf/ k]f/ ug\$ ; fy}aldf ; ldltsf] ; dgjodf cGt/lqmf, uf]7lsf]cf]hgf ; d] u/\$]cj :yf 5 .

8-8-3= gkfn kzfut aldf clestf{; 3, sf7df08f}-  
8-8-4= aldf ; e0/ ; 3, gkfn, sf7df08f}-

### 9= cfly\$ ?k/yf M

ljZj sf] cy{Jo; yfdf ljQlo ; \$6, cfly\$ t/ntf pRr dNoj [4 / ljleGg e"efudf  
kfs[ts ksfk h:tf cj :yfsf]kfej n]; g\@)!! sf]bfhfdf ; g\@)!@ Dff pTkfbg j [4df  
sdl cfPsf]5 . ljZj pTkfbg j [4b/ ; g\@)!! df \$=) kl'tzt, ; g\@)!@ Dff #=@  
kl'tzt /xsf]df cGt/f[6@ dbfsf]fsf] klfkOf cg' f/ ; g\@)!# df ## kl'tzt / ; g\  
@)!\$ df \$=) kl'tzt /xg]cgdfg 5 . t/ ; g\@)) ( sf] thgdf ; g\@)! ) df  
pTkfbgdf j [4 xg uPsf]ePtf klg ; g\@)!! blv pTkfbg j [4df sdl xB}cfPsf]5 .  
ljZj df 36sf kfs[ts 36gfsf] ; fy}vf; u/l ljZj cfly\$ ; \$6, o'fkdf ePsf]COf  
; \$6, hfkf / cd]/sdf cfPsf kfs[ts ljKQL tyf ; gfdL, ljZj ahf/df cfPsf]3/  
hluf Jo; fosf]dGbl, yf0Nof08 / ci6knofdf cfPsf]elifof af9L / rlg, ef/t h:tf  
bzx?df cfPsf]cfly\$ j [4b/sf]sdl cflbn}ubf{; g\@)!@ df klg ljZj pTkfbgsf]j [4  
b/df sdl cfPsf]5 .

gkfn]sf] kl/k]odf ljutsf] aGa sfndf efl'ts ; Argf Pj+ljsf; k'f'f/df ePsf]  
c; fdfGo lfl't, aGa sf n tyf ; emdOf sfnsf]c; xh kl/l:ylt, k6s k6s e0/xg]agb-  
x8\fn, lgoldt cfklt'Of blvPsf]; d:of, cfBfl]us jftfj/Ofdf blvPsf]; d:of, nufglsf]  
jftfj/Ofdf sdl, lghl nufglsf]sdl, phf{; \$6, a\$ shf\$]lj :tf/df sdl, Jo; fol /  
>ldsx; alr l; hgf e0/xg]c; demf/l, cfBfl]us ; /lffsf]cefj, plrt nufgl gl'tsf]  
cefj, c; xh cfBfl]us tyf Jo; flos jftfj/Of / lg/Gt/ nldA/xsf]/fhgll'ts ; emdOf  
h:tf sf/Ofn]cfBfl]us pTkfbgdf j [4 xg g; Sbf gkfn]sf]cfly\$ j [4b/df ckll't j [4  
xg ; sf]5g .

### 10= cGt/f[6@ cfly\$ j [4b/ M

cGt/f[6@ dbfsf]fsf] klfkOf cg' f/ ljZj cy{Gqsf] cfly\$ j [4b/ ; g\@)!! / ; g\  
@)!@, df \$=) kl'tzt / #=@ kl'tzt /xsf]blvG5 . ; g @)! ) df ljZj cy{Gqdf %=@  
kl'tzt / ljsl; t dh'sx?df #=) kl'tzt j [4b/ /xsf]lyof] . ; g\@)!@ df blifof  
Plzofnl dh'sx?sf]cfly\$ j [4b/ ckmuflg:tfg !)=@, aunfbz ^=!, eBfg (&, ef/t  
\$=), dfINbE; #=%, gkfn \$^, kfs:tfg #&, >lnsf ^=\$ kl'tzt /xsf]lyof]. cGt/f[6@  
dbfsf]fsf] klfkOf cg' f/ ; g\@)!# df blifof Plzofnl dh'sx?sf] cfly\$ j [4b/  
ckmuflg:tfg #=! kl'tzt, aunfbz ^=), eBfg ^# kl'tzt, ef/t %& kl'tzt, dfINbE;  
#=\* kl'tzt, gkfn #=) kl'tzt, kfs:tfg #=% kl'tzt / >lnsf ^# kl'tzt /xg]cgdfg  
5 . o; u/l ; g\@)!\$ df blifof Plzofnl dh'sx?sf]cfly\$ j [4b/ ckmuflg:tfg \$=\*  
kl'tzt, aunfbz ^=\$, eBfg ^=^ kl'tzt, ef/t ^@ kl'tzt, dfINbE; \$=) kl'tzt, gkfn  
\$=) kl'tzt, kfs:tfg ## kl'tzt / >lnsf ^& kl'tzt /xg]cgdfg 5 . Plzofnl dh's  
rlgsf]cfly\$ j [4b/df ; g\@)! ) / @)!! sf] thgdf sdl cf0 ; g\@)!@ df &=\*  
kl'tzt

kl'tzt /x\$fl]yof]. c't/f(6 db]sf]f]sf]k|f]k0f cg' f/ Plzofnl dh's rlg]sf]cfly\$ j[4b/ ;g\@)!# / ;g\@)!\$ df qmdzM\*) / \*=@ kl'tzt /xg]cgbfg 5 .

**11= /fli6α cfly\$ j[4b/ M**

g]k]nsf]cfly\$ j[4b/ ;g\@)) ( / @!) df \$=\$ kl'tzt / \$=\* kl'tzt /x\$fd] ;g\ @)!! Df s]l 36g u0{#=( kl'tzt /x\$fl]yof]. ;g\!)!@ df g]k]nsf]cfly\$ j[4b/ s]l a9g u0{ \$^ kl'tzt kl'f] 5 . ;g\@)!@ df g]k]nsf clwsfz l5d\$] dh'sx?n] p] ;fxhgs cfly\$ pknAw] x] ; n u/]f kl'g g]k]n / ef/t, df]NbE; / k]ls:tfg]sf] j[4b/ %Ü eGb] sd}/x\$fl]b]v65 . cfly\$ ; j]f0f @)^(÷&) cg' f/ c't/f(6 db] sf]f]af6 ;g\@)!# cl'k]df k\$flzt tYof]df g]k]nsf]cfly\$ j[4b/ ;g\@)!\$ / @)!\* df \$=)Ü / \$=!Ü /xg]k|f]k0f u/\$]5 .

dflysf tYof]x?nf0{ lj Zn]f0f ubf{ g]k]nsf] cfly\$ j[4b/ lj Z]sf] c]f]t j[4b/sf] xf/fxf/ldf /x\$fl]/ ;g\@)!\* ; Dd kl'g ; f]l xf/fxf/ldf /xg]b]v65 . ; fy]l5d\$] dh'sx? ef/t / rlg]sf]j[4b/sf]thgdf g]k]nsf]j[4b/ lgs}sd /x\$fl]b]v65 -t]nsf-#\_ .

**t]nsf-#  
lj Z]sf]cfly\$ j[4b/**

lj j /f	cfly\$ j] \$ b/ kl'tztdf			k f]k]f		
	2010	2011	2012	2013	2014	2018
lj Z] cy( tGq	5=2	4=0	3=2	3=3	4=0	4=5
lj sl; t cy]tGqx?	3=0	1=6	1=2	1=2	2=2	2=5
pblodfg tyf lj sf; zlt cy]tGqx?	7=6	6=4	5=1	5=3	5=7	6=2
lj sf; f]dv Plz of	9=9	8=1	6=6	7=1	7=3	7=7
dWok]{ tyf pQ/ cl'k]sl dh's	5=5	4=0	4=8	3=1	3=7	4=6
dW0 tyf k] l' o/]k]hl dh's	4=6	5=2	1=6	2=2	2=8	3=8
o/]k]kog olgog]sf dh'sx?	2=0	1=6	0=2-	0=0	1=3	2=0
ckm]flg:tfg	8=4	7=0	10=2	3=1	4=8	4=8
aunfbz	6=4	6=5	6=1	6=0	6=4	7=2
e^fg	11=7	8=5	9=7	6=3	8=6	10=0
ef/t	11=2	7=7	4=0	5=7	6=2	7=0
df]NbE;	7=1	7=0	3=5	3=8	4=0	4=1
g]k]n	4=8	3=9	4=6	3=0	4=0	4=1
k]ls:tfg	3=1	3=0	3=7	3=5	3=3	3=0
>]nsf	8=0	8=2	6=4	6=3	6=7	6=5
rlg	10=4	9=3	7=8	8=0	8=2	8=5

>f] M]c]fly\$ ; j]f0f @)^(.&)

## 12= gkfnsljaldf ahf/sf]j:tl:ylt M

### 12=1=sh aldfzNs cfhg M

gkfnsljaldf Joj ; foaf6 cf-j = @)^(÷&) df ?=@\$ ca{#@ s/f\$ % nfv aldfzNs cfhg ePsf] 5 . cf-j = @)^\*÷^( df ?=@) ca{^\$ s/f\$ \$\* nfv / cf-j = @)^&÷^\* df ?= !& ca{^@ s/f\$ )^ nfv aldfzNs cfhg ePsf]lyof]. o; /l cf-j = )^&÷^\* sf]thgdf cf-j = @)^\*÷^( df aldfzNs cfhgdf ?# ca{)@ s/f\$ \$@ nfv cyft !&#!Ü n]j [4 ePsf] b]v65 . cf-j = @)^\*÷^( sf]thgdf cf-j = @)^(÷&) df aldfzNs cfhgdf ?# ca{%\* s/f\$ %& nfv cyft !&#!Ü n]j [4 ePsf] b]v65 . cf-j = @)^%÷^^ b]v cf-j = @)^(÷&) ; Dddf sh aldfzNs cfhgdf cl3Nnf]cfly\$ j if\$]thgdf qmdzM@&=%\*Ü, \$)=@Ü, !%=\$\$Ü, !&#!Ü / !&#!Ü n]j [4 ePsf] b]v65 .

cf-j = @)^%÷^^ b]v cf-j = @)^(÷&) ; Dddf hljg aldfzNs cfhgdf qmdzM#\$##Ü, #=\$\*^Ü, !(=)Ü, @&=%\*Ü / !\*=%\*Ü cl3Nnf]cfly\$ j if\$]thgdf j [4 ePsf] b]v65 .

cf-j = @)^%÷^^ b]v cf-j = @)^(÷&) ; Dddf lghljg aldfzNs cfhgdf cl3Nnf]cfly\$ j if\$]thgdf qmdzM!\*-&Ü, \$&=%Ü, !)#\*Ü, !%&Ü / !\$=%\*Ü n]j [4 ePsf] b]v65 -tflnsf-\$ .

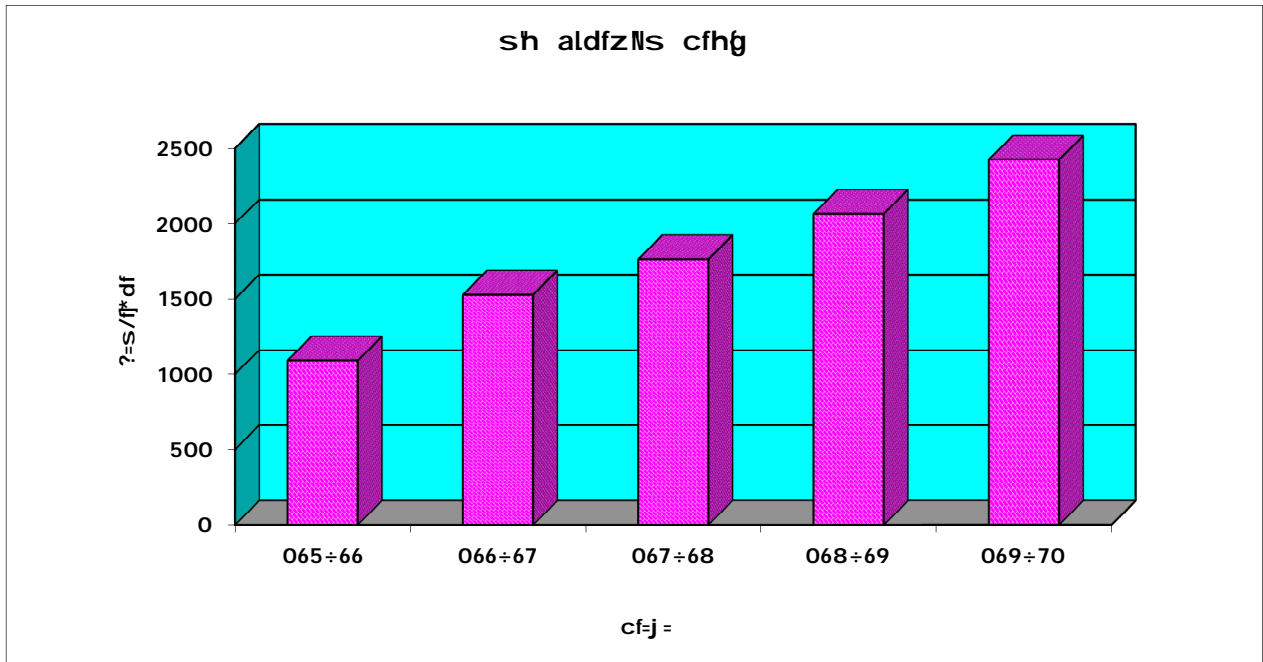
### *tflnsf-\$*

### hljg tyf lghljg aldf Joj ; foaf6 cfhg ePsf]sh aldfzNs

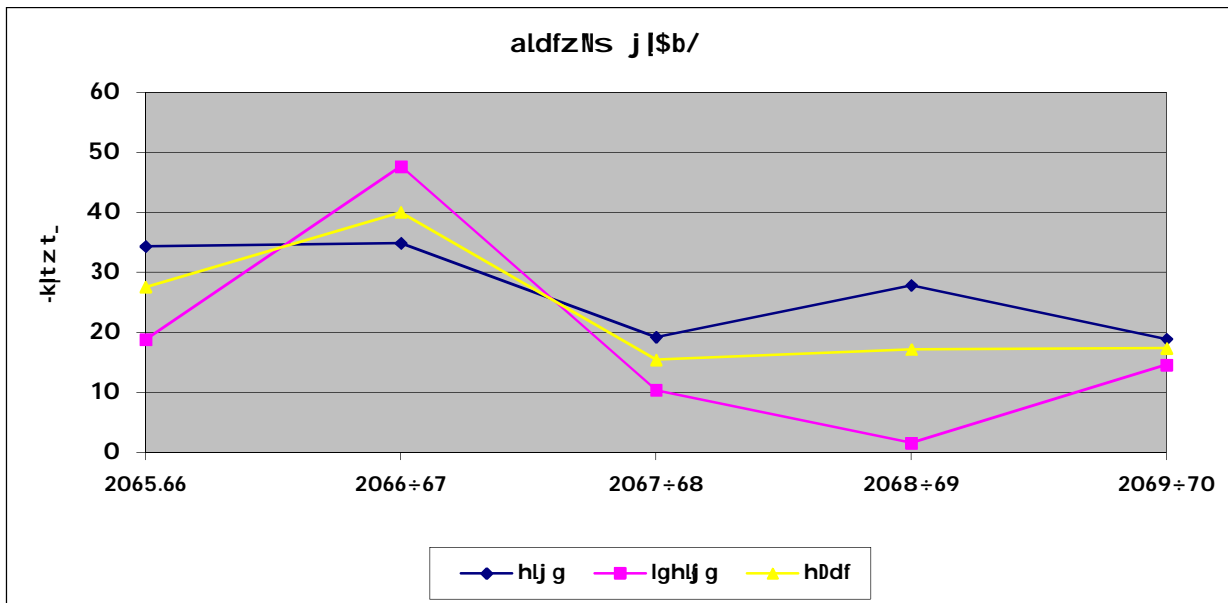
cfly\$ j if	hljg aldfzNs cfhg -?=/f*df_	cl#Nnf] cf-j =sf] thgdf j \$ k tz t	lghljg aldfzNs cfhg -?=/f*df_	cl#Nnf] cf-j =sf] thgdf j \$ k tz t	sh aldfzNs -?=/f*df_	cl#Nnf] cf-j =sf] thgdf j \$ k tz t
2065÷66	650=00	34=33	440=00	18=77	1090=00	27=58
2066÷67	876=60	34=86	649=67	47=65	1526=27	40=02
2067÷68	1044=95	19=20	717=11	10=38	1762=06	15=44
2068÷69	1336=13	27=87	728=35	1=57	2064=48	17=16
2069÷70	1588=47	18=88	834=58	14=58	2423=05	17=36

>f] Maldf ; ldt

/fli60 aldf ; yfgsf]cf-j = @)^%÷^^ b]v @)^(÷&) ; Ddsf]ckl/is [ lj j /of ; dfj ] ul/Psf].  
cf-j = @)^(÷&) sf]lj j /of aldsx?af6 k [t n]yfk/Lifof gePsf]tYof]sf]cfwf/df .



cf-j = @)^%÷^^ b]v @)^(÷&) ; Ddsf]g]kfn]aldf Aoj f; osf]hlj g, lghlj g tyf sh aldfzNs j [4b/nf0{lgdgfg; f/sf]lrqdf k}t't ul/Psf]5 .



12-2=sh ufx{y ptkfbgdf aldfzNssf]of]ubfgM

sh aldfzNsnf0{sh ufx{y ptkfbg -k|nt dNodf\_ ; u thgf ubf{cf-j = @)^\*÷^(  
df sh ufx{y ptkfbgdf aldfzNssf]of]ubfg !##Ü /x\$]b]v65 . cf-j = @)^%÷^^

b]v @)^(:&) ; Dddf ; f] of]ubfg qmdzM !=!@Ü, !=@\*Ü / !=@\*Ü, !=#Ü / !=\$@Ü /x\$]5 -t]nsf-%.

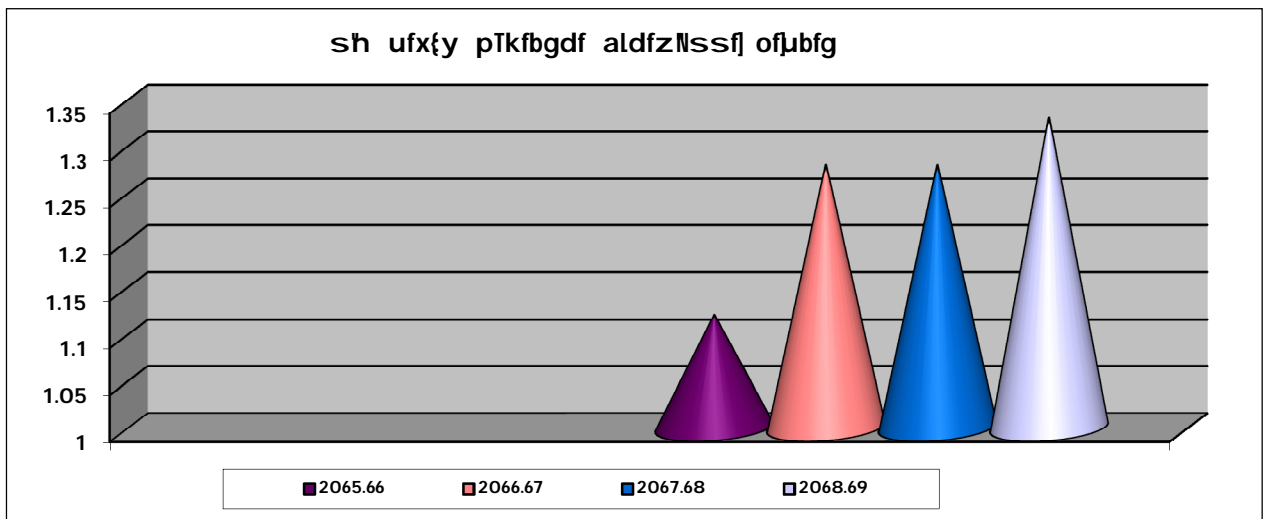
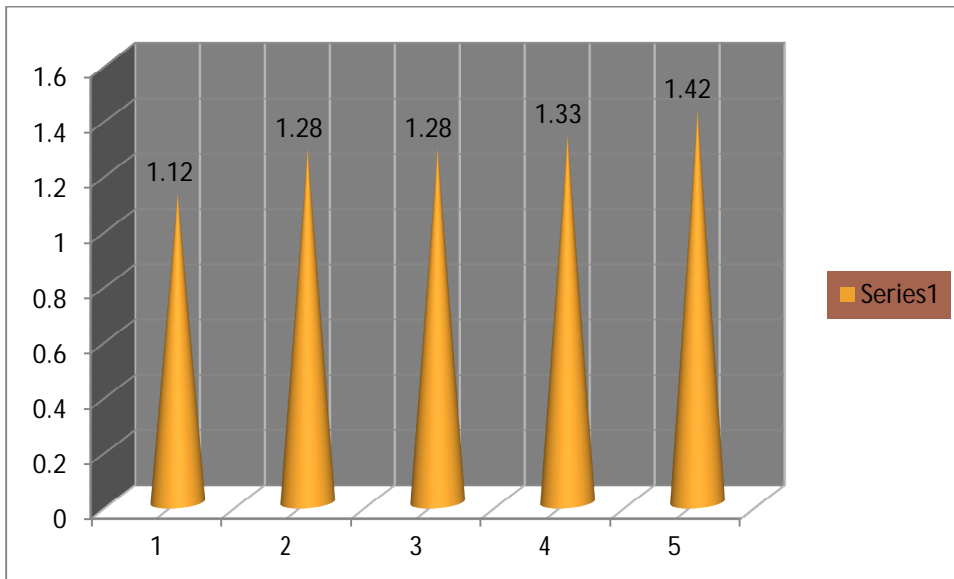
**t]nsf-%**

**sh ufx{y p]kfbgs] thgdf sh ald]Ns cfhg\*\***

cf-a=	sh ald]Ns cfhg -?=-s/]f*df_	sh ufx{y p]kfbg -k]r]nt d]Nodf_* -?=-s/]f*df_	sh ufx{y p]kfbgs] thgdf sh ald]Ns cfhg -k]tztdf_
2065.66	1105=61	98830=00	1=12
2066.67	1526=27	119370=00	1=28
2067.68	1748=61	136940=00	1=28
2068.69	2064=48	155800=00	1=33
2069.70	2423=05	170120=00	1=42

>f] M]cfly\$ ; j]f]of @)^\*(

\*\* /li60 aldf ; :yfgs]cf-j=@)^%:-^^ b]v @)^(:&) ; Dds]cgdf]gt lj j /of ; dfj] ul/Psf].  
cf-j=@)^(:&) sf]lj j /of aldx?af6 k]kt n]y]k/]f]of gePs]t]yof]sf]cfw]df .



## 12-3=hljg aldf Joj ; foaf6 ePsf]nufgl M

k|Int aldf Pq tyf lgodfjnl cg; f/ aldsx?sf]nufgl ofllo /sdnf0{bl3\$fnlg  
?kdf gkfn leq nufgl ug{nufpg]o; ;ldltsf]glit eP adf]nd aldsx?n]gkfn  
;/sf/sf] /fli6 artkq=C0fkq, a\$ tyf lj Qlo ; :yfx?sf] d2tl vftf, z0/  
aldfn]ysf]lwtfdf shf{cflbdf pQm /sd nufgl ub]cfPsf 5g\ cf-j=@)^%÷^^ b]v  
cf-j=@)^(÷& ; Dddf hljg aldf Joj ; fo ug]aldsx?af6 qmdz ?=@,^%!=^@ s/f\$,  
?#,^\$^-&! s/f\$, ?=\$,@&%=!! s/f\$, ?=%,@#\*=!# s/f\$ / ?=^,!%\*=&^ s/f\$ nufgl  
ePsf]5 . cf-j=@)^\*÷^( sf]thgdf cf-j=@)^(÷&) df !&=%\*Ü n]nufgl /sddf  
j [4 ePsf]b]v65 -tflnsf-^\_ .

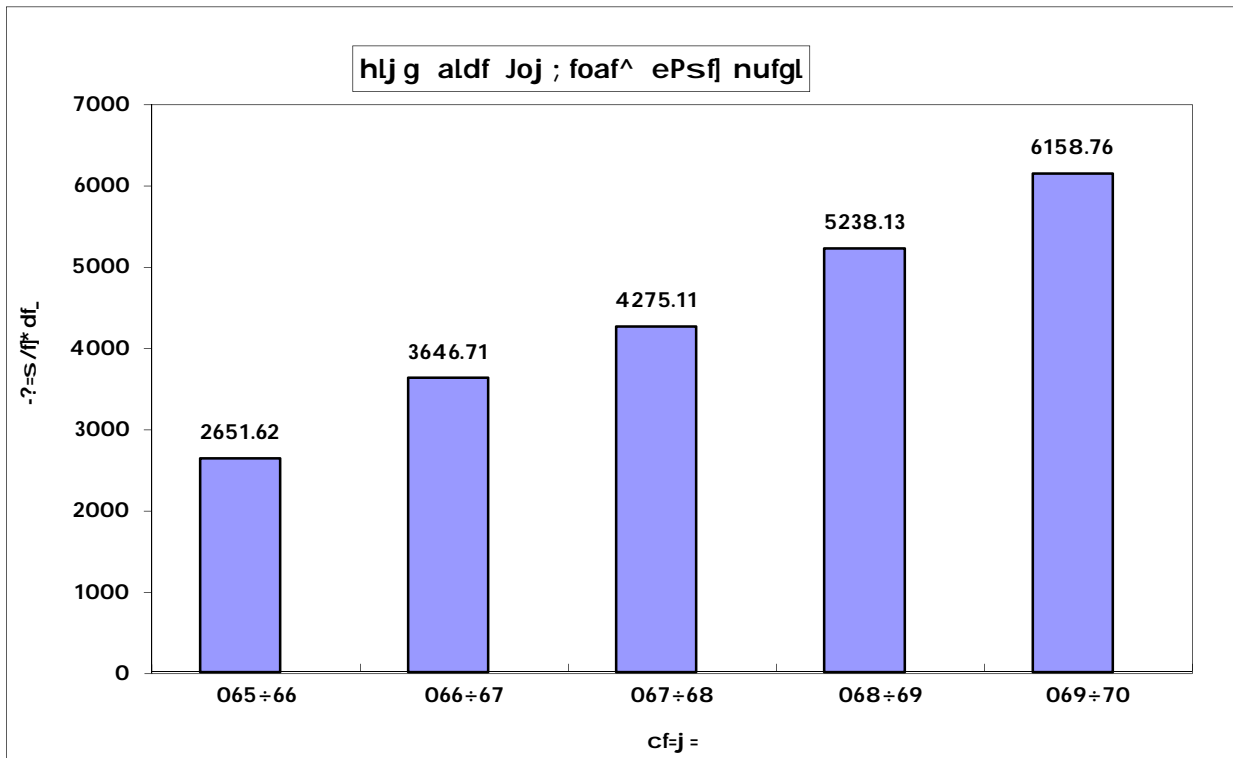


***tfinsf-^***  
**hlj g aldf loj ; foaf6 ePsf]nufgl**

**.-s/f\$df\_**

sDkglstf] gfd	2065÷66	2066.67	2067.68	2068.69	2069.70
/fli^o aldf ; +yfg*	1025=00	1175=09	1341=09	1445=23	1445=31
gz gn nf0km 0=s+ln=	354=84	515=78	558=33	675=82	794=71
gkfn nf0km 0=s+ln=	359=72	588=90	818=02	1050=96	1365=67
nf0km 0=skf/zg -gkfn_ ln=	357=28	549=73	626=16	863=88	1071=66
cd]/sg nf0km 0=s*	408=96	530=81	566=77	666=28	781=92
Plz og nf0km 0=s+ln=	53=01	121=85	159=68	250=47	323=92
; b{ nf0km 0=s+ln=	25=06	44=81	53=28	65=90	83=59
u/fz nf0km 0=s+ln=	27=60	46=54	63=74	87=08	101=50
kf0d nf0km 0=s+ln=	40=15	73=20	88=04	132=52	190=48
<b>hDdf</b>	<b>2651=62</b>	<b>3646=71</b>	<b>4275=11</b>	<b>5238=13</b>	<b>6158=76</b>

\*/fli60 aldf ; :yfgsf]cf=a= @)^%÷^^ b]v @)^(÷&) ; Ddsf]cgdf]gt j lj /0f ; dj] ul/Psf].



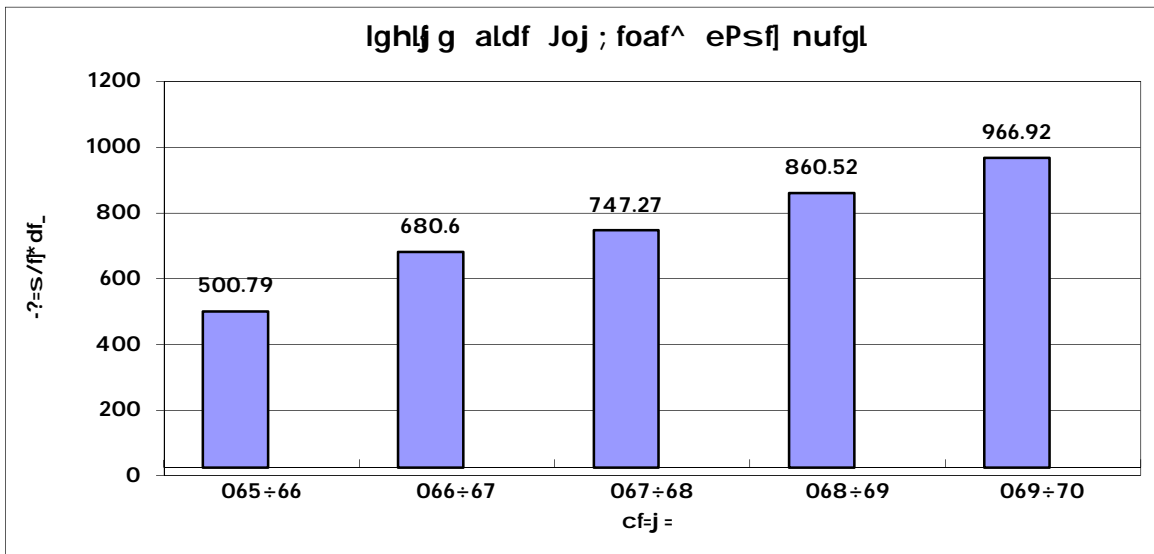
**12=4= lghL]g aldf loj ; foaf6 ePsf]nufgl M**

cfly\$ j if{ @)^%÷^^ b]v @)^(÷&) ; Dddf lghL]g aldf loj ; foaf6 gkfn leq nufgl /sd qmdzM ?=%))&( s/f\$, ?=^\*)=^ s/f\$ &\$&=@& s/f\$, ^)=% s/f\$ / ?= (^= (@ s/f\$ /x\$]5 -tfinsf-&\_ . cf-j= @)^\*.^( sf] thgdf cf-j= @)^(&) df !@=#^Ü n]nufgl /sddf j [4 ePsf]b]v65 .

**tfnst- &  
lghljg aldf koj ; foaf ePsf]nufgl**

-/sd ?-s/f\$df

sDkglstf] gfd	2065÷66	2066.67	2067.68	2068÷69	2069÷70
gkfn 0=s*ln=	28=86	31=59	35=40	51=57	60=62
lb cfj/P)^n 0=s*ln=	63=17	87=92	87=48	102=56	120=49
/fli^o aldf ; +yfg	121=82	106=86	123=95	95=50	90=80
gzgn 0=s*ln=	48=48	74=56	82=31	98=78	109=90
lxdfnog h=0=s*ln=	24=81	36=01	29=84	41=63	45=51
ogf0(^)* 0=s* -gkfn_ ln=	25=94	32=54	31=81	30=67	29=10
lk do/ 0=s* -gkfn_ ln=	21=37	24=91	25=89	26=29	37=22
Pe/fj^ 0=s* ln=	24=23	27=89	53=43	50=45	40=79
g]stf] 0=ln=	17=91	23=39	24=05	33=27	40=65
; u/dfyf 0=s*ln=	27=41	54=54	48=58	80=80	92=83
Pnf0G; 0=s*ln=	12=89	27=37	29=45	30=88	29=72
Pg-j l= 0=s*ln=	8=73	11=45	12=26	13=93	13=93
k ^]G; on 0=s*ln=	14=00	22=30	23=93	34=60	29=93
lz v/ 0=s*ln=	15=75	24=17	28=60	31=64	42=83
n Dj gl hg/n 0=s*ln=	12=87	22=27	25=37	27=53	48=46
PgPnhl 0=s*ln=	21=14	56=20	66=99	85=26	99=98
l; \$fy{ 0=ln=	11=41	16=63	17=89	25=16	34=16
hDdf	<b>500=79</b>	<b>680=60</b>	<b>747=27</b>	<b>860=52</b>	<b>966=92</b>



**12=5= lghljg aldssf]vb gkrfstf]lj j /of M**

gkfn df ; #flnt lghljg aldf sDkglx?n]cf-j=@)^%.)^^ blv cf-j=@)^(.)& ; Dd u/\$f]vb gkrf /sd qmdzM?-\$^=(# s/f\$, ?=%^=( s/f\$, ?=%^=% s/f\$, ?= \*#=%! s/f\$ / ?=\$%\* s/f\$ /x\$] 5 . cf-j=@)^\*.( sf] thgdf cf-j=@)^(.)& df

lghl{g aldf Joj ; fo ug[aldsx?n]cfhg u/\$f]vb gfkrfdf !=@\* kl|tzt n]j [4  
ePsf]b]v/65 -tflnsf-\* \_ .

*tflnsf-\**

**gkrfndf lghl{g aldf Joj ; fo ug[aldsx?n]cfhg u/\$f]vb gfkrfdf]lj j/Of  
-cf-j = @)^%÷^^ - @)^ (÷&)\_**

aldssf] gfd	lj j /)f	2065÷66	2066÷67	2067.68	2068.69	2069.70
gkfn 0=s+ln=	vb gkrf -?=s/f]*df_	<b>4=75</b>	<b>3=85</b>	<b>2=49</b>	<b>4=00</b>	<b>5=14</b>
	ahf/ lx;; f (%)	10=12	6=80	3=79	4=79	6=08
lb cf]/o)^n 0=s+ln=	vb gkrf -?=s/f]*df_	<b>7=08</b>	<b>4=91</b>	<b>7=37</b>	<b>9=06</b>	<b>-14=53_</b>
	ahf/ lx;; f (%)	15=09	8=68	11=23	10=85	-17=18_
* /fli^o aldf ;+yfg	vb gkrf -?=s/f]*df_	<b>6=46</b>	<b>6=00</b>	<b>6=9</b>	<b>7=80</b>	<b>8=10</b>
	ahf/ lx;; f (%)	13=77	10=60	10=51	9=34	9=58
gzgn 0=s+ln=	vb gkrf -?=s/f]*df_	<b>5=22</b>	<b>6=05</b>	<b>10=28</b>	<b>9=11</b>	<b>10=20</b>
	ahf/ lx;; f (%)	11=12	10=69	15=66	10=91	12=06
lxdfnog h=0=s+ln=	vb gkrf -?=s/f]*df_	<b>2=44</b>	<b>3=20</b>	<b>-0=8</b>	<b>-5=47_</b>	<b>7=13</b>
	ahf/ lx;; f (%)	5=20	5=65	1=22	-6=55_	8=43
ogf0^]* 0=s+gkfn_ ln=	vb gkrf -?=s/f]*df_	<b>0=63</b>	<b>0=97</b>	<b>1=05</b>	<b>1=91</b>	<b>2=67</b>
	ahf/ lx;; f (%)	1=34	1=71	1=60	2=29	3=16
lk do/ 0=s+gkfn_ ln=	vb gkrf -?=s/f]*df_	<b>1=36</b>	<b>1=70</b>	<b>1=52</b>	<b>2=25</b>	<b>3=16</b>
	ahf/ lx;; f (%)	2=90	3=00	2=32	2=69	3=74
** Pe/] ^ 0=s+ln=	vb gkrf -?=s/f]*df_	<b>3=66</b>	<b>4=11</b>	<b>3=48</b>	<b>3=83</b>	
	ahf/ lx;; f (%)	7=80	7=26	5=30	4=59	
g]sf] 0=ln=	vb gkrf -?=s/f]*df_	<b>0=80</b>	<b>1=86</b>	<b>1=72</b>	<b>3=03</b>	<b>3=75</b>
	ahf/ lx;; f (%)	1=70	3=29	2=62	3=63	4=43
; u/dfyf 0=s+ln=	vb gkrf -?=s/f]*df_	<b>4=27</b>	<b>5=60</b>	<b>9=08</b>	<b>13=74</b>	<b>17=79</b>
	ahf/ lx;; f (%)	9=10	9=90	13=83	16=45	21=03
Pnf0G; 0=s+ln=	vb gkrf -?=s/f]*df_	<b>1=37</b>	<b>2=26</b>	<b>2=91</b>	<b>5=22</b>	<b>7=63</b>
	ahf/ lx;; f (%)	2=92	3=99	4=43	6=25	9=02
*** Pg=al=0=s+ln=	vb gkrf -?=s/f]*df_	<b>1=02</b>	<b>3=05</b>	<b>0=42</b>	-	<b>-4=41_</b>
	ahf/ lx;; f (%)	2=17	5=39	0=64	-	-5=21_
k *]G; on 0=s+ln=	vb gkrf -?=s/f]*df_	<b>1=08</b>	<b>1=35</b>	<b>2=43</b>	<b>3=27</b>	<b>4=22</b>
	ahf/ lx;; f (%)	2=30	2=39	3=70	3=92	4=99
lz v/ 0=s+ln=	vb gkrf -?=s/f]*df_	<b>2=55</b>	<b>3=44</b>	<b>5=72</b>	<b>5=75</b>	<b>9=41</b>
	ahf/ lx;; f (%)	5=43	6=08	1=24	6=89	11=13
n Dj gl h=0=s+ln=	vb gkrf -?=s/f]*df_	<b>1=50</b>	<b>2=36</b>	<b>0=97</b>	<b>3=27</b>	<b>4=13</b>
	ahf/ lx;; f (%)	3=19	4=17	1=48	3=92	4=88
PgPnhl 0=s+ln=	vb gkrf -?=s/f]*df_	<b>2=09</b>	<b>4=35</b>	<b>7=26</b>	<b>12=73</b>	<b>14=37</b>
	ahf/ lx;; f (%)	4=45	7=69	11=06	15=24	16=99
l; \$fy( 0=ln=	vb gkrf -?=s/f]*df_	<b>0=66</b>	<b>1=53</b>	<b>2=85</b>	<b>4=01</b>	<b>5=82</b>
	ahf/ lx;; f (%)	1=40	2=71	4=34	4=80	6=88
; a) aldsx?	vb gkrf -?=s/f]*df_	<b>46=93</b>	<b>56=59</b>	<b>65=65</b>	<b>83=51</b>	<b>84=58</b>
	ahf/ lx;; f (%)	<b>100=00</b>	<b>100=00</b>	<b>100=00</b>	<b>100=00</b>	<b>100=00</b>

\* /fli6o aldf ; #yfgsf]cf-j = @)^%÷^^ b]v @)^ (÷& ) ; Ddsf]cgdf]gt lj j /Of ; dfj } ul/Psf].

\*\*Pe/16=0-s+n= sf]cfj=@)^(÷&) sf]tYofí kfktt gePsf].  
 \*\*\*Pg=al=0-s+n= sf]cfj=@)^(÷&)^\*( sf]tYofí kfktt gePsf].  
 cf=j=@)^(÷&) sf]lj j /Of aldsx?af6 kfktt n\fk/Llf0f gePsf] tYofí sf]cfwf/df .

## 12=6= hljg aldf tkn(vb gfknsf]lj j /Of M

gkfn df ; #flnt hljg aldf sDkglx?n] cf=j=@)^(÷&)^^( b\jv cf=j=@)^(.)&) ; Dd  
 u/\$f] vb gfknsf /sd qmdzM ?=@^( \* s/f\$, ?!(=%% s/f\$, ?=@=#^ s/f\$, / ?=  
 !@#=# s/f\$ / ?= ()=(@ s/f\$ /x\$f]5 -tflnsf(- .

### tflnsf(- gkfn df hljg aldf Aoj ; fo ug[aldsx?n]cfhg u/\$f]vb gfknsf]lj j /Of -cf=j=@)^(÷&)^^( - @)^(÷&)

aldssf] gfd	lj j /f	2065÷66	2066÷67	2067.68	2068.69	2069.70
/fli^o aldf ; +yfg*	vb gfknsf -?=s/f]*df_					
	ahf/ lx:; f (%)					
gzgn nf0km 0-s+n=	vb gfknsf -?=s/f]*df_	2=40	1=59	11=59	9=63	29=37
	ahf/ lx:; f (%)	8=90	8=13	51=83	7=82	32=30
gkfn nf0km 0-s+n=	vb gfknsf -?=s/f]*df_	0=80	0=63	-9=03_	62=57	23=87
	ahf/ lx:; f (%)	2=97	3=22	-40=38_	50=81	26=25
nf0km 0-skf/zg -gkfn_ ln=	vb gfknsf -?=s/f]*df_	8=06	-0=63_	-2=51_	17=18	12=43
	ahf/ lx:; f (%)	29=87	-3=22_	-11=23_	13=95	13=67
cdj/sq nf0km 0-s+	vb gfknsf -?=s/f]*df_	3=89	5=59	3=75	2=59	4=39
	ahf/ lx:; f (%)	14=42	28=59	16=77	2=10	4=83
Plzog nf0km 0-s+n=	vb gfknsf -?=s/f]*df_	5=00	5=99	4=49	11=39	2=64
	ahf/ lx:; f (%)	18=53	30=64	20=08	9=25	2=90
; bfi nf0km 0-s+n=	vb gfknsf -?=s/f]*df_	0=18	1=25	1=71	2=94	3=61
	ahf/ lx:; f (%)	0=67	6=39	7=65	2=39	3=97
u/fz nf0km 0-s+n=	vb gfknsf -?=s/f]*df_	0=88	1=37	0=95	4=25	2=17
	ahf/ lx:; f (%)	3=26	7=01	4=25	3=45	2=39
kf0d nf0km 0-s+n=	vb gfknsf -?=s/f]*df_	5=77	3=76	11=41	12=60	12=44
	ahf/ lx:; f (%)	21=39	19=23	51=03	10=23	13=68
; a) hljg aldsx?	vb gfknsf -?=s/f]*df_	26=98	19=55	22=36	123=12	90=92
	ahf/ lx:; f (%)	100=00	100=00	100=00	100=00	100=00

\*/fli60 aldf ; +yfgsf]cfj=@)^(÷&)^^( b\jv @)^(÷&) ; Ddsf]tYofí kfktt gePsf]h] ; dfj z gul/Psf].  
 cf=j=@)^(÷&) sf]lj j /Of jldsx?af6 kfktt n\fk/Llf0f gePsf] tYofí sf]cfwf/df .

## 12=7= aldfn\ysf]; Vof M

cfly\$ jif{@)^(÷&)^^( b\jv @)^(÷&) ; Dddf hf/L hljg aldfn\ysf] ; Vof qmdzM  
 \$,&),))) j6f, &!\*,))) j6f, &^\*,))) j6f, (,!!,\*#\$ j6f / !),@,##& j6f /x\$f]  
 5 .

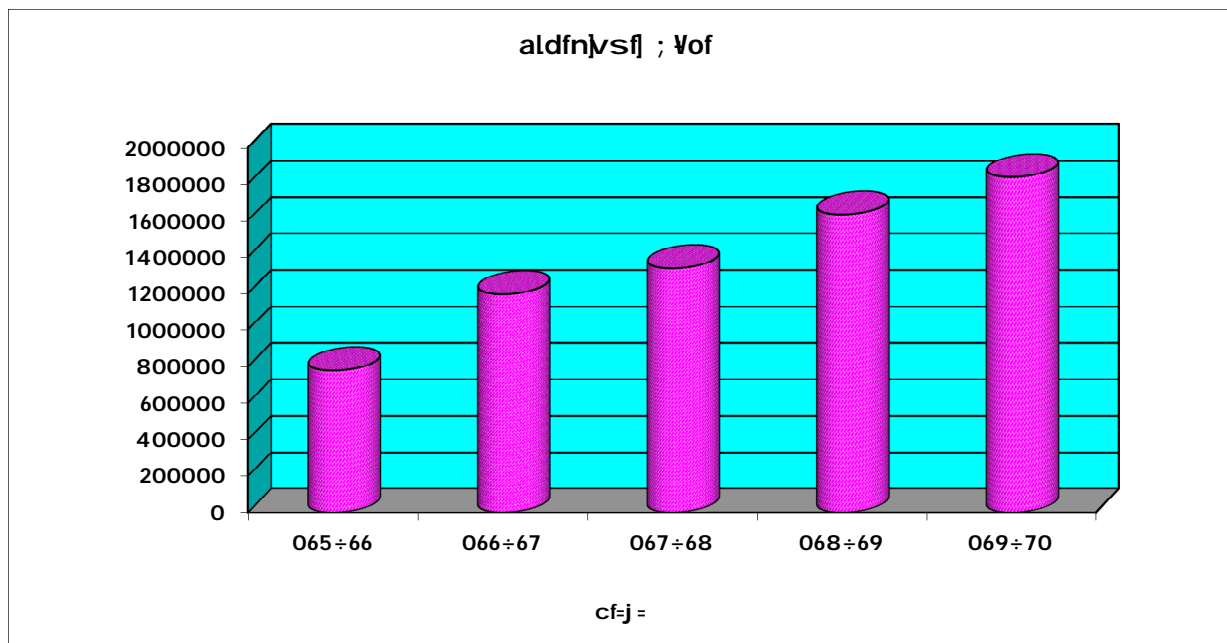
cfly\$ jif{@)^(.&) ; Dddf sfod /x\$f]sh hljg aldfn\ysf] ; Vof #,@(!,\*#\$ j6f  
 /x\$f]5 .

cfly\$ jif{@)^%÷^^ b|v @)^(÷&); Dddf hf/l lghlj g aldfn\vsf]; Vof qmdzll  
 #,) &,) j 6f, \$, & ^,) j 6f, %, ^,(,) j 6f, &!\*, \$#^ j 6f / \*,!), @(! j 6f /x\$]f]  
 5 -tflnsf-!)\_ .

***tflnsf-!)***  
**aldfn\y ; Vofsf]lj j/0f**

cf-a=	hlj g aldfn\vsf] ; Vof	lghlj g aldfn\vsf] ; Vof	hDdf aldfn\vsf] ; Vof
2065÷66	4,70,000	3,07,000	7,77,000
2066÷67	7,18,000	4,76,000	11,94,000
2067÷68	7,68,000	5,69,000	13,37,000
2068÷69	9,11,834	7,18,436	16,30,270
2069÷70	10,25,357	8,10,291	18,35,648

; f] Maldf ; ldt



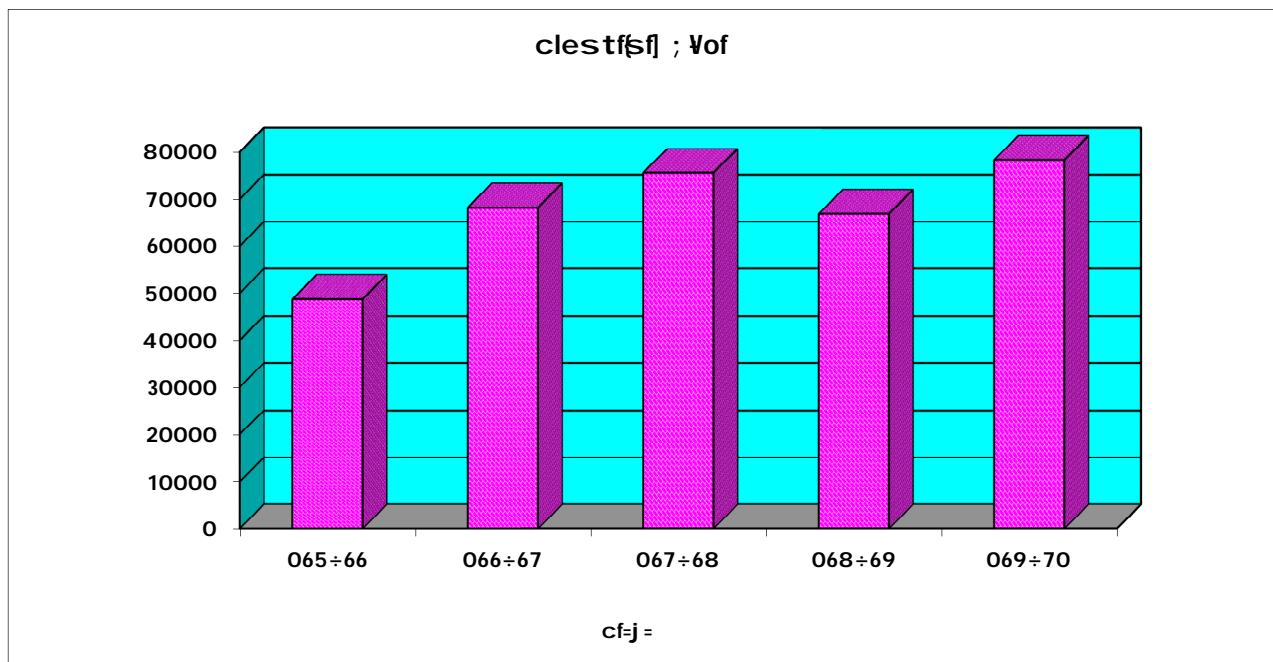
12=8= aldf Joj ; fodf ; nlg aldf clestf{?sf]; Vof M

aldf ahf/df sfo{t aldf clestf{?sf]; Vof lbgfglbg j [4 e0{x\$}5 . cf-j=@)^%.^^ b]v @)^(&) ; Dddf aldf clestf{?sf]; Vof qndzM 48697, 68196, 75521, 66859 / 78257 /x\$} % -tflnsf-!!\_ .

*tflnsf-!!*  
*aldf Joj ; fodf ; nlg aldf clestf{?sf]; Vof*

cf-j =	btfl	gj ls/)f	hDdf
2065÷66	25,662	23,035	48,697
2066÷67	36,620	31,576	68,196
2067÷68	42,602	32,919	75,521
2068÷69	33,830	33,029	66,859
2069÷70	33,596	44,661	78,257

; ft Maldf ; ldt



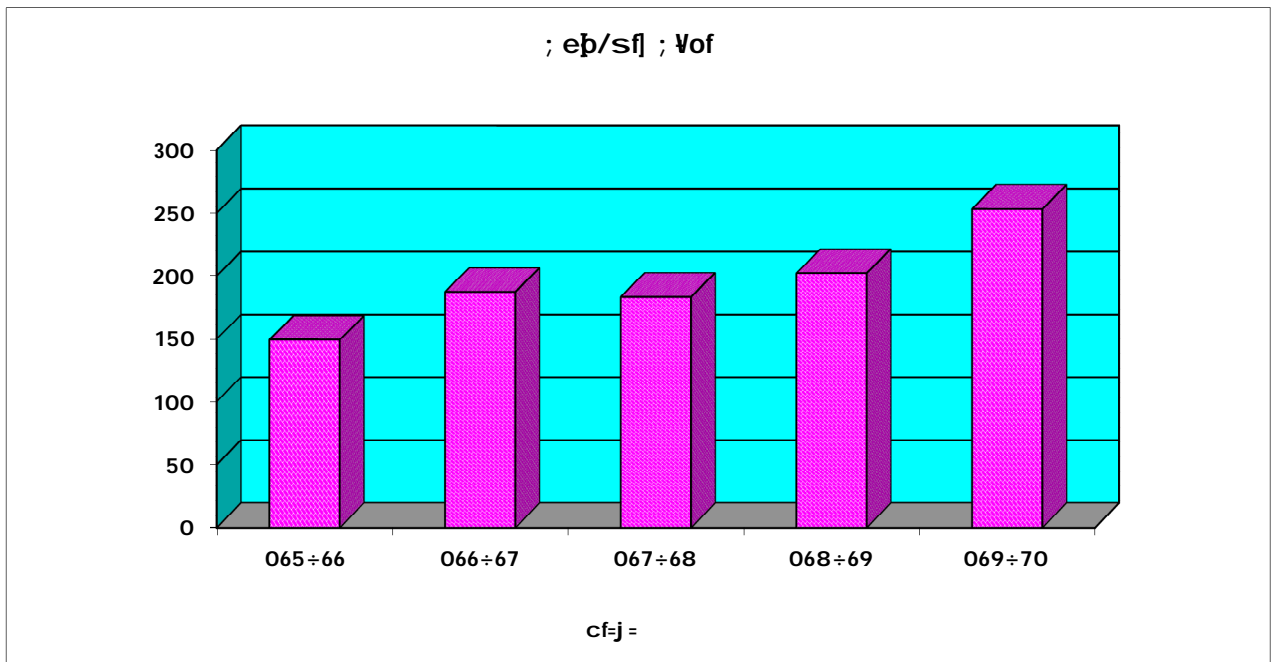
12=9= aldf Joj ; fodf ; nlg aldf ; e0/x?sf]; Vof M

gkfnst]aldf ahf/df sfo{t aldf ; e0/x?sf]; Vofdf ; d] j [4 e0{x\$}5 . cf-j=@)^%.^^ b]v @)^(&) ; Dddf aldf ; e0/sf]; Vof qndzM 149, 187, 183, 202 / 253 hgf /x\$} % -tflnsf-12\_ .

*tfnsf-!@*  
*aldf Joj ; fodf ; nlg aldf ; e?/x?sf]; Vof*

cf-j =	btfl	gjl s/)f	hDdf
2065÷66	25	124	149
2066÷67	58	129	187
2067÷68	25	158	183
2068÷69	34	168	202
2069÷70	54	199	253

; fl; Maldf ; ldt

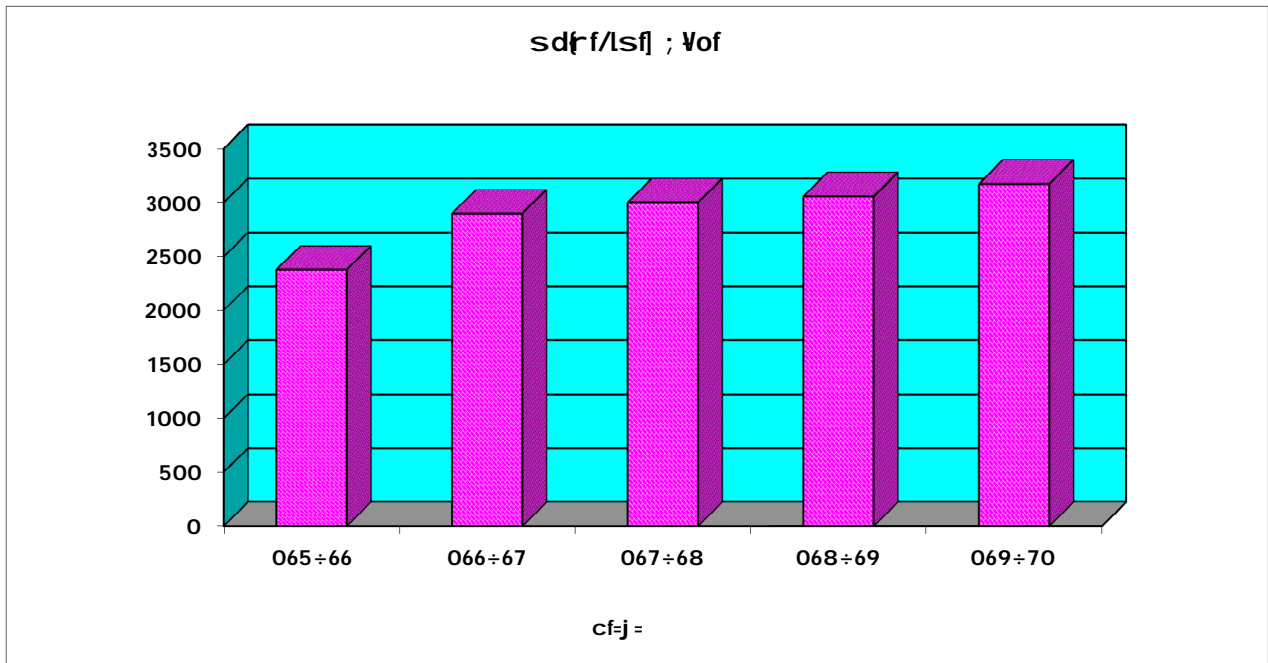


**12=10=aldsx?df sfo{t sdf(l/x?sf]; Vof M**

aldf sDkglx?df cf-j=@)^%.^^ b|v @)^(.&) ; Dddf qmdzM @#&%, @\*(% #,))  
 #)%^ / #!&@ hgfn] sdf r/lsl] ?kdf /fluf/ kfPsf %gl -tfnsf-13\_ .

*tfnsf-!#*  
*aldsx?df sfo{t sdf(l/x?sf]; Vof*

cf-j =	; Vof
2065÷66	2,375
2066÷67	2,895
2067÷68	3,000
2068÷69	3,056
2069÷70	3,172



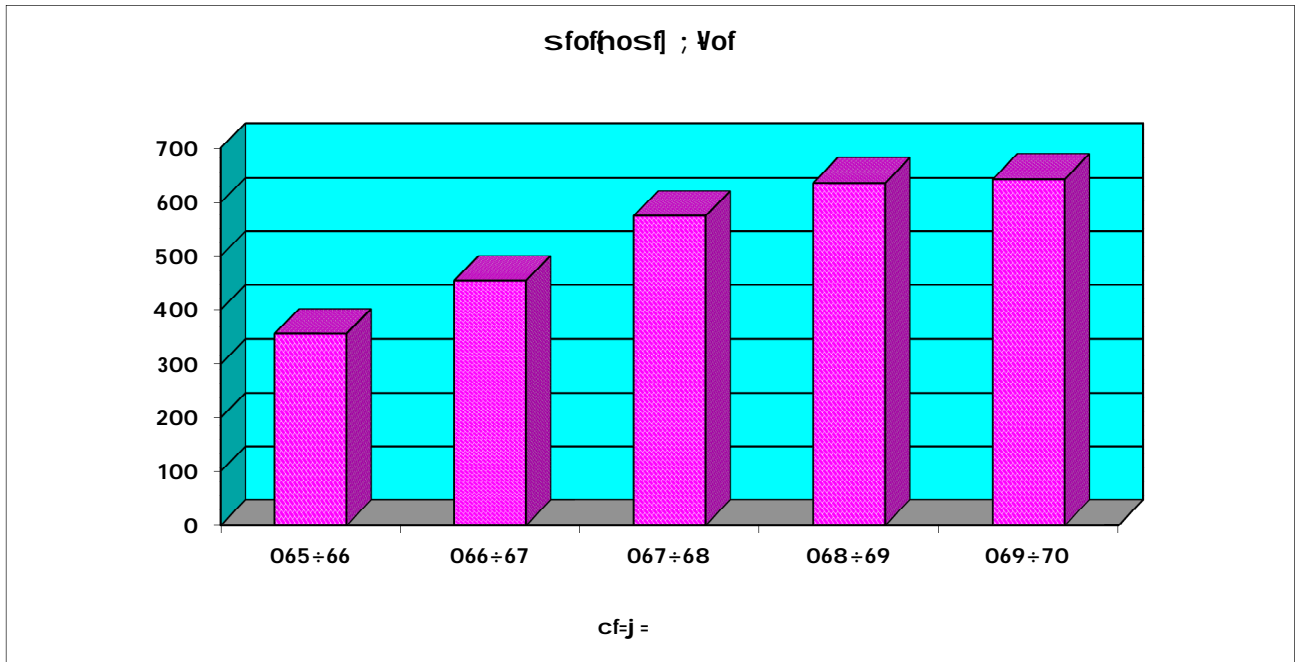
**12=11= aldx?sf]sfofño ; Vof M**

aldf Joj ; fonf0{lj sl; t ugI p27o cftu{ aldf sDkglx?n] ; jf lj :tf/sf] qmddf  
 gkfn\$]lj leG 7fpEf sfofño? vllg]sfof j [4 ePsf]b]V65 . cf-j =@)^%.^^ b]v  
 cf-j =@)^(.&) ; Dd aldf sDkglx?sf]sfofño ; Vof qmdzM #%%, \$%%, %&%, ^#^ /  
 ^\$# j 6f /x\$]b]V65 -tlnsf g#\$\_ .

***tlnsf-!\$***  
***aldx?sf]sfofño ; Vof***

cf-j =	; Vof
2065÷66	355
2066÷67	454
2067÷68	575
2068÷69	636
2069÷70	643





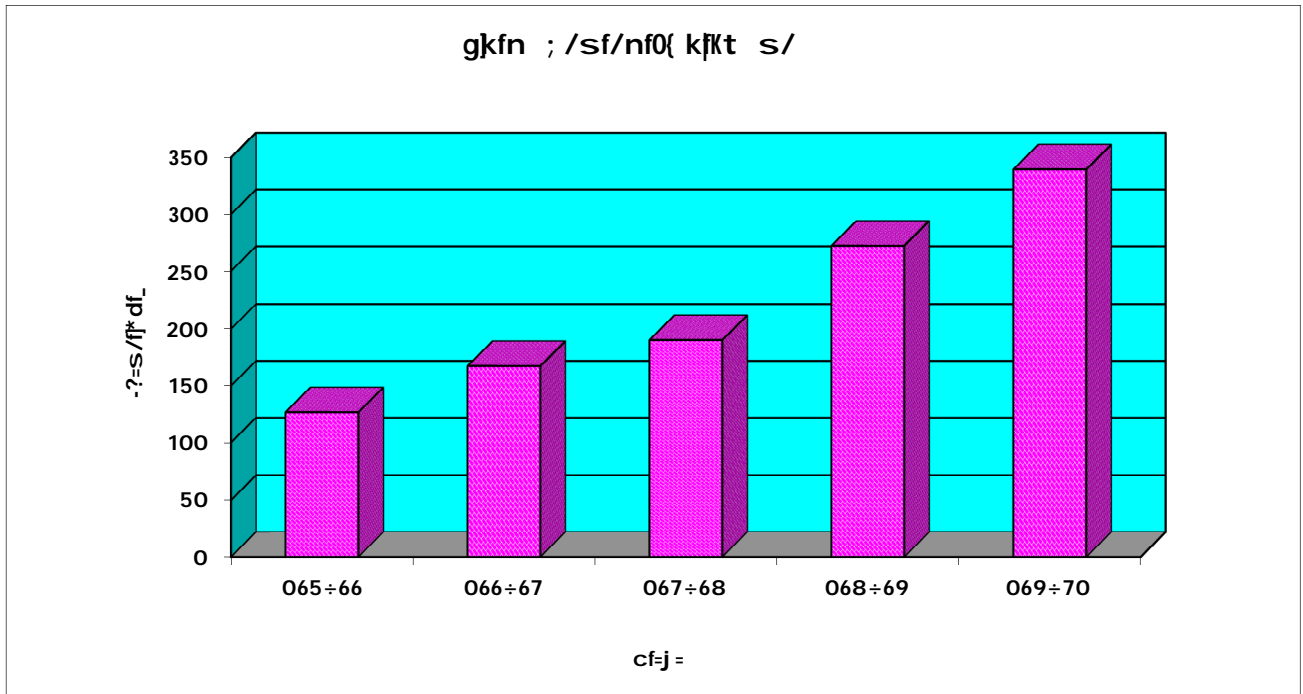
**12=12= aldf Joj ; foaf6 ; /sf/nf0{kkt s/ M**

aldf Joj ; fon]gkfn ; /sf/nf0{eQnfgl ug] ; :yfut tyf JolQmut s/x?df ; d] pNnV o ?kdf j [4 e0/x\$] b]vG5 . o ; Ifqaf6 cf-j=@)^%.^^ b]v cf-j=@)^(&) ; Dddf ; /sf/nf0{pknAw ePsf]s/ /sd qmdzM ?=!@^%) s/f\$, ?=!^&=# s/f\$, ?=!() s/f\$, ?=@&@# s/f\$ / ?##(%) s/f\$ /x\$]5 -tflnsf-!%\_ .

***tflnsf-!%***  
***aldf Joj ; foaf6 ; /sf/nf0{kkt s/***

cf-j =	s/ eQnfgl -?=s/f* df_
2065÷66	126=50
2066÷67	167=13
2067÷68	190=00
2068÷69	272.23
2069÷70	339.50

; f] M aldf sDkgl



**12=13= bfjL eQnfgl -vb\_ M**

gkfn]aldf Joj ; foaf6 cf-j= @)^(÷& df ?= \$ ca{!\* s/f\$ (( nfv bfjL eQnfgl -vb\_ ePsf]5 eg]cf-j= @)^\*÷^( df ?= # ca{^( s/f\$ !( nfv bfjL eQnfgl ePsf]lyof]. o; /l cf-j= @)^\*÷^( sf] thgdf cf-j= @)^(÷& df bfjL eQnfgldf -vb\_ ?=\$(s/f\$ \* nfv cyf\$ !#=\$\*Ü n]j [4 ePsf]b]v65 . cf-j= @)^%÷^^ b]v cf-j= @)^(÷& ; Dddf vb bfjL eQnfgldf qndzM \$#=#&Ü, #^&(Ü, #=\$) \$Ü, !^=#Ü / !#=\$\*Ü n]j [4 ePsf]b]v65 .

cf-j= @)^%÷^^ b]v cf-j= @)^(÷& ; Dddf hljg bfjL eQnfgldf -vb\_ qndzM &#=#&Ü, !^=#Ü, @!=\$ (Ü, @#=#Ü / ##=#Ü n]j [4 ePsf]b]v65 .

cf-j= @)^%÷^^ b]v cf-j= @)^(÷& ; Dddf lghl]g bfjL eQnfgldf -vb\_ qndzM !^=(^Ü, ^#=#Ü, \$#=(Ü, !#=#Ü / --#&Ü\_ n]j [4 ePsf]b]v65 -tflnsf-!^\_ .

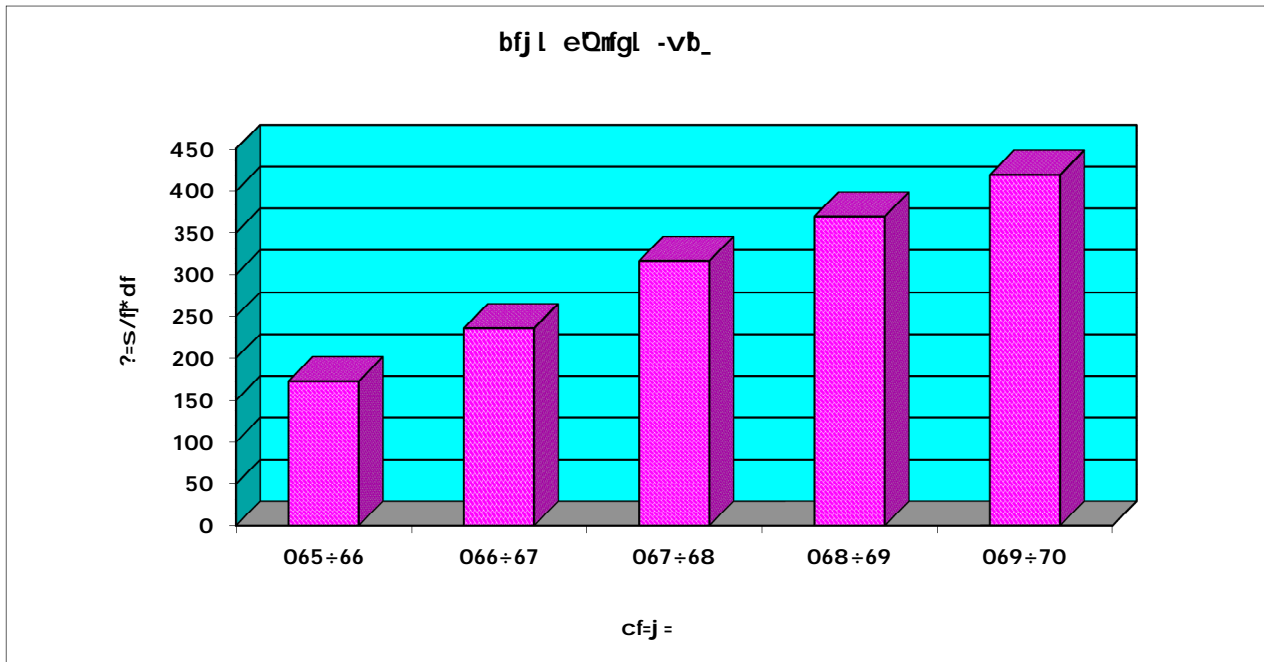
*tflnsf-!^*

**hljg tyf lghljg aldf Joj ; foaf6 ePsf]bfjl eQmgl -vb\_**

cfly[s j if]	hljg bfjl eQmgl -?=s/fl*df_	cl#Nnf] cf-j =sf] thgdf j s k tz t	lghljg bfjl eQmgl -?=s/fl*df_	cl#Nnf] cf-j =sf] thgdf j s k tz t	sh bfjl eQmgl -?=s/fl*df_	cl#Nnf] cf-j =sf] thgdf j s k tz t
2065÷66	98.61	73.76	73.73	16.96	172.34	43.87
2066÷67	114.98	16.60	120.77	63.80	235.75	36.79
2067÷68	139.69	21.49	176.31	45.99	316.00	34.04
2068÷69	171.77	22.97	197.42	11.97	369.19	16.83
2069÷70	229.03	33.33	189.96	-3.7_	418.99	13.48

>f] Maldf ; ldt

/fli60 aldf ; :yfgsf]lj j /of k|t gePsfh]; dfj ] gul/Psf].  
 cf-j = @)^(= &) sf]lj j /of j ldsx?af6 k|t nyfk/lifof gePsf]tYof]sf]cfwf/df .  
 Pe/16 06:of]q; sDkg]sf]cf-j = @)^(.&) sf]lj j /of k|t gePsf].



**13= ;ldtsf]jflif\$ sfoqnd tyf sfd sf/jfxl M**

**13-1= alds btff{/ gjls/of M**

aldf Pq, @)\$ ( sf]bknf !) df alds btff{/ DaGwl Joj:yf ul/Psf]5 . pQm Pqsf] bknf !) sf]pkbknf -!\_ df o; Pq adf]hd kdf0fkq gln0{s; h]klg aldf Joj ; fo ug{ u/fpg'x5q eg]pNny 5 . ; fxl Pqsf]bknf !! df alds btff{/kdf0fkq gjls/of ug{ ; DaGwl kljwfg tff\$]5 . alds btff{/kdf0fkq gjls/ofsf]nflu kkt lgj hgx? dWb] cf-j= @)^(.)& df >l /fli60 aldf ; :yfg, >l Pe/16 0G:of7q; sDkgl ln= / Pg=al= 0G:of7q; sDkgl ln=sf] afx\$ cGo ; Dk0f{aldsx?sf]alds btff{/kdf0fkq gjls/of ePsf]5 .

**13-2= ;e/ Ohfhkq btff{tyf gjls/of M**

aldf Pq, @)\$ ( sf]bknf @ -8\_ cg; f/ aldf ; e/ egfn]aflitu|t ; DklQsf]cfly\$ dNoflg ug] bknf #) -s\_ adf]hd Ohfhkq JolQm ; D`g'k5{/ ; f]zAbn]P8hi6/ / gf\$; fgl dNoflg ug]JolQmf0{; d] hgfp5Æ egl aldf ; e{/sf]kl/efiff lbPsf]5 . To:tf]sfo{ug\$ f nflu o; cfly\$ jifdf ; ldtaf6 54 hgfn]gofF0hfhkq kkt u/\$f 5g\eg]199 hgfn] ; e/ Ohfhkq gjls/of u/fPsf 5g\ . ; fxl cjlw; Dd sfo{t aldf ; e{/sf]; Wof hDdf 253 /x\$]5 .

**13-3= aldf cleft{btff{tyf gjls/of M**

aldf Pq, @)\$ ( sf]bknf @ -7\_ df aaldf cleft{egfn]aldssf]tnjl sd{f/l ge0{ sldzgsf]cfwf/df aldssf]tkmf6 sfd ug]aldf Pq, @)\$ ( sf]bknf #) adf]hd Ohfhkq kkt JolQm ; D`g'k5Æ egl aldf cleft{sf]kl/efiff lbPsf]5 . ; fxl Pqsf] kljwfg cg?k cf-j= @)^(.)& df 33,596 hgf aldf cleft{sf]Ohfhkq btff{ePsf] 5 eg]44,661 hgfn]Ohfhkq gjls/of u/fPsf 5g\ . sh cleft{; Wof 78,257 hgf sfo{t /x\$]5g\

**13-4= sfggl Joj:yf M**

aldf Pq, @)\$ ( sf]bknf \*-3@\_ df ePsf]Joj:yfn]lbPsf]clwsf/ kofu u/l aldf Joj ; fosf]; DaGwdf hljg tyf lghl]g aldf Joj ; fo ug]aldsx?nf0{aldssf]lj lQo ljj/of ; DaGwl lgbzg tyf kgaldf lgbzsf, @)^% nf0{ ; dofg; f/ ; zfwg u/l kl/dflh\$ lgbzsf nfu"u/\$f]5 . aldf ; ldtsf] cfly\$ kzf; g ; DaGwl lgodfjnl, @)^& / aldf ; ldlt vl/b ljlgodfjnl, @)^& nfu"e} s\$]cj:yf 5 .

# !#-\$ sfgl Joj:yf M

## 13-4-1= aldf ; Jf zNs ; DaGwl Joj:yf M

aldf Pq, @)\$ ( sf]bkrf \$) sf]pkbkrf -@\_ adf]hd aemfpg' kg[aldf ; Jf zNs k]o\$ aldsn]cl3Nnf]cf-j=df aldf Joj ; foaf6 cfbfgl u/\$f]sh aldf zNssf] Ps kltztsf b/n]xg cfpg]/sdsf]\$)Ü /sd c; fh d; fgt leq, #)Ü /sd kff d; fgt leq / afE#)Ü /sd r d; fgt leq aemfpg' kg[u/l cj lw t]sPsf] r d; fgt; Dd cl3Nnf]jif\$] ; Jf zNs gaemPsf]cj:yfdf alds bt{kdffkq gjls/of xg g; Sg]cj:yf ; hgf xg hfg]b]vPsf]h]cfly\$ jif{@}^\*.( b]v nfu" xg]u/l k]o\$ aldsn]cl3Nnf]cf-j=df aldf Joj ; foaf6 cfbfgl u/\$f]sh aldf zNssf]Ps kltztsf b/n]xg cfpg]/sdsf]%)Ü /sd c; fh d; fgt leq / %)Ü /sd kff d; fgt leq eQmgl ug{aldsx?nf0{lgbzg lbPsf]5 . ; fy}t]sPsf] cj lw leq aldsn] ; Jf zNs gaemPdf aemfpg' kg[/sddf !)Ü yk ljnda b:t/ ; d] aemfpg' kg[Joj:yf u/\$f]5 .

## 13-4-2= aldssf] ; yfut ; zf; g ; DaGwl lgbzsf @)^ (

aldf Pq, @)\$ ( sf]bkrf \*sf]v08 -3@\_ n]lbPsf]clwsf/ kpfu u/l aldf ; ldt n] ldt @)^(.).)! df aldssf]æ; yfut ; zf; g ; Dj Gwl lgbzsf @)^ (Æ nfu"u/\$f] 5 . h; df aldsx?sf] ; #fns ; ldt sf]u7g ; DaGwl Joj:yf, ; #fnssf]cfr/of ; DaGwl Joj:yf, cftl/s lgoqof ; DaGwl Joj:yf, sfo\$fl kdV / ljeulo kvsvf] Joj:yf, sd{f/lx?sf]Joj:yf, n]v k/lifof ; DaGwl Joj:yf / cf^gf]aldf cfkn]ug{ gkfp]Joj:yf pNn]vglo /x\$]5 .

## 13-4-3= n3' aldf ; DaGwl Joj:yf

; ldtaf6 ldt @)^(.).)!& df n3' aldf d:off kfl/t u/l, aldf Pq, @)\$ ( sf] bkrf \$& adf]hd cfj Zos sfyf{gkfn ; /sf/, cy{dgqnodf k7f0Psf]5 .

## 13-4-4= afnl tyf kzkG5L aldf lgbzg, @)^ (

aldf Pq @)\$ ( sf]bkrf \*sf]v08 -3@\_ n]lbPsf]clwsf/ kpfu u/l aldf ; ldt n]ldt @)^(.).)! df afnl tyf kzkG5L aldf lgbzg, @)^ (Æ nfu"u/\$f]5 . h; df afnl aldf Joj ; fo, kz' aldf Joj ; fo / kG5L aldf Joj ; fo ; DaGwl cfj Zos lgod tyf k\$ofx?sf]af/df pNn] ul/Psf]5 . h; cg; f/ afnl aldfdf k]o\$ s[sn] ; /lfof ug{ kfp]afnlsf]gogtd lf]kkm kxf8df cfwf /f]gl -cf7 cfg\_ / t/f0df Ps s]f xg' kg[ Joj:yf u/\$f]5 . kz' aldfdf clwstd aldf ; ldf p]gt uf0\$]?=! nfv %) xhf/ / :yfglo uf0\$]?= %) xhf/, p]gt e]lsf]?= ! nfv @% xhf/ / :yfglo e]lsf]?= &) xhf/ / gfs÷rf]lsf]?= \*) xhf/ aldf ; ldf lgwf{of ul/Psf]5 . ; fy}df; S]nflu

kflnPsf e\$fi, afvfi tyf au/sf] clwstd ?=\* xhf/ / kf7f kf7l pTkfbgsf nflu  
kflnPsf e\$fi, afvfi tyf au/sf]?= !) xhf/ aldfi sfod ul/Psf]5 . k65l aldfdf  
df; ; rNnf / c08fsf] nflu kflng]xfF / sv/fsf] clwstd dNo ?= !@ ; o sfod  
ul/Psf]5 .

**13-4=5= ; DklQ zI4s/Of tyf cft\$ssf/L s\$fsnfkdf IjQlo nufgl Iqj/Of IgbIzsf,  
@)^(  
)**

aldf Pq @)\$ ( sf]bkrf \* sf]v08 -3@\_ n]IbPsf]clwsf/ kpf]u u/l aldf ; ldt n]  
ldt @)^(!.) \* df æ; DklQ zI4s/Of tyf cft\$ssf/L s\$fsnfkdf IjQlo nufgl  
Iqj/Of IgbIzsf, @)^(! cgdff]g u/\$f]5 . h; df aldsn]zsf:kb aldf sf/]f/sf]  
Ij/Of tyf IghI]g aldfn]df jif\$]f]?# nfv jf ; f]eGbf a9l aldfzNs Itg{kgI/  
hljg aldfn]df jif\$]f]?=! nfv jf ; f]eGbf a9l aldfzNs Itg{kgIalldtx?sf]Ij/Of  
IjQlo hfgsf/L 0sf0df k7fpg'kgIJoJ :yf ul/Psf]5 .

**13-4=6= aldf ; ldt ahI IgbIzsf, @)^(  
)**

; ldt n]ldt @)^(!.)\$.)! b]v æaldf ; ldt ahI IgbIzsf, @)^(! nfu"u/\$f]5 .  
h; df aldf ; ldt sf]cfly\$ kf/blz{f, ldtJoltf, cfly\$ Igoldttf ; DaGwl cfjZos  
JoJ :yf ul/Psf]5 .

**13-4=7= aldf ; ldt sf sd{f/Lsf]cfrf/ ; lxtf, @)^(  
)**

; ldt n]ldt @)^(!@.!^ b]v æaldf ; ldt sf sd{f/Lsf]cfrf/ ; lxtf, @)^(! nfu"  
u/\$f]5 . h; df sd{f/Lsf]sfd sf/jfxlnf0{kf/blz{tyf r't b?:t agfpg, sd{f/Ldf  
hjfknb]lxtf / sfg]sf]kl/kfngf u/fpg, cgzf; gsf]kfngf u/fpg, sd{f/Lsf]sfo{  
cfr/Ofdf Ij sf; ug{ / sd{f/Lsf]sfd sf/jfxlnf0{IgoGqOf ug{ cfjZos cfrf/  
; lxtfsf]JoJ :yf ul/Psf]5 .

**13-4=8= alds ufEg]jf ufleg]; DaGwl IgbIzsf, @)&  
)**

aldf Pq @)\$ ( sf]bkrf \* sf]v08 -3@\_ n]IbPsf]clwsf/ kpf]u u/l aldf ; ldt n]  
ldt @)&.)@.)! b]v æalds ufEg]jf ufleg]; DaGwl IgbIzsf, @)&(! nfu"u/\$f]5 .  
h; df hljg aldf JoJ ; fo ug{aldsn]hljg aldf JoJ ; fo ug{csf]alds tyf  
IghI]g aldf JoJ ; fo ug{aldsn]IghI]g aldf JoJ ; fo ug{csf]alds; u Ps  
cfk; df ufEg jf ufleg ; \$g]JoJ :yf /x\$f]5 .

**13-4=9= hljg aldf ug{aldssf]nflu ; fl]eI; l dflhg IgbIzsf, @)&  
)**

aldf Pj @)\$ ( sf]bkrf \* sf]v08 -3@\_ n]lbPsf]clwsf/ kofu u/L aldf ;ldltn] ldt @)&.)\$.)! df æhljg aldf ug[aldssf]nflu ; fl[e]; L dflhg lgb[zsf, @)&)Æ nfu"u/\$f]5 . To; u/L lghljg aldf ug[aldssf]nflu klg ; fl[e]; L dflhg lgb[zsf tof/ u/L nfu"ug[; f /x\$f]5 .

#### 14= aldf sDkgl[sf]; kl/j ]f0f M

dh[sdf ; ~rfngdf /x\$f aldf sDkglx?sf]:ynut lg/Llf0f ug[sfo{k]o\$ jif{cuf]8 a9fpgsf ; fy} o; aif{k]g ; f]l sfo{f0{k]yldstfsf ; fy lg/Gt/tf lb0Psf] 5 . :ynut lg/Llf0f u/L aldf sDkglf b]vPsf]sdl sdhf]lnf0{ ; wf/ u/fpg] / k]kt lj]j/0fsf] cfwf/df aldsx?sf] dNof]g ug[ sfo{xg yfn\$]f] cj:yf 5 . cf=j= @)^(\div)& df aldf sDkglx?, aldf ; e/ tyf cfsl:ds aldf sf]fsf]u/L !! j6f :ynut tyf cfsl:ds lg/Llf0f ug[sfo{ePsf] 5 . h; sf]lj]j/0f tflnsf g#!& df p]n]y 5 .

aldsx?sf]jf; nft tyf lj Qlo lj]j/0fx?sf]lgoldt u}-:ynut cgludg ug[sf ; fy}o; ; ldtj6 hf/L ul/Psf glt lgb]zgx?sf]kngf eP gePsf]; Dj Gwdf cfj Zos lg/Llf0f u/L kngf gePsf]cj:yfdf aldsnf0{ ; r] u/f0Psf] 5 . aldsx?n]jflif\$ ; fwf/0f ; ef xg' eGbf cufj} lj Qlo lj]j/0f k\$flzt ug{ ; ldtj6 :jls[t lbg] sfo{f0{ lg/Gt/tf lbPsf]5 . h; cg' f/ cfly\$ jif{@)^\* \div)^ ( df lj Qlo lj]j/0fsf]cfwf/df >L /fli6 aldf ; :yfg, >L Pe/16 0G:of]Q; sDkgl ln= / Pg=al= 0G:of]Q; sDkgl ln= afx\$ @@ j6f aldsx?sf]lj Qlo lj]j/0f :jls[t kbf]g ul/Psf]cj:yf 5 . cfly\$ jif{@)^{.)& df hljg aldf Joj ; fo ug[aldsx?df cd]l/sg nf0km 0G:of]Q; sDkgl -ALICO\_ sf]afx\$ cGo aldsx?sf]lj Qlo lj]j/0f ; flGts :jls[t]sf]nflu k]z ePsf]/ pQm lj]j/0fx? :jls[t]sf] k\$pfdf /x\$f] cj:yf 5 . lghljg aldf Joj ; fo ug[aldsx?df g]kn 0G:of]Q; s=n=, ogf06\$ 0G:of]Q; s=g]kn\_ ln=, Pe/16 0G:of]Q; s=n=, Pg=al= 0G:of]Q; s=n=, k\$]; on 0G:of]Q; s=n= / l; 4fy{0G:of]Q; ln= afx\$ ( j6f aldsx?sf]lj Qlo lj]j/0f k]kt ePsf] / ; f]d]b]# j6f sDkgl[sf]lj Qlo lj]j/0f :jls[t kbf]g ul/Psf] / cGo aldsx?sf]lj Qlo lj]j/0fx? :jls[t]sf] k\$pfdf /x\$f] cj:yf 5 . ; fy}hljg tyf lghljg aldf Joj ; fo ug[alds /fli6 aldf ; :yfgsf] lj Qlo lj]j/0f k]kt gePsf]cj:yf 5 .

lj Qlo lj]j/0f k\$flzt ug{ :jls[t kbf]g ub]aldsx?sf]:ynut lgl/Llf0f tyf u} :ynut lgl/Llf0f ; kl/j ]f0fsf qmddf b]vPsf s]knot nufot jfxo n]yf kl/lfsn] cf]ofPsf s]knot ; wf/ ug{To:tf s]knotx? k]M b]x]f]g glbg aldsx?nf0{lgb]zgx hf/L ul/Psf]5 .

aldf ; ldtaf6 ePsf sDkglx?sf]; dli7ut, lj z]f tyf cfsl:ds :ynut lg/Llf0f tyf u}:ynut lg/Llf0f tyf cgludgsf cfwf/df tof/ ul/Psf k]tj b]x?df p]n]y ul/Psf

s]knot / tt\DaGwdf hf/L ul/Psf lgbZgx? Kffngf eP gePsf] sfo\$] cgludg sfof0{lg/t/tf lbg]ul/Psf]5 .

aldf lf]sf] cGt/f]6@ lgodgsf/L lgsfo -Intrenational Association of Supervision\_ n]k|tkfibt u/\$]Insurance Core Principal (ICP) nf0{ ; do ; fk]f cg' /f cg' /of ubZ. hfg] gllt lnPsf] 5 . aldsx?sf] lj|Qo cj:yf ; lfd agfpg Solvancy Margin kof]t xgk5{ egl aldssf] rQmf kFl a9fpg] sfo\$] ; Dk0f{ aldsx?nf0{ lgbZg lb0; s\$] 5 . cf-j=@)^(&) df ePsf] aldsx?sf] lg/Llf0f sfo\$?sf]lj j /of tflnsf-!& df k|tt ul/Psf]5 .

**tflnsf-!&**  
**cf-j=@)^(&) df ePsf]aldsx?sf]lg/Llf0f]lj j /of**

qm ; #	aldssf]gfd	lg/Llf0f]lsl; d	k tj]g kZ u/\$]ldlt
!=	; u/dfyf 0G:of7Q; s+n=	:ynut	@)^(.)^.%
@=	nlDagl hg/n 0G:of7Q; s+n=	cfsl:ds	
#=	Pg-al= 0G; 7Q; s+n=	cfsl:ds	@)^(.)^.!
\$=	Pe/16 0G:of7Q; sDkgl ln=	cfsl:ds	
%=	aldf ; e\$ /, l6; f 0lGhlgol/E sG; N6Q; L	:ynut	@)^(!.)&
=	lxdfnog hg/n 0G:of7Q; s+n=	:ynut	@)^(.)(@
&=	Pg-al= 0G; 7Q; s+n=	cfsl:ds	@)^(.)(!@
*=	cfsl:ds aldf sf]f	:ynut	@)&.)@)%
(=	gkfn nf0km 0G:of7Q; sDkgl ln=	:ynut	@)^(!!!)*
!)=	gZgn nf0km 0G:of7Q; sDkgl ln=	cfsl:ds	@)^(!@!\$
!!=	k\$]G; on 0G:of7Q; s+n=	:ynut	@)&.)\$.!*

**15= lg/Llf0f sfo\$]sfof]og tyf sf/jfxl M**

dh's e/ ; ~rflnt aldf Joj ; fo lgodg, cgludg / ; kl/j ]f0f ug]lgsfosf]?kdf /x\$]f aldf ; ldlt n]; /sf/L tyf gllh ; :yfg tyf sDkglx?sf]k|olf lgu/fgl ub5 . ; ldtn] ; do ; dodf aldsx?sf]lg/Llf0f ug\$] ; fy}lg/Llf0faf6 blvPsf s]knotx?nf0{ ; do ; fk]f ; wf/sf]df\$]f klg lbg]u/\$]5 . To:tf]df\$]f lbP kl5 klg hf/L ul/Psf gllt lgbZgnf0{ ; dodf g} kffngf gu/\$]f v08df aldsnf0{ aldf Pg, @)\$ ( tyf aldf lgodfj nl, @)\$ ( adf]nd sf/j fxl ug]u/\$]5 . cf-j=@)^(&) df b]fosf aldsnf0{ :ynut / cfsl:ds lg/Llf0f k|tj]g]sf]cfwf/df sf/j fxl u/\$]5 -tflnsf-!\* \_ .



**t/lnsf-!\***  
**lgl/lfof sfoflj og sf/jfxl**

qm; ≠	aldssfjgfd	ldlt	sjkmot
1=	Pg=al= 06:of7q; sDkgl Inld6ß	@)^(.).\$.)*	sf/jfxl
2=	Pe/76 06:of7q; sDkgl Inld6ß	@)^(.).%.)&	?=!),,)))- hl/jfgf, cllg aldf Joj ; fodf /f\$ / ; #fns ; ldltnf0{; r] u/f0Psf].
3=	Pg=al= 06:of7q; sDkgl Inld6ß	@)^(.).%!&	aldf Joj ; fodf k0f{/f\$ nuf0Psf]
4=	/fli60 aldf ; ðyfg	@)^(.).!^	?=!),,)))- hl/jfgf, 0lGhlgol/E aldf Joj ; fodf /f\$ .
5=	Pg=al= 06:of7q; sDkgl Inld6ß	@)^(.).!^	?=@%,,)))- hl/jfgf u/l k0f{sf/f]f/ /f\$ kntsf ul/Psf].
6=	kf0d nf0km 06:of7q; s=Inld6ß	@)^(.).!^	k0v sfo\$fl clwsf, k0v sfofj og clwsf tyf k0v lj Q clwsf[nf0{ki6ls/of ; flwPsf].
7=	Pg=al= 06:of7q; sDkgl Inld6ß	@)^(.).\$.	ldlt @)^(.).#!! df nuf0Psf]cflzs /f\$ kntsf ul/Psf].
8=	kf0d nf0km 06:of7q; s=Inld6ß	@)^(.).)*	k0v sfo\$fl clwsf, k0v sfofj og clwsf tyf k0v lj Q clwsf[nf0{ki6ls/of ; flwPsf].
9=	/fli60 aldf ; ðyfg	@)^(!@!@	0lGhlgol/E aldf Joj ; fodf /f\$ kntsf ul/Psf].
10=	; u/dfyf 06:of7q; s=Inld6ß	@)&.)!^	:ki6ls/of ; flwPsf].

**16= jflif\$ kltj0g M**

aldf ; ldlt] u/\$f sfd sf/jfxl, ultljw / aldf Jojf; osf] ljsf; sf nflu ePsf k0f; x? ; d] ; dfj z u/l ; ldltsf]cfly\$ j if{@)^(.)& sf]jflif\$ kltj0g >l cyf d0qfnodf k] ul/Psf]5 .

**17= aldf ; dfrf/ / larf/ M**

; ldlt] cf=j=@)^&.)^\* df c0tl/s tyf afx0 lj 1x?áf/f aldf ahf/sf] ljsf; , lgodg, dflb\$ glit ; DaGwl vflhdhs zlif\$?df n]wPsf cg; Gwfgf]ds n]x? ; dfj z u/l **aldf ; dfrf/ / larf/** klqsf k\$zfg ul/Psf]df To; kl5sf j ifx?df aldf ; dfrf/ / larf/ klqsf 5kf0{xg g; s\$]cj :yf lj Bdfg 5 .

**18= lg0f0 ; u] M**

; ldlt] btf{xg] aldf bfjl ; DaGwl ph/l]sf]; gj f0nf0{; d]6Psf] **lg0f0 ; u]E** ; ldlt] k\$zfg u/\$f]5 . aldf bfjl ph/l ; DaGwl lg0f0 ug]cw0oflos lgsfo ePsf]xgfn ; ldlt] ug]lg0f0x? ; j {fwf/0fx?nf0{; ; lrt ug]p2]on]lg0f0x?sf]; ufnf]; sng u/l qmdzMk\$zfg ul//x\$]5 .

19= j; f06 M

; Dj 4 klfx?nf0{lg/t/ ?kdf hfgsf/l pknAw u/fpg]p2]on]aldf P, @)\$ ( / aldf lgodfj nl, @)\$ ( aldf ;ldtsf]kl/ro, jflif\$ kl]tj dg, aldf ;ldtaf6 hf/l ePsf lgbzgx?, kl/kqx? / aldfb/ nufot ; Fgfdhs ; fdfullx? ; dfjz u/l ;ldltn]cf^gf] j; f06 tof/ u/\$f]5 . ;ldtsf]j; f06nf0{cBfjlws ug]tyf aldf ;DaGwl al9 eGbf al9 ; Fgf tyf hfgsf/lx? pQm j; f06df ;dfjz ug]ul/Psf]5 . ;ldtsf] j; f06sf]7]lfgf www.bsib.org.np /x\$f]5 . ;fy} ;ldltn] ;e/x?sf] ;e]sfo{ ;DaGwl lj] /of, ;e]sfo{z? ePsf]tyf ;DkGg ePsf]lj] /of / ;e]kl]tj dg Online sf] dflldaf6 kz ug] Joj: yf u/\$f]5 . ;fy} aldsx?af6 kkt xg] ljleG lgofout tYofix? klG Online sf]dflldaf6 kz ug] jftj /of ldnfpg]sfo{cuf]8 al9/x\$f]5 .

20= kgaldf zNs M

kgaldfzNs eQnfgl ug]{lj bz]l dbf ; 6x]sf] nflu ;ldtsf]l; kmf/; clgj fo{ePsf]h] cf=j=@)^(&) df aldsx?sf]lg] dg]sf]cfwf/df ?=@,!), \$^,\*#,\$)&.) a/fa/sf]lj bz]l dbfx? cd] /sg 8n/ @,)%,!,%#), ef/tlo ?kof @),@&,\$\$,!&\*#(, :6ln# kfp08 !\*,%\*!&^, / o/f]!%,@(%.^# ; 6xl l; kmf/; ul/Psf]5 .

21= aldfny :jlsft M

aldf P, @)\$ ( cg; f/ aldsn]cf^gf]Joj ; fo lj :tf/ ubf{cf^gf ulx]sx?sf]cfj ZoQmf cg; f/sf aldfny k'ngdf Nofpg'cl3 aldf lgodfj nl @)\$ ( sf]lgod \$-#\_ df hljg aldf / lgod %-#\_ df lghljg aldfsf]aldfny ;ldtj]f6 :jlsft kkt eP kl5 dfq k'ngdf Nofpgkg]kl]wfg /x\$f]5 . ;fx] kl]wfg jdf]hd cf=j=@)^(-)&) df :jlsft ePsf hljg tyf lghljg aldfny]sf]lj] /of b]fo adf]hd /x\$f]5 -tflnsf -!( \_ .

*tflnsf -!(*  
**cf=j=@)^(&) df aldf ;ldtaf6 :jlsft ePsf  
 hljg tyf lghljg aldf aldfnyx?**

qm; #	aldfny]sf]gfd	aldssf]gfd	:jlsft ldt
!	afn cd] ; fj]ws hljg aldfny	g]zgn nf0km 0-s#n=	2069.04.31
@	Fly Dubai Travel Insurance aldfny	g\$]f]0G; /Q; ln=	2069.08.18
#	kboqf -6]sE_ b3]gf aldfny	; u/dfyf 0G:of]Q; S#n=	2069.08.13

\$	Plzog kl; g -; fj lws / elj io aQl_ aldfnÿ	Plzog nf0km0-s#n=	2069.09.09
%	kf0d nf0km Cof ; /lfof -Dofbl_ aldfnÿ	kf0d nf0km0-s#n=	2070.02.29
^	hljg /Tg -l; ldt eQmfgl_ ; fj lws aldfnÿ	Plzog nf0km0-s#n=	2069.12.06
&	Psn ; fj lws cd# hljg aldfnÿ	g#zn nf0km0-s#n=	2069.12.11
*	cli6# aldfnÿ	nldagl hg/n 0-s#n=	2070.01.12
(	u/fF hljg /lfs -l; ldt eQmfgl ; fj lws_ aldfnÿ	u/fF nf0km0-s#n=	2070.02.09
!)	kf0d nf0km Psn tyf lglZrt eQmfgl ; fj lws hljg aldfnÿ	kf0d nf0km0-s#n=	2070.02.09
!!	afnl tyf kzk#fl aldfnÿ	; a}lghl{g aldf sDkglx?	2069.09.22
!@	df5f aldfnÿ	; a}lghl{g aldf sDkglx?	2069.11.14
!#	hljg ; /n aldfnÿ	nf0km 0G:of7Q; skf7zg -gkfn_ ln=	2070.03.10
!\$	kzWg aldfnÿ	PgPnhl 0G:of7Q; sDkgl ln=	2069.05.31
!%	ojf tyf ; fgf Joj ; fol :j /fhuf/ aldfnÿ	ojf tyf ; fgf Joj ; fol :j /fhuf/ sfjf dfknt Joj :yfkq xg]	2070.03.16

## 22= aldfílo dNofÍg kl#j#g M

aldf P# @)\$ ( sf] bkmf @^ df hljg aldf Joj ; fo ug] aldsn] k]o\$ tlg jif{df aldfÍláf/f cly\$ l:y]tsf]ny]fhÿyf / b]lo]j sf] dNofÍg u/fpg] Joj :yf /x\$] 5 . t/ aldsx?af6 k]o\$ jif{ aldfÍlo dNofÍg u/fpg cg/fÿ e0{cfPsf]h]ldlt @)^ (.)\$.@) df ; ldltn] aldsnf0{ k]o\$ jif{ aldfÍlo dNofÍg u/fpg sfggáf/f /f\$ gnfu\$]f] cj:yfdf 0R5s aldsx?nf0{jflif\$ ?kdf dNofÍg ug{ :j]ls[t lbg]lg0f6 u/\$] 5 . To:tf] dNofÍg ul/; s] kl5 aldsn] cf^gf] lj]Qo lj] /of cf]Zos :j]ls[tsf nflu ; ldltdf k# ug{kg]Jo] :yf 5 . ; f]l Jo] :yf cg?k k# xg cfPsf] aldfÍlo dNofÍg cg' f/ aldsn]k# u/\$] dgfkmf ; d] 7]ls eP gePsf] Plsg ug] sfo{ aldf ; ldltn] ug]ub\$ . cf-j=@)^ (÷)& df b]fosf aldsx?sf] aldfÍlo dNofÍg :j]ls[ ul/Psf] 5 -tflnsf-@)\_ .

*t/nst-@*

cfj= @)^(& df aldf ;ldtaf6 :jlsf aldflo dNoflg kljtjg

qm; =	aldssf]gfd	:jlsf ldl	s]knot
!=	>l gkfn nfOkm OG:of7Q; s=n=	@)^.(.!(	
@=	>l nfOkm OG:of7Q; skf7zg -gkfn_ ln=	@)&.)@.!^	
#=	>l g7gn nfOkm OG:of7Q; s=n=	@)&.)##!	

### 23= eDof M

- ❖ ;ldt ;:yfs ;b:o /x\$] aldf lgofds lgsfox?sf] cft{fli6@ ;:yf International Association of Insurance Supervisors (IAIS) sf] !( cf}afli\$ ;Ddhg ldt @)^.)^!\* blv @)^.)^@(-@)!@, cS6f] / \$ blv !%\_ ;Dd ;eOm /fho cd]/sdf ;ldtsf]tkmf6 clwlf kf-8f= kmQ axfb/ s; l= / ;ldtsf lgbzs ljgf cofn]efu lng'ePsf].
- ❖ ;eOm /fho cd]/sdf ePsf] 2012 World Bank International Insurance Symposium ;Ddhgdf ;ldtsf]tkmf6 ;ldtsf ;b:o ljb/ /fh ltjf/ln]ldt @)^.)^.@ blv @)^.)&.)@ -@)!@, cS6f] / !# blv !\*\_ ;Dd efu lng'ePsf].
- ❖ blifof sf]/of / hfkfgdf ePsf] Asian Life Insurance Executive Seminar 2012 df ;ldtsf ;b:o vd/fh kffnln]ldt @)^.)^.@& blv @)^.)&.)^ -@)!@, cS6f] / !# blv @@ ;Dd efu lng'ePsf].
- ❖ baOf ePsf] kgald ;DaGwl ;ldgf/df ;ldtsf]tkmf6 ;ldtsf pk-lgbzs >ldfg sfl{ / ;xfos lgbzs bdfb/ e08f/ln] ldt @)^.)&.! blv @)^.)&.% -@)!@ gfa/ ^ blv ! ) ;Dd\_ ;Dd efu lng'ePsf].
- ❖ aunfbzdf ePsf] Project Evaluation Meeting of BKF/ FIFUEN Organized by, UNI Global Union & SASK Finland df ;ldtsf ;xfos kyd kOf{axfb/ ykfn] ldt @)^.)^.\*.# blv @)^.)^.\*.@ -@)!@, l8; [a/ \* blv !! ;Dd\_ ;Dd efu lng'ePsf].
- ❖ aunfbzsf]9fsfdf ePsf] First SAARC Insurance Regulator Conference 2013 df ;ldtsf clwlf kf-8f= kmQ axfb/ s; l= Hoh]ldt @)^.(!@.# blv @)^.(!@.^ -@)!#, clkh % blv \* ;Dd\_ ;Dd efu lng'ePsf].
- ❖ lknlnkG; df ePsf] Mutual Exchange Forum on Insurance sfoqmdf ;ldtsf clwlf kf-8f= kmQ axfb/ s; l= Hoh]ldt @)&.)!.)# blv @)&.)@.)# -@)!#, d !# blv !& ;Dd\_ ;Dd efu lng'ePsf].
- ❖ ldq /fi6ef/tsf]xb/fj bdf ;rfng ePsf] 8<sup>th</sup> Conference of the Asian Forum of Insurance Regulators sfoqmdf ;ldtsf clwlf kf-8f= kmQ axfb/ s; l=Hoh] ldt @)&.)#.% blv @)&.)#.@(-@)!#, hhf0{( blv !# ;Dd\_ ;Dd efu lng'ePsf].

## 24= efjl ofhgfx? M

aldf Joj ; fonf0{ ; Dk0f{?kdf lj sl; t / ; %lft j gfpj] ; ldltsf] nlo xf]. o:tf] sf0f6 cfly\$ tyf ; fdlhs lqmfnsfkx? ; %lft j Gb5 . kfs[ts lj kb / b]l k\$fk jf6 pTkGg hf]vd lj?4 cfly\$ tyf ; fdlhs ; %lft kbfj ug] aldfnf0{hghljgsf] dxTj k0f{kf6f\$?kdf ln0{glltut / ; %yfut ; Argdf kl/j tG ug{ ; ldl p4t 5 . aldf Joj ; fosf]lj sf; tyf lj :tf/sf] ; fy}uflldof hljg / cyfGqdf aldf lj :tf/ ub} sh ufx:y pTkfbgdf aldf lfqsf]ofubfg dfrbf Ps klztztaf6 j [4 u/L b0{bzd nj kfF klztz k/\dfpg]nlo lnPsf]5 . of]nlo kft ug{b}fosf efjl sf0mddf s]bt ul/Psf]5 .

- aldf Pj @)\$ ( nf0{klt:yfkg u/L aldfsf]cfwlgsls/0fdf ; xofu k/\dfpg]sfggl / ; %yfut ; Argf tof/ ug].
- afnl tyf kz'aldf lj :tf/ u/L s[ifdf hg; fwf/0fsf]nufgl ; %lft u/L s[if cyfGqsf] lj sf; df 6]f k/\dfpg].
- afnl tyf kz'aldf sf0md lj :tf/ ug{ ; j }aldf sDkgl nf0{lgb}zgsf ; fy}kfl; fxg ug].
- cfs!ds aldf sfif nf0{kGj ldf sDkgl df kl/0ft ug{cfwf/e't j ftj /of l; hGf ug{ ; xofu k/\dfpg].
- hljg aldf ; jf lj :tf/ u/L ; a}gkfnlsf]kxFdf k/\dfpg].
- ; ldf lfqsf]caw aldf sf/f]f/nf0{lgoGq0f ug].
- n3'aldf sf0md lj :tf/ ug{cfj Zos j ftj /of l; hGf ug].
- :j f:Yo aldf sf0md kl/lf0fsf]?kdf kl/De ug]j ftj /of tof/ ug].
- aldf pBfu nf0{cfj Zos hgZOnl tof/ ug{aldf Ps \$dl]sf]cj wf/0ff sf0f] og ug].
- aldf sfif nf0{ ; %lft lfqdf nufgl ug].

## 25= cf=j=@)&.&! sf]ahjdf aldf

- lj Qlo :yfloTj sfod ug]lj Qlo kxF a9fpg]/ lj Qlo lfqsf]lj sf; Pj dVj :tf/af6 bt cfly\$ j [4 xfl; n ug{ ; 3fp k\ofpg / a\$ lj Qlo ; %yfx?sf]u0ffTds lj sf; Pj d\kFl ahf/ tyf aldf lfqsf]; du|klfnf0{ ; b0 agfpg lj Qlo lfq lj sf; /0fgllt tof/ ul/g\$ .
- Ps cfk; df ufleg rfxg]a\$, lj Qlo ; %yf / aldf sDkglx?nf0{kfl; fxg ul/g\$ .
- :j b}zdkgaldf sDkgl :yfkgf ug{cfj Zos sfggl tyf ; %yfut Joj :yfsf]yfnl ul/g\$ .
- aldf ; jf kpfosx?nf0{n3'aldsf lfqdf ; jf lj :tf/ ug{pTkV/t ul/g\$ . s[if, kmknh, t/sf/l, kzkhfl / df5f Joj ; fosf]aldf klldoddf %)U cgbfg lbg ah0 Joj :yf u/\$f]5 .

**26= aldf lqdf lj Bdfg ; d:of, rbf}l / pkfo**

; d:of / rbf}l cu9l j9g]af6f]klg xf]. uxg lr6tg / lj Zn]f0fn]dfq c; xh  
cj:yfdf cu9l a9g tyf ; d:ofnf0{; xl 9un]abng ; ls65 . g]kfnl aldf ahf/nf0{  
cfufdl lbgdf o; /l lbzf lgb} ug{; ls65 .

**25=1= lj Bdfg ; d:of M**

- aldf ; Da6wl hgr]gfsf]sdl,
- blf hgziQmsf]cefj ,
- sd{f/lx?nf0{cfj Zos tflndsf]Joj :yf gxb'.
- j rt ug]lfdtfsf]sdl,
- nufglsf]nflu pkoQm cj ; /x? kofft dfqfdf pknAw gxb'.
- aldf Aoj ; fodf c:j:y kl}t:kwf{xb'.
- b} leq kgal}ssf]:yfkf gxb'.
- aldf P}df ; dofgsh kl/dfhgdf l9nf0{xb'.
- lj le6g lgsfo tyf lj b}zl bftf ; :yfx? nufot c6o lgsfox?af6 aldfnf0{dxlj /  
kfyldstf glb'.
- aldf lqnf0{/fli6o cy{6qsf]cfwf/ agfpg g; Sg'.
- alldtsf]; Af0f ; Da6wl 5\$}P}sf]Joj :yf xg g; Sg'.
- bfjl eQmfglsf]bl3\$fnlg ; lgZrttsf nflu alldt ; Af0f sf]fsf]Joj :yf gxb'.
- aldf lqsf]; fdlhs pQ/bf0lj ; lxtsf l; h6f]ds aldf p}kfbgx?sf]cefj  
xb'.

**25=2= rbf}l tyf pkfox? M**

- aldsx?sf]:ynut tyf u} :ynut lg/lif0af6 kl}t glthfsf]cfwf/df clwsfz  
aldsn]aldf P} , @)\$ (, aldf lgodfj nl, @)\$ ( tyf aldf ; ldltaf6 ; do ; dodf  
hf/l ul/Psf lgb}gx?sf]kfngf gul/Psf]kf0Psf]h]To:tf]cfb} lgb}gsf]kfngf  
cem ; xl ?kdf ug{u/fpg cfj Zos sf/j fxl ug{kg}.
- b}zdf lj Bdfg cy{6qsf]; slrt kl/j }nf0{bl}6ut ubf{aldsx?; u /x\$} nufgl  
of]o /sdnf0{; /lft, kl}tkm / t/n ?kdf nufgl ug{cfj Zos c6o lf} klxrfg  
u/l nufglsf]lf}sf]bfo/f a9fpg' kg}.
- g}kfnf]aldf Aoj ; fonf0{c6t/fli6o dfkb08 cg?k aldf ; ]fsf]u0f:t/df j [4 ug{  
u/fpg' kg}.
- lghljg aldfnf0{; dflhs tyf kl}stshf]vdaf6 p}k6g xb ; Sg]cfly\$ lft  
Aoj :yfkf ug{; zQm ; 6qsf] ?kdf :j b}zd}kgal}f sDkglf]:yfkf ug} tkm  
sbd rfnlg' kg}.
- ul}dof lf}, 6o6 cfoju{tyf ; dflhsf ; a}tx; Dd aldf ; ]fsf]kxF k}ofpgsf nflu  
n3'aldf of]hgfnf0{Aofks ug{kg}.

- alldtsf]ixt ; Af0f ; lglZrt ug{ljZj ; glo ; 06qx?sf]lj sf; ug\$ f ; fy}pQm ; 06q kl't alldtnf0{ ; Zlrt ug{kgI.
- alldtsf] ; Af0fsf]nflu 5\$)P0sf]Joj :yf ug{kgI.
- bfjl eQmfglsf]bl3\$fnlg ; lgZrttfsf nflu aldf ; ldtsf]cu]f0 tyf aldsx?sf] ; xeflutfdf alldt ; Af0f sf]fsf]:yfkf ug{kgI.
- aldf lf0sf]lj sf; ug\$fnflu cfjZos tyf kl't:kwl{hgziQm tof/ ug{kgI.

v)\* v

aflifš ah^, sfoqnd / kult ;ldlff

- ❖ cf=j @)&)÷&! sf]aflifš sfoqnd
- ❖ cf=j @)^(÷)&) sf]aflifš sfoqnds]kult ;ldlff
- ❖ cf=j @)&)÷)&! sf]cf]bfgl tyf vrš]cgbflgt  
laj/0f
- ❖ cf=j @)&)÷&! sf]j rt 3f6f laj/0f
- ❖ cf=j @)^(÷&) sf]cfo Joo lx; fj laj/0f





बीमा समिति  
BEEMA SAMITI

Insurance Regulatory Authority of Nepal

aldf ; ldltsf]cfa=@)&).)&! sf]

aflif\$ sfoqnd

@)&  
rfj lxn, sf7df08f}+

## cf=j=2070.71 s[] jllifš slođmd

### k! Tfjgf

gkfnst] aldf Aoj ; fonf0{ :j R5, kl:t:kwl{ tyf lj Zj ; glo agf0{ alldtsf] xslxt ; Af0f ug{ tyf aldfst] dflwodaf6 gkfnst] cy{Gqsf] lbuf] lj sf; df 6] f k%ofpg ; ldl;t; # pknAw dfgj ; #fwg, efl]ts ; fwg / Joj :yfk slo lfdtf tyf ; ldltaf6 ; Dkfbg x#}cfPsf sfo{x? ; d]nf0{Wofgdf /fvl aldf Pđ, @)\$( sf]p2]o kfl't ug{cflyš aif{@)&.&! sf nflu of]j llifš slođmd tof/ kfl/Psf]5 .

### jllifš slođmds[] :j?k

sfođmds[] k[7eđl, xfnst]cj :yf, p2]o, sfo{of]hg, sfo{kl/df0f, sfo{kfl/De tyf ; dflkt, dfgj ; #fwg / dfl]š nfut oyf; Dej :ki6 ?kdf k]tt ul/Psf]5 .

### slođmdx?

1=/lli^o aldf gllt nfu' ug

#### s\_ k[7eđl M

cy{Gqsf laleGg lřx?d]lo] aldf Pp6f dx]j k0f{laifo xf]. x/š b]zdf laleGg kšf/sf /fli6# glltx? xG5g\ . To:tf glltx?df aldf gllt ; d] kb5 . cfs]ds ?kdf kg{hfg] hfl]vd afkt /fHon] Aoxfg{ kg[7hf] wg/fzlnf0{plrt aldf glltsf] sfof]j ogsf] dflwodaf6 Goğ ug{ ; lsG5 . To; sf/0f aldf lřšsf] lasf; / ; Da4Gsf nflu /fli6# gllt thđf ug{ ckl/xfo{b]vG5 . h; sf nflu ; ldltaf6 gllt tof/ kfl/L gkfn ; /sf/af6 nfu"u/fpg' cfj Zos b]vG5 .

#### v\_ xfnst]cj:yf M

aldf ; ldltsf] :j foQt; #} aldf glltsf] thđf tyf sfof]j og ug{kgePtf klg xfn; Dd To:tf] gllt thđf ug{ g; lsPsf]cj :yf 5 .

#### u\_ p2]o M

/fli6# aldf gllt nfu"ug[.

#### 3\_ sfo{of]hg -sfo{;wof @\_ M

- ❖ /fli6# aldf gllt thđf u/l gkfn ; /sf/ ; dlk k]z ug[.
- ❖ /fli6# aldf gllt nfu"ug{kxn ug[.

#### a\_ sfo{;DkGg ug{nflg]cj lw M

- ❖ /fli6# aldf gllt thđf ug[-kyd qđfl; s-rfyf]qđfl; s\_
- ❖ /fli6# aldf gllt nfu"ug{kxn ug[-kyd qđfl; s-rfyf]qđfl; s\_

#### r\_ nfut cgđfg M

- ❖ gllt tof/ ug{-?=#,)))))\_
- ❖ gllt nfu"ug{kxn ug{-?=#,)))))\_

#### 5\_ dfgj ; #fwg M

cfj Zostf cg; f/ la1x?sf]sfođn u7g u/l jf k/fdz]kftf dflkt sfo{ug[.

**2= aldf ; DaGwl cWooG ug**

**s\_ k7edl M**

aldf Pq, @)\$( sf]p2Z0 kfkT ug{ gkfnsf]aldf Joj ; fonf0{:j R5, klt:kw{tyf lj Zj ; glo agf0{alldtsf] xslxt ; Af0f ug{ tyf aldfsf] dfWodaf6 gkfnsf] cy{Gqsf] lbuf] lj sf; df 6]f k%ofpgsf nflu aldf ; DaGwl glt lgod tyf of]hgf thdf ug{kofkT cWooG ug{cfj Zos b]vG5 .

**v\_ xfnsf]cj:yf M**

aldf ; DaGwl glt, lgod tyf of]hgf tof/ ug{sf nflu cfj Zos oyfyk/s ; Rgf tyf hfgsf/l lgOf6stff0{ kofkT dfqdf ; xh} kfkT xg g; s\$] / To:tf] ; Rgf tyf hfgsf/l kdfg ug] aldf ; DaGwl cWooG cg; Gwfgx? kofkT dfqdf xg afsl /x\$fh] bxfosf lafox?df cWooG ug{ kg]cj:yf 5 . oBkl gkfn ; /sf/ cy{dgqfnon]cfux u/]adfhnd gkfnl aldf ahf/df yk aldsdx?sf]pkl:y]tsf] ; efj gfnf0{; dfg] u/l Pp6f cWooG ; DkGg ePsf]5 .

**u\_ p2Z0 M**

bZdf aldf ; DaGwl cfj Zostfx? aldf lfqaf6 ; Dafwg ug{ aldf lfqdf laBdfg ; d:ofx? / ; dfwfgsf pkfox? kOf nufpg, aldf lfqsf]cfj Zos ; wf/ ; DaGwl pkfox? cj ndag ug{ aldf ; DaGwl glt, lgod tyf of]hgf thdf ug{cfj Zos cWooGx? ug].

**3\_ sfo{of]hgf -sfo{:wof \*\_ M**

- ❖ kgaldf{; DaGwl cWooG ug].
- ❖ n3aldf ; DaGwl cWooG ug].
- ❖ aldf lfqsf] ; wf/ ; DaGwl cWooG ug].
- ❖ bfal eQmfg]sf] ; d:of ; DaGwl cWooG ug].
- ❖ aldf hfn; fhL ; DaGwl cWooG ug].
- ❖ aldf ahf/sf]cj:yf ; DaGwl cWooG ug].
- ❖ aldf glt ; DaGwl cWooG ug].
- ❖ aldf ; DaGwl tTsf]n cf0kg]cGo laifoa:t'sf]cWooG ug].

**a\_ sfo{:DkGg ug{nflg]cj]w M**

- ❖ kgaldf{; DaGwl cWooG ug]-kyd qdf] ; s-rfyf}qdf] ; s\_ .
- ❖ n3aldf ; DaGwl cWooG ug]-kyd qdf] ; s-rfyf}qdf] ; s\_ .
- ❖ aldf lfqsf] ; wf/ ; DaGwl cWooG ug]-kyd qdf] ; s-rfyf}qdf] ; s\_ .
- ❖ bfal eQmfg]sf] ; d:of ; DaGwl cWooG ug]-kyd qdf] ; s-rfyf}qdf] ; s\_ .
- ❖ aldf hfn; fhL ; DaGwl cWooG ug]-kyd qdf] ; s-rfyf}qdf] ; s\_ .
- ❖ aldf ahf/sf]cj:yf ; DaGwl cWooG ug]-kyd qdf] ; s-rfyf}qdf] ; s\_ .
- ❖ aldf glt ; DaGwl cWooG ug]-kyd qdf] ; s-rfyf}qdf] ; s\_ .
- ❖ aldf ; DaGwl tTsf]n cf0kg]cGo laifoa:t'sf]cWooG ug]-kyd qdf] ; s-rfyf}qdf] ; s\_ .

**r\_ nfut cgd]g M**

- ❖ kgaldf{; DaGwl cWooG ug]-?=#,)))))\_
- ❖ n3aldf ; DaGwl cWooG ug]-?=#,)))))\_

- ❖ aldf lřđsfj; wf/ ; DaGwl cWooğ ug[-?=#,)))))\_
- ❖ bfal eQıfğlsfj; d:of ; DaGwl cWooğ ug[-?=#,)))))\_
- ❖ aldf hfn; fhL ; DaGwl cWooğ ug[-?=#,)))))\_
- ❖ aldf ahf/sf]cj:yf ; DaGwl cWooğ ug[-?=#,)))))\_
- ❖ aldf gllt ; DaGwl cWooğ ug[-?=#,)))))\_
- ❖ aldf ; DaGwl tTsfı cF0kgIcGo laifoa:t'sf]cWooğ ug[-?=#,)))))\_ .

## 5\_ dfqj ; #fwg M

křlnt lğodfg; f/ ; ldltsf]sd{f/L j f k/fdz{; }f ln0{; DkGg ugI.

3= ; ldltsf ; :yfut ; wf/ ug.

## s\_ kředl

břđf aldf Aoj; fo ; #fng ugI@% j 6f alds ^& lhNıfđ sl/j %) zfvf=: Dk\$ sfofđo, sl/j @%)  
 aldf ; eđ/ / sl/j !,))))) aldf clestf{/ yk xg ; Sg]třf]klf ; xh stf{/ bnfı ; dřsfj; kl/j ]f0f  
 tyf cğudg u/L sđđf dfq ge0{břAofkl ?kdf ; ldltsf]lğodgsf/L cğudg tyf hğřđgf dhs sfofđ0{  
 lg/Gt/tf lbg lřđlo ?kdf ; :yfsf]sfo{lj:tf/ ug{; dř aldf ; ldltsf]lfdtf clea[4 u/L hğřđgf, cğudg  
 / ; kl/j ]f0fnf0{kęfj sf/L agfpg]; DaGwdf tTsfılg dWosıng / bl3\$fnlg pkfox? klxrfg u/L alDff Pđ,,  
 @)\$ ( n]tf\$]adř]hdsf p2řox? xfl; n ug\$ř nflu ; ldltsf]; :yfut ; wf/ ug{cfj Zos /xřf]5 .

## v\_ xřnsf]cj:yf

aldf lğodgsf/L lgsfox?sf] cGt/fř60 ; #7g -cf0řcf0ř; \_ n] to u/řf] aldfsf cfwf/e't l; 4fGtx?sf]  
 cfwf/df ; ldltı] gřnsf]; du| aldf lřđsf] dNof\$g ubř cfPsf] 5 . pOm dNof\$gsf] cfwf/df ; ldltaf6  
 eljiodf rřng' kg] sbdsf] nflu sfo{ofđgf tof/ ul/Psf] 5 . ; ldltsf]; #7g tyf Aoj:yfkg ; j ]f0f  
 klřđg, @)^& cg?k tTsfı ; ldltsf]; :yfut ; wf/ ; DaGwdf klřđgsf cfwf/df ; Dkřbg ug{kg] sfo{  
 sfofđj og ugIklqıf cuf8l a9f0 ; lřPsf]cj:yf 5 . oBkl ; řsfofđ]tlj řf lng g; sřf]cj:yf 5 .

## u\_ p2řo

aldf ; ldltsf]lfdtf clea[4 u/L alds tyf aldf dWo:ystfř?sf]cğudg / ; kl/j ]f0fnf0{kęfj sf/L agfpg  
 ; ldltsf]; #7g tyf Aoj:yfkg ; j ]f0f klřđgđf lb0Psf ; ęřj x? tyf aldf lğodgsf/L lgsfox?sf]  
 cGt/fř60 ; #7g -cf0řcf0ř; \_ řf/f aldfsf]dhet l; 4fGtx?sf] cfwf/df ul/Psf] dNof\$gsf]lgZsif{cg?k  
 ; ldltsf]; :yfut ; wf/ ug\$ř nflu tTsfılg, dWosıng / bl3\$fnlg ofđgf x? thđf u/L sfofđj og ugI.

## 3\_ sfo{ofđgf -sfo{; wof @\_ M

- ❖ ; ldltđf kř ePsf ; :yfut ; wf/ ; DaGwl klřđg x?sf] ; ęřj sf] cfwf/df ; ldltsf]; :yfut ; wf/sf]  
 nflu Plssř sfo{ofđgf tof/ ugI
- ❖ Plssř sfo{ofđgf pk/ 5nkıı tyf cGtlqıf ugI
- ❖ Plssř sfo{ofđgf cg?k ; :yfut ; wf/sf nflu tTsfılg, dWosıng tyf bl3\$fnlg /0fglltx? l; křřl/;  
 ugI.

## a\_ sfo{; DkGg ug{nřlg]cj lw M

- ❖ Plssř sfo{ofđgf tof/ ugI-křđ qđřf; s\_
- ❖ 5nkıı tyf cGtlqıf ugI-bř ]]qđřf; s\_

❖ /0fgllt l; knfl/; ug[-t] fljql; s\_

### r\_ nfut cgdfig M

- ❖ Plsst[ sfo{ofhgf tof/ ug[-? !,)))))\_
- ❖ 5nkmm tyf cGtlqmf ug[-?=@,)))))\_

### 5\_ dfgj ; #fwg M

kflnt lgodfg; f/ ; ldltst]dfgj ; #fwgaf6 j f k/fdz{; j] ln0{; DkGg ug[.

## 4= lgodjnl tyf lgbzsf? thdf ug.

### s\_ k[edl

aldf ; DaGwl sfggl Aoj:yfnf0{; dofgsh agf0{kl/dfhg u/l nfu"ug[; DaGwdf tt\DaGwl lgodfj nl tyf lgbzsf? d; f] u/l sfofj og ug{kj:cj:yf 5 .

### v\_ xfnst]cj:yf

dfhbf aldf Pj, @)\$ ( nf0{klt:yfkg ug{k]tflj t aldf Pj, @)^& sf]d; f] gkfn ; /sf/, cy{dGqfno ; dlk k]z e0; s]sf] xbf pOm Pj]sf k]jwfg cg?k ; ldltst nflu cfjZos laleGg lgodjnl tyf lgbzsf?sf]d:of] tof/ ug{kj:cj:yf 5 .

### u\_ p2lo

aldf ; ldltst]tflnd, n]vk/Llf0f, kgaldf, n]yf, alldt clwsf/, n]yf, aldf ; ldlt ; ~rfng, aldf Aoj ; fo ; ~rfng, aldf s/f/, aldf cleftf{ aldf ; e0/, tflnd, aldfst]k]tj knf/fd, ; ldltst]cftl/s sf]aw ; DaGwl lgbzsf tof/ ug[tyf ePsf lgbzsf?nf0{; #fwg ug[.

### 3\_ sfo{ofhg -sfo{; wof !\$\_ M

- ❖ aldf ; ldltst]tflnd lgbzsf,
- ❖ cftl/s n]vk/Llf0f ; DaGwl lgbzsf,
- ❖ kgaldf lgbzsf kl/dfhg,
- ❖ alldt -pkf]\_ clwsf/ ; DaGwl lgbzsf,
- ❖ aldf ; ldlt n]yf lgbzsf,
- ❖ aldf ; ldlt -k]tflj t aldf k]ws/Of\_ ; #fng lgodfj nl,
- ❖ aldf ; ldlt -k]tflj t aldf k]ws/Of\_ Aoj ; fo ; #fng lgodfj nl,
- ❖ aldf s/f/ lgodfj nl,
- ❖ aldf cleftf{; DaGwl lgbzsf,
- ❖ aldss]tflnd lg/Llf0f lgbzsf,
- ❖ aldf ; e0/ ; DaGwl lgbzsf,
- ❖ k]tj knf/fd ; DaGwl lgbzsf,
- ❖ aldf ; ldlt cftl/s sf]lw lgbzsf /
- ❖ lgodfj nlx?sf]d:of] pk/ ; DalGwt ; /f]f/j fnf; # cGtlqmf ug[.

**a\_ sfo{; DkGg ug{nflg]cj lw M**

- ❖ aldf ; ldltsf]tflnd lgb[zsf, -kyd qdf; s blv rfy]qdf; s\_.
- ❖ aldf ; ldltnyf lgb[zsf, -kyd qdf; s blv rfy]qdf; s\_.
- ❖ cftl/s nlyk/lif; DaGwl lgb[zsf, -kyd qdf; s blv rfy]qdf; s\_.
- ❖ kgaldf lgb[zsf kl/dfhg, -kyd qdf; s blv rfy]qdf; s\_.
- ❖ alldt -pkefDrf\_ clwsf/ ; DaGwl lgb[zsf, -kyd qdf; s blv rfy]qdf; s\_.
- ❖ aldf klws/of ; #fng lgodfj nl, -kyd qdf; s blv rfy]qdf; s\_.
- ❖ aldf Aoj ; fo ; #fng lgodfj nl, -kyd qdf; s blv rfy]qdf; s\_.
- ❖ aldf s/f/ lgodfj nl, -kyd qdf; s blv rfy]qdf; s\_.
- ❖ aldf cleft{; DaGwl lgb[zsf, -kyd qdf; s blv rfy]qdf; s\_.
- ❖ aldsf]tflnd lgb[zsf, -kyd qdf; s blv rfy]qdf; s\_.
- ❖ aldf ; e/ ; DaGwl lgb[zsf, -kyd qdf; s blv rfy]qdf; s\_.
- ❖ aldf ; ldltnyf cftl/s sfo] lw lgb[zsf -kyd qdf; s blv rfy]qdf; s\_.

**r\_ nfut cglg M**

- ❖ aldf ; ldltsf]tflnd lgb[zsf, -?= #,)))))\_.
- ❖ aldf ; ldltnyf lgb[zsf, -?= #,)))))\_.
- ❖ cftl/s nlyk/lif; DaGwl lgb[zsf, -?= #,)))))\_.
- ❖ kgaldf lgb[zsf kl/dfhg, -?= #,)))))\_.
- ❖ alldt -pkefDrf\_ clwsf/ ; DaGwl lgb[zsf, -?= #,)))))\_.
- ❖ aldf klws/of ; #fng lgodfj nl, -?= #,)))))\_.
- ❖ aldf Aoj ; fo ; #fng lgodfj nl, -?= #,)))))\_.
- ❖ aldf s/f/ lgodfj nl, -?= #,)))))\_.
- ❖ aldf cleft{; DaGwl lgb[zsf, -?= #,)))))\_.
- ❖ aldsf]tflnd lgb[zsf, -?= #,)))))\_.
- ❖ aldf ; e/ ; DaGwl lgb[zsf, -?= #,)))))\_.
- ❖ aldf ; ldltnyf cftl/s sfo] lw lgb[zsf -?= #,)))))\_.

**5\_ dfj ; #fwg M**

klnt lgodf; f/ pk ; ldltnyf u7g u/l tyf k/fdz{; jf ln0{; DkGg ug[.

**5= n#' aldf niu' ug**

**s\_ k]edl**

aldf ; jfnf0{buu ufldof lfg tyf Gog cfo ju{Dd k'ofpg]p2Zosf nflu s]x kxf8l lhNfx?df k/lif0sf] ?kdf n3' aldf sfo]nd kl/De ug[kg]blvG5 .

**v\_ xfnf]cj:yf**

aldf ; jfnf0{buu ufldof lfg tyf Gog cfo ju{Dd k'ofpg]p2Zosf nflu s]x kxf8l lhNfx?df gd'f kl/of]hgfsf]?kdf n3' aldf sfo]nd kl/De ug[; DaGwdf ; ldltn]Ps pk ; ldltnyf u7g u/l sfo{cuf8l a9f0{ sfo{cf/De ul/; lSpf] / ; ldltnyf n3'aldf lgodfj nl tof/ u/l g]kn ; /sf/ ; dlk k] ul/; lSpf]5 .

## u\_ p27o

gkfn ; /sf/af6 n3aldf lgodfj nl kfl/t ug{kxn ugItyf n3aldf ; Da6wl aldfn\yx? tof/ u/l nfu"ugI.

### 3\_ sfo{offhgf -sfo{; wof \$\_ M

- ❖ gkfn ; /sf/af6 n3aldf lgodfj nl kfl/t u/fpg kxn ugI.
- ❖ hlj g aldf cGtuť Gođtd @ j 6f aldfn\yx? tof/ ugI
- ❖ lghlég aldf cGtuť Gođtd \$ j 6f aldfn\yx? tof/ ugI
- ❖ n3aldf nfu"ugI.

### a\_ sfo{; DkGg ug{nflvg]cj lw M

- ❖ gkfn ; /sf/af6 n3aldf lgodfj nl kfl/t u/fpg kxn ugI-kyd qđfl; s-rfyf]qđfl; s\_ .
- ❖ hlj g aldf cGtuť Gođtd @ j 6f aldfn\yx? tof/ ugI-kyd qđfl; s-rfyf]qđfl; s,
- ❖ lghlég aldf cGtuť Gođtd \$ j 6f aldfn\yx? tof/ ugI-kyd qđfl; s-rfyf]qđfl; s,
- ❖ bžsf ; j }lhNnfx?df n3aldf nfu"ugI-kyd qđfl; s-rfyf]qđfl; s\_ .

### r\_ nfut cgdfig M

- ❖ aldfn\ lasf; tyf nfu"ug{/sd ?= !),),),),).-

### 5\_ dfgj ; #fwg M

- ❖ kflnt lgodfg; f/ ; ldltsf]sd{f/laf6 j f k/fdz{; }f ln0{; DkGg ugI.

6= aldssf l/: s kflkn0nsf cfwf/df /)fgllt to ug k)ffnlsf : yfkgf ug

### s\_ k7edl M

aldssf] ; du|hf]vdsf] laZn]f0f tyf dNofsg u/l kflkt glthfsf] cfwf/df pkoQm /0fgllt to u/l lgodgsf/l lgsfon]plrť ; dodf plrť sbd rfnl aldsnf0{cf0{kq; Sg]; Deflj t laklQaf6 hf]ufpg' kgI laZj Aofkl dfGotf /lxcPsf]5 .

### v\_ xfnsf]cj :yf M

gkfnđf lghl]g aldf Aoj ; fo ugIaldssf] laQlo hf]vdsf] laj /0f tof/ ul/Psf] hlj g aldf Aoj ; fo ugI aldssf] laQlo hf]vdsf] laj /0f tof/ ug{f] nflu cfj Zos ; řsx? klxrfg ul/Psf] tyf aldssf] ; du| hf]vdsf] kflkn0n tof/ ugI; DaGwdf Ps sfo{nnf0{lhDdf lb0Psf]cj :yf 5 .

### u\_ p27o M

aldssf] ; du|hf]vdsf] laZn]f0f tyf dNofsg u/l kflkt glthfsf] cfwf/df ; ldltn] to ug{kqI/0fgllt tyf rfn' kgI pkoQm sbdsf] ; DaGwdf l; kfl/; ug{f nflu Ps k0ffnl : yfkgf ugI.

### 3\_ sfo{offhgf -sfo{; wof @\_ M

- ❖ aldssf]l/:s kflkn0nsf] cfwf/df /0fgllt to ug{; ldltnf0{l; kfl/; ugI k0ffnlsf] : yfkgf ugI.
- ❖ l; kfl/; ul/Psf]l/:s kflkn0nsf] kltj 0g nfu"ugI.

**a\_ sfo{; DkGg ug{nflUg]cj lw M**

- ❖ aldssf]l/:s kf]krf0nsf]cfwf/df /0fgllt to ug{; ldltnf0{l; kmf/; ug{k0ffnlsf]:yfkf ug[-kyd q0df; s-rfyf]q0df; s\_ .
- ❖ l; kmf/; ul/Psf]l/:s kf]krf0nsf]kl]tj 0g nfu"ug[-kyd q0df; s-rfyf]q0df; s\_ .

**r\_ nfut cgdfig M**

- ❖ k0ffnl :yfkf u/l kl]tj 0g tof/ ug[-?=- !),),),),),)-\_

**5\_ dfgj ; #fwg M**

lgodfg; f/ ; ldltsf]sd{f/l j f k/fdz{; f] faf6 sfo{; DkGg ug[.

**7= aldfnv kl/dfhg, lasf; tyf ; /nls/)f ug k)ffnlsf :yfkf ug**

**s\_ k]edl M**

aldf lgodfj nl, @)\$( sf]lgod \$ / % n]aldfn]ysf]zt{; lj wf ; ldltn]tf]slbP adf]hd xg]Joj :yf u/{sf] 5 . kf]lj lws zAbfj nl ePsf aldfn]y cfm]f Pp6f s/f/ ePsf]xgn]aldfn]ysf]efiff ; /n / :ki6 xg' kg[ galg cj wf/0ff cg?k alds / alldt bj }klfsf]lj ifonf0{; Gtlnt 9En]k]tt u/l ; j {fwf/0fn]a%g] u/l ; /n efffsf]aldfn]y k]ngdf Nofpg cfj Zos 5 . ; fy)aldsn]hf/L ug[aldfn]ysf]kf]lj lws tyf aldf slo klfnf0{lgodgsf/l lgsfon]kof{t cWooog u/l ; zfwg, kl/dfhg tyf c6o cfj Zos uksfo{u/l :jls[t lbg off]o eP :jls[t lbg] tyf sxl aldfn]ysf] xsdf aldf lgodgsf/l lgsfon]aldfn]y lj sf; u/l hf/L ug[ k]ng /xl cfPsf]5 .

**v\_ xfnsl]cj:yf M**

; ldltn]gk]fndf aldf Aoj ; fo ug[aldsn]hf/L ug[aldfn]yx?sf]cWooog u/l :jls[t lbg off]o ePsf]v08df :jls[t lbb]cfPsf]5 eg]sxl aldfn]yx? ; ldltn]g}tof/ u/l lgb]zsf]sf ?kdf hf/L u/{sf]-h:t] b36gf aldf ; fdlb\$, clgl, df6/ aldfn]y cflb\_ cj:yf 5 . aldfn]y ; /nls/0f tkm(hljg aldfdf k]ngdf /xsf] aldfn]y ; /nls/0f ug[sfo\$]Ps r0f k'f e); s\$]f]5 . b36gf aldfn]y -k]tfj kmf/fd ; lxt\_ , clgl aldfn]y -k]tfj kmf/fd ; lxt\_ / ; fdlb\$ aldfn]y kl/dfhg u/l nfu"ul/Psf]cj:yf 5 .

**u\_ p2]o M**

aldfn]yx?sf]lj sf; ug{tyf aldsn]kz ug[aldfn]yx?sf]kof{t cWooog u/l :jls[tsf nflu ; ldltn] ; dlf l; kmf/; ug{tyf aldfn]nf0{; j {fwf/0fn]aem; ; Sg]u/l ; /n / ; Gtlnt agfpsf nflu Ps k0ffnl :yfkf ug[.

**3\_ sfo{off]gf -sfo{; Wof @\_ M**

- ❖ :j f:Yo aldfn]y -; Dkli6 ; d]\_ nf0{kl/dfhg u/l ; /n agfpg].
- ❖ ufx{y aldfn]y -; Dkli6 ; d]\_ nf0{kl/dfhg u/l ; /n agfpg].
- ❖ 7\$]f/ tyf hf]vd aldfn]nf0{kl/dfhg u/l ; /n agfpg].
- ❖ a\$; {0G8]Dg6l aldfn]nf0{kl/dfhg u/l ; /n agfpg].

**a\_ sfo{; DkGg ug{nflUg]cj lw M**

- ❖ :j f:Yo aldfn]y -; Dkli6 ; d]\_ nf0{kl/dfhg u/l ; /n agfpg -kyd q0df; s bl]v t}f]q0df; s\_ .
- ❖ ufx{y aldfn]y -; Dkli6 ; d]\_ nf0{kl/dfhg u/l ; /n agfpg -kyd q0df; s bl]v t}f]q0df; s\_ .



- ❖ 7\$bf/ tyf hf|vd aldfn\nf0{kl/dfhg u/l ; /n agfpg]-kyd qðfl; s blv t}f]qðfl; s\_ .
- ❖ a\$; {0G8}dg6l aldfn\nf0{kl/dfhg u/l ; /n agfpg]-kyd qðfl; s blv t}f]qðfl; s\_ .

**r\_ nfut cgdfig M**

- ❖ aldfn\ kl/dfhg, lasf; tyf ; /nls/of ugkffnl ; ~rfng -?#,) ,)) )\_

**5\_ dfgj ; #fwg M**

; ldtstf cWofHošf]; øf]stj df aldfn\ kl/dfhg, lasf; tyf ; /nls/of ; ldt u7g u/l sfo{?k lbg' kg[.

**8= aldf bfal ; DaGwl cfjZos sfuhft t\$sl bfjl eQnfgl klqnof ; /nls/)f ugI**

**s\_ k|vedl M**

aldf lgodfj nl, @)\$ ( sf]lgod #! / #@ n]aldf bfjl eQnfglsf]nflu cfjZos sfuhft ; ldt[n] tf]slbg' kg[Aoj :yf 5 .

**v\_ xfnsf]cj:yf M**

; ldtaf6 xfn; Dd ; f]; DaGwdf sfuhft tf\$g af\$sl /x\$]f]cj:yf 5 .

**u\_ p2]o M**

aldf lgodfj nl, @)\$ ( sf]lgod #! / #@ adf]hd cfjZos sfuhft t\$sl bfjl eQnfgl k\$ðf ; /n agfpg].

**3\_ sfo{of]hg -sfo{; wof @\_ M**

- ❖ hlj g aldf cGtu\$ d[o' bfjl ; DaGwl sfuhft tf\$g].
- ❖ lghl]g aldf cGtu\$ aldf bfjl ; DaGwl sfuhft tf\$g].

**a\_ sfo{; DkGg ug{nflg]cj]w M**

- ❖ hlj g aldf cGtu\$ d[o' bfjl ; DaGwl sfuhft tf\$g]-kyd qðfl; s blv bf}f]qðfl; s\_ .
- ❖ lghl]g aldf cGtu\$ aldf bfjl ; DaGwl sfuhft tf\$g]-bf}f]qðfl; s blv t}f]qðfl; s\_ .

**r\_ nfut cgdfig M**

- ❖ aldf bfjl ; DaGwl sfuhft tf\$g]-?#,) ,)) )\_

**5\_ dfgj ; #fwg M**

k|Int lgodfg; f/ k/fdz{; ]f ln0{; DkGg ug[.

**9= aldf laifonf0 k|&oqnddf Aolkstf lbg**

**s\_ k|vedl**

aldf lj ifonf0{; j {fwf/ofsf] dxTj sf] laifosf] ?kdf ; :yfut u/fpg lj Bfno, dxflj Bfno tyf lj Zj lj Bfno :t/af6 g}k|1s cWooog=cWofkg ug]Joj :yf u/l ald[fsf]bl3\$fnlg lj sf; -hgr]gf clea[4, k|f/ k|f/

cflb\_ / ahf/ lj :tf/ ug{ dxTj k0f{ e'ldsf lgj f& ug{ kg[ePsf]h] pQm ; a} :t/df aldf laifosf] pkoQm kf7&qmd ; fdjh ubf{aldf Joj ; fosf] ; du|lj sf; df 6] f kUg]b]vG5 .

**v\_ xfnst]cj:yf**

lj Bfno tyf lj Zj lj Bfnosf] kf7&qmddf ; ldt dfqfdf aldf lj ifo ; dfj z ePsf] / pQm kf7&qmdn] g]kfnst] aldf ; DaGwl kfng / cEof; nf0{kof{t ?kdf ; d&g g; s&f]cj :yf /x&f]5 .

**u\_ p2Zo**

aldf lj ifonf0{lj Bfno :t/b]v laZj laBfno :t/; Ddsf]kf7&qmddf qmda4 ?kdf lj :tf/ u/fpg].

**3\_ sfo{offhg] -sfo{; wof !**

❖ aldf laifonf0{kf7&qmddf Aofkstf lbg]; ldt u7g u/L aldfnf0{kf7&qmddf qmda4 ?kdf lj :tf/ u/fpg] .

**a\_ sfo{; DkGg ug{nflg]cj lw M**

❖ lg/Gt/ rNg]sfo{

**r\_ nfut cgd]fg M**

; ldt ; ~rfng -? = %,),,)) )\_

**5\_ dfgj ; #fwg M**

; ldtsf cWolHof] ; of]stj df Ps ; ldt u7g u/L sfo{; Dkfbg e}x&f].

**10= Aoj ; flos hgziQmsf lasf; ug**

**s\_ k[edl M**

aldf Pg, @) \$( sf]k]tj gf cg; f/ aldf Aoj ; fonf0{lj sl; t ug{aldf ; ldtsf]Ps kdv p2Zo xf]. aldf Joj ; fosf] lasf; sf]nflu ; do ; fk]f cfj Zos blf hgziQm tof/ ug{ckl/xfo{ePsf]5 . ; f]p2Zo k]ktsf] nflu ; ldtaf6 lj legg sfoqmdx? ; d] ; #fng e}cfPsf] k[edldf cfufdl cf-j=df ; d] To:tf] sfo{nf0{ lg/Gt/tf lbg'jf-5glo ePsf]5 .

**v\_ xfnst]cj:yf M**

; ldt n]tfnst]j flif& sfoqmd tof/ u/L aldf cleftf{ aldf ; e}, ; ldt tyf aldssf sd{f/lst]nflu lalegg k&f/sf tflndx? ; ~rfng ub{cfPsf] cj :yf 5 .

**u\_ p2Zo M**

aldf lf]sf]nflu cfj Zos blf hgziQm tof/ ug]tyf tflnd ; DaGwl gd; {-tflnd lgb]zsf\_ tof/ ug].

**3\_ sfo{offhg] -sfo{; wof !@\_ M**

- ❖ aldfslo la1fg ; DaGwl tflnd -! j 6f\_
- ❖ kgaldf ; DaGwl tflnd ! j 6f
- ❖ aldf ; e}/sf]cfwf/e't tflnd -@ j 6f\_
- ❖ ;]f kj z tflnd -! j 6f\_
- ❖ cfOPcfOP ; DaGwl tflnd -! j 6f\_
- ❖ labz]l klz]fsaf6 aldf hf]vd ; DaGwl tflnd ug]-! j 6f\_

- ❖ pRr lzIff cWooGsf nflu ; ldltsf sd{f/lnf0{5fqa[Q klfqg ug[-! j 6f\_
- ❖ aldf ; ldlT tyf aldsssf]sd{f/lx?nf0{aldf ; DaGwl tflnd -\$ j 6f\_
- ❖ a\$ tyf laQlo ; :yfsf sd{f/lx?nf0{aldf ; DaGwl cfwf/e't tflnd -! j 6f\_
- ❖ cfly\$ kqsf/x?nf0{aldf ; DaGwl cfwf/e't klzlf0f @ j 6f\_
- ❖ afnl tyf kzkG5L aldf ; DaGwl tflnd -% j 6f\_
- ❖ aldf clestf\$]cfwf/e't tflnd -\* j 6f\_
  - hljg aldf - ^ j 6f
  - lghljg aldf -@ j 6f

**a\_ sfo{; DkGg ug{nflg]cjhw M**

; a}tflndsf nflu -kyd qdfl; s-rfyf]qdfl; s\_

**r\_ nfut cgdffg M**

- ❖ aldfsl0 la1fg ; DaGwl tflnd ! j 6f -?=@,%)))))\_
- ❖ kgaldf ; DaGwl tflnd ! j 6f -%,)))))\_
- ❖ aldf ; e\$]sf]cfwf/e't tflnd @ j 6f -?=\$,&,%)))))\_
- ❖ ;]f kj z tflnd -! j 6f -?=%,)))))\_
- ❖ cf0Pcf0P; ; DaGwl tflnd -! j 6f -?=%,)))))\_
- ❖ aldf ; ldlT tyf aldsssf]sd{f/lx?nf0{aldf ; DaGwl tflnd \$ j 6f -?=%,)))))\_
- ❖ labzl klzlfaf6 aldf hf]vd ; DaGwl tflnd ug[-! j 6f -?=%,)))))\_
- ❖ pRr lzIff cWooGsf nflu ; ldltsf sd{f/lnf0{5fqa[Q klfqg ug[-?=%,)))))\_
- ❖ a\$ tyf laQlo ; :yfsf sd{f/lx?nf0{aldf ; DaGwl cfwf/e't tflnd -?=#,)))))\_
- ❖ cfly\$ kqsf/x?nf0{aldf ; DaGwl cfwf/e't klzlf0f @ j 6f -?=!,%,)))))\_
- ❖ afnl tyf kzkG5L aldf ; DaGwl tflnd, -?=%,)))))\_
- ❖ aldf clestf\$]cfwf/e't tflnd \* j 6f -?=!,,)))))\_
  - hljg aldf - ^ j 6f
  - lghljg aldf -@ j 6f

**5\_ dfqj ; #fwg M**

kflnt sfqg cg; f/ k/fdz{; ]fdf ln0{sfo{ug[.

**11= hgrtgf cleal\$**

**s\_ k]edl M**

alDff Pg, @)\$ ( sf]k]tfjgf cg?k aldf lfqnf0{l]sl; t ug[lhDd]f/l ; d] ; ldltsf]/x\$fh] ; du|aldf lfqnf0{l]sl; t ug[; Gbedf aldf af/] ; j {fwf/0fnf0{; ; lrt ug{k]f/ k]f/ / hgr]gfdhs sfoqmd cem kefj sf/l ?kdf cufl8 a9fpg cfj Zos 5 .

**v\_ xfnf]cj:yf M**

; ldltaf6 aldf ; DaGwl hgr]gf clej [4 ug] tyf k]f/ k]f/ ; DaGwl lqmfnsnfkx? xb}cfPsf] / ; fhf0{ Jofkstf klfqg ug[kg]cj:yf 5 .

### u\_ p27o M

aldf af/]; j {fwf/0fdf r}gf clej [4 ugI tyf aldfnf0{uflld0f lfg, Gog cfo j u{nufot ;dfhsf ;a}txsf] kxr; Dd kYofpg aldf ; DaGwl lj zlf krf/ k|f/ sfoqmd tof/ u/l nfu"ugI

### 3\_ sfo{ofhg -sfo{; wof ^\_ M

- ❖ >Aobzo tyf lhun tof/ u/l k|f/0f ugI
- ❖ In^nh tof/ u/l lj t/0f ugI
- ❖ aldf ; dfrf/ / lj rf/ klqsf kTo\$ qdfi; s ?kdf k\$fg ugI
- ❖ laleg :yfgdf % j 6f xfl8e afB{/fvg]
- ❖ sf7df08f}pkTosf j flx/ !) j 6f cGt/lqmf sfoqmd ugI
- ❖ sf7df08f}pkTosf leq % j 6f cGt/lqmf sfoqmd ugI

### a\_ sfo{; DkGg ug{nflg]cj lw M

- ❖ >Aobzo ; fdufl lgdf0f tyf k|f/0f ugI-kyd qdfi; s\_
- ❖ In^nh tof/ u/l lj t/0f ug{-kyd qdfi; s blv bf}f]qdfi; s\_
- ❖ aldf ; dfrf/ / lj rf/ klqsf kTo\$ qdfi; s ?kdf k\$fg ugI-lg/Gt/ k\$fg ugI
- ❖ sf7df08f}pkTosf j flx/ !) j 6f cGt/lqmf sfoqmd ugIkyd qdfi; s blv rfyf]qdfi; s\_
- ❖ sf7df08f}pkTosf leq % j 6f cGt/lqmf sfoqmd ugI-kyd qdfi; s blv rfyf]qdfi; s\_

### r\_ nfut cgdfg M

- ❖ >Aobzo ; fdufl tof/ u/l k|f/0f ugI-%),,)))\_
- ❖ In^nh tof/ u/l lj t/0f ugI-!,,)))\_
- ❖ aldf ; dfrf/ / lj rf/ klqsf kTo\$ qdfi; s ?kdf k\$fg ugI-@),,)))\_
- ❖ sf7df08f}pkTosf j flx/ !) j 6f cGt/lqmf sfoqmd ugI-^),,)))\_
- ❖ sf7df08f}pkTosf leq % j 6f cGt/lqmf sfoqmd ugI-@,%),,)))\_

### 5\_ dfqj ; #fwg M

k|f|nt sfgg cg; f/ k/fdz{; ]df ln0{sfo{ugI.

12= lghljg aldf Aoj ; fo ugI aldss] ; flle; L dflhg ; DaGwl lgb]zsf tof/ u/l nfu"

### s\_ k7edl M

lj ifd kl/l:yltdf ; d: aldsx?sf]bfloTj JoxfgI lfdtf ; b9 /fVgsf nflu ; flle; L dflhg tf\$g' pkoQm xg] xgfn]; f]; DaGwdf lj :t: cWooog u/l lgb]zsf lgdf0f u/l nfu"ugI{j f~5glo blvG5 .

### v\_ xfnsf]cj:yf M

hlj g aldf Aoj ; fo ugI[aldsx?sf]; flle; L dflhg tf\$g]; DaGwdf ; ldltn]sfo{ug{afsl /x\$] cj:yf 5 .

### u\_ p27o M

lghljg aldf Aoj ; fo ugI[aldsx?sf]; flle; L dflhg ; DaGwl lgb]zsf tof/ u/l nfu"ugI.

### 3\_ sfo{ofhg -sfo{; wof !\_ M

❖ hlj g aldf Aoj ; fo ug{aldsx?sf] ; flleG ; l dflhg ; DaGwl lgb{zsf tof/ u/l nfu"ug{.

**a\_ sfo{; DkGg ug{nflUg]cj lw M**

❖ lgb{zg tof/ ug{-kyd qdfi; s blv t}f]qdfi; s\_

**r\_ nfut cgdfig M**

lgb{zg tof/ ug{-?=#,)))))\_

**5\_ dfgj ; #fwg M**

k}lnt lgodfg; f/ k/fdz{; jf ln0{; DkGg ug{.

**13=tlndx?sf kf^oqnd tyf kf&o ; fdful kg/ljnfsq u/l tof/ ug.**

**s\_ k}zedl M**

;ldltaf6 ; #fng ub{cfPsf aldf ; eD/, aldf clestf{x?sf] laleGg tlndx?sf] kf7dqnd tyf kf7d ; fdfulx?df gjlg cEof; , k}fng tyf l; 4fGtx? ; d} ; dl}g] u/l cBfj lws u/l :t/lS/Of ug{cfj Zos bl}vG5 .

**v\_ xfnsf]cj:yf M**

;ldltn]cf=a= @)%&.\* df to u/{sf] aldf clestf{sf] kf7dqnd Pj +cf=j= @)^@.)^# df ; eD/]sf] kf7d ; fdfull tof/ u/l ; f}l cg?k tlnd ; #fng ub{cf0/x}sf]cj :yf 5 .

**u\_ p2}o M**

aldf ; eD/, hlj g aldf clestf{ lghl}g aldf clestf{ hlj g aldf clestf{sf] kg}tf}hul tlnd, lghl}g aldf clestf{sf]kg}tf}hul tlnd, ; eD/]sf]kg}tf}hul tlndsf]kf7dqnd tyf kf7d ; fdfull tof/ u/l nfu"ug{

**3\_ sfo{of}hgf -sfo{; Wof &\_ M**

- ❖ aldf ; eD/]sf]cfef/tt tlndsf]kf7dqnd,
- ❖ hlj g aldf clestf{sf]cfwf/e't tlndsf]kf7dqnd,
- ❖ lghl}g aldf clestf{sf]cfwf/e't tlndsf]kf7dqnd,
- ❖ hlj g aldf clestf{sf]kg}tf}hul tlndsf]kf7dqnd,
- ❖ lghl}g aldf clestf{sf]kg}tf}hul tlndsf]kf7dqnd,
- ❖ aldf ; eD/]sf]kg}tf}hul tlnd sfoqndsf]kf7dqnd /
- ❖ ; jf k}j}z tlnd sfoqndsf]kf7dqnd .

**a\_ sfo{; DkGg ug{nflUg]cj lw M**

- ❖ aldf ; eD/]sf]cfef/tt tlndsf]kf7dqnd -kyd qdfi; s-rfyf]qdfi; s\_
- ❖ hlj g aldf clestf{sf]cfwf/e't tlndsf]kf7dqnd, -kyd qdfi; s-rfyf]qdfi; s\_
- ❖ lghl}g aldf clestf{sf]cfwf/e't tlndsf]kf7dqnd, -kyd qdfi; s-rfyf]qdfi; s\_
- ❖ hlj g aldf clestf{sf]kg}tf}hul tlndsf]kf7dqnd, -kyd qdfi; s-rfyf]qdfi; s\_
- ❖ lghl}g aldf clestf{sf]kg}tf}hul tlndsf]kf7dqnd, -kyd qdfi; s-rfyf]qdfi; s\_
- ❖ aldf ; eD/]sf]kg}tf}hul tlnd sfoqndsf]kf7dqnd, -kyd qdfi; s-rfyf]qdfi; s\_ /

❖ ; j f k j z tflnd sfo{m dsf] kf7 d qnd, -kyd qdfl; s-rfyf] qdfl; s\_ .

**r\_ nfut cgdfig M**

❖ tflnd kf7 d qnd kl/dfhg ; ldt ; ~rfng / k/fdz{h ftsf] kfl/>lds -?!),),))\_

**5\_ dfgj ; #fwg M**

❖ ; ldt sf cWol fHo'sf]; e f h s T j df tflnd sfo{m d kl/dfhg ; ldt u7g u/l ; f x l d f k m t sfo{; DkGg ugI.

**14= ; ldt sf nflu cfj Zos Plsst ; k r ^ j / s f c j Z o s t f c W o o g u g**

**s\_ k [ e d l M**

lgodgsf/L lgsfon] ug{kgI lg/L l f0f, Ohfhtkq k b f g tyf g j l s / 0 f, c g l u d g n u f o t s f s f o { ? y f } d f g j ; # f w g, y f } n f u t / s d ; d o d f ; D k G g u / l ; l d t s f ] s f o { f d t f c l e a [ 4 u g \$ f n f l u P l s s t ; k m j p / s f ] c f j Z o s t f ; D a G w l c W o o g u g { c k l / x f o { b } V G 5 .

**v\_ xfn sf] c j : y f M**

; ldt sf] nflu cfj Zos Plsst ; k m j p / s f ] c f j Z o s t f c W o o g ; D a G w l c W o o g u g { a f l s / x s f ] c j : y f 5 .

**u\_ p 2 j o M**

; ldt n f 0 { c f j Z o s k g I ; d u | ; h g f tyf ; ldt sf] ; D k 0 f { s f o { k 0 f f n l n f 0 { c f w l g s 9 u n ] A o j l : y t u g \$ f n f l u P l s s t ; k m j p / c f j Z o s t f k l x r f g u g I .

**3\_ sfo{of h g f -sfo{; w o f !\_ M**

❖ lgodgsf/L lgsfon f 0 { c f j Z o s k g I P l s s t ; k m j p / k l x r f g u g { c f j Z o s t f c W o o g u g I .

**a\_ sfo{; DkGg ug{ nflu ] c j l w M**

❖ ; k m j p / k l x r f g u g I c W o o g - k y d q d f l ; s b l v r f y f ] q d f l ; s\_

**r\_ nfut cgdfig M**

❖ ; k m j p / k l x r f g u g I c W o o g - ? = ! ) , ) , ) ) ) \_

**5\_ dfgj ; #fwg M**

k f l n t l g o d f g ; f / k / f d z { ; j f l n 0 { ; D k G g u g I .

**15= ; e o / t y f c l e s t f s f O h f h t k q n f 0 l a B t l o k ) f n l d f ? k f G t / ) f u g**

**s\_ k [ e d l M**

lgodgsf/L lgsfosf] x l ; o t n ] ; l d t n ] a l d f ; e p / / a l d f c l e s t f { ? s f ] O h f h t k q l b g ] / g j l s / 0 f u g I s f o { u b { c f 0 / x \$ f ] 5 . x f n a l d f ; e p / s f ] A o j : y f k g u g I ; k m j p / g / x \$ f ] x g f n ] ; j } O h f h t k q h f / L u g I / g a l s / 0 f u g I s f o { x f t n ] g } u g I u l / P s f ] / c l e s t f { s f ] O h f h t k q h f / L u g I / c l e s t f { A o j : y f k g ; D a G w l ; k m j p / k / f g f ] e P s f ] h ] c B f j l w s u g { k g I c j : y f b } V G 5 .

### **v\_ xfnstj:cf:yf M**

xfn aldf cleftsf] ; kxj / ; ~rfngdf /xsf] cf:yf 5 eg] kdfokq ; Da6wl sfo{ lj B'tlo kffnldf ?kft/0f ug{afsl /xsf]cf:yf 5 .

### **u\_ p27o M**

; ldtaf6 hf/l xg]aldf cleftsf/ aldf ; e/sf]kdfokq lj B'tlo kffnlaf6 hf/l ug[Aoj :yf ug].

### **3\_ sfo{ofhgf M**

#### **a\_ sfo{; DkGg ug{nflg]cf]lw M**

❖ ; kxj / /lgdf tyf ; ~rfng -kyd qdf; s blv rfy]qdf; s\_

#### **r\_ nfut cgdffg M**

❖ ; kxj / /lgdf tyf ; ~rfng -?= !),),),))\_

### **5\_ dfgj ; fwg M**

kflnt lgodfg; f/ k/fdz{; jf ln0{; DkGg ug].

**16=: jf:Yo aldf nfu' ug**

### **s\_ k7edl M**

:jf:Yo aldf Pp6f dxTj k0f{aldf xf]. gkfnndf :jf:Yo ; d:of Pp6f dxTj k0f{; d:of xf]. /fHon] aifgl 7hf] dfqdf nufgl ubf{; d] cfd gkfnlx?n]; xh :jf:Yo ; jf kft ug{; s]f 5gg\ o; lqdf lghl lqsf] cfudg; u]of]; jf cTo6t}dxuf]agb)u0/xsf]5 . t; y{aldfsf]dfModaf6 ; j}k]f/sf :jf:Yo ; jfnf0{cfd hgtfsf] kx# leq Nofpgsf nflu ; ldt]n]/fHosf lalegg lgsfo; u ; dg]o u/L :jf:Yo aldf nfu" ug{ cfj Zos blv65 .

### **v\_ xfnstj:cf:yf M**

sxl aldsx?n]; ldt uf]sx? vf; u/L ; yfut uf]xssf] nflu hf/l ug[u/sf] :jf:Yo aldfny -dl8sn 06:of]0; \_ :jlsf ug[sfo{dfq ub]cf0/xsf]cf:yf 5 .

### **u\_ p27o M**

:jf:Yo aldf ; Da6wl cfj Zos sfg6l Aoj :yf tof/ ug]sf ; fy}; f]; Da6wl aldfny hf/l u/L :jf:Yo aldf nfu" ug{kxn ug].

### **3\_ sfo{ofhgf M**

- ❖ :jf:Yo aldfny tof/ ug].
- ❖ :jf:Yo aldf nfu"ug].

#### **a\_ sfo{; DkGg ug{nflg]cf]lw M**

- ❖ :jf:Yo aldfny tof/ ug]-kyd qdf; s-rfy]qdf; s\_
- ❖ :jf:Yo aldf nfu"ug]-kyd qdf; s-rfy]qdf; s\_

#### **r\_ nfut cgdffg M**

❖ aldfn]y tof/l sfof] og -?=#),,))\_

### 5\_ dfgj ; #fwg M

cfj Zostf cg; f/ sfo]n u7g u/l j f k/fdz]bftf dfkmt sfo{ug}.

17=cfsf: ds aldfsf]fnf0 kgaldf sDkglf ?kfgt/)f ug kxn ug .

### s\_ k]edl M

kgaldf aldf Aoj; fosf] Pp6f cfwf/: tDe xf]. kgaldf lagf aldf Aoj; fo ; ~rfng ug{c; Dej kfom 5 . g]kfnaf6 aif]l ca]f?k] kgaldfdf gdddf lab]zg]ub5 . To; sf]s]l cz dfq b]zdf /f]g ; lsof]eg]klg b]zsf nflu 7hf] pkn]Aw xg5 . xfnsf] cfsf:ds aldfsf]fnf0{kgaldf sDkglf ?kdf ?kfgt/of ug} sfo{ ; ldt]sf]kxn / ; lqmtf lagf ; Dej xg sl7g xg]xgfn]; ldt]n]to; tkm{kxn ug{cfj Zos b]v65 .

### v\_ xfnsf]cj:yf M

ldt @)^& knfugdf t]sfng cy]Gql >l e/t]f]xg clwsf/l ; dlf cfsf:ds aldfsf]fnf0{kgaldf sDkglf ?kfgt/of ug}sf nflu k]Gwkq / lgodf]nl ; lxt k]tfj k]z ul/Psf]lyof]. tTkZrft g]kfn ; /sf/af6 pOm sf]fnf0{kgaldf sDkgl agfpgsf nflu Ps sfo]n u7g ul/Psf]cj:yf 5 . oBlk pOm sf]fnf0{kgaldf sDkgl agfpg]sfof]ult lng ; s]f]b]v]b] . ; ldt]n]to; sf nflu ; j]kyd ; ldt]sf]b]f]ot] c]gtu] /x]f] sf]f]df sd]f/l egf{ug}nufotsf uk]sfo]ug{afsl /x]f]cj:yf b]v65 .

### u\_ p2]o M

cfsf:ds aldfsf]f]df cfj Zos sd]f/lx? egf{u/l sf]f]sf]sfo{; r? / r:t agf0{sf]fnf0{kgaldf sDkglf ?kfgt/of ug{kxn ug}.

### 3\_ sfo{of]hg] M

- ❖ cfsf:ds sf]f]sf cfj Zos sd]f/lx? egf{ug[Aoj:yf ldnfpg]}
- ❖ sf]fnf0{kgaldf sDkglf ?kfgt/of ug{kxn ug}.

### a\_ sfo{; DkGg ug{nflg]cj]w M

- ❖ cfsf:ds sf]f]sf cfj Zos sd]f/lx? egf{ug[Aoj:yf ldnfpg]-kyd q]df]l; s-rfyf]q]df]l; s\_

### r\_ nfut cgd]g M

- ❖ cfsf:ds sf]f]sf cfj Zos sd]f/lx? egf{ug[Aoj:yf ldnfpg]-?=#),,))\_

### 5\_ dfgj ; #fwg M

cfj Zostf cg; f/ sfo]n u7g u/l j f k/fdz]bftf dfkmt sfo{ug}.

18=alldt lxt ; /l]f sfif :y]kgf ug}

### s\_ k]edl M

aldsx? c; km ePsf]v08df j f pglx?n] alldt]sf]bfal afktsf]/sd eOm]gl ug{g; Sg]cj:yf l; h]gf ePdf alldt]x?nf0{pglx?n]u/]f]aldf afktsf]/sd k]b]g ug]sf nflu Pp6f sf]f] v8f ug{cfj Zos b]v65 . sltko b]z]x?df P]g dfkmt g]alldt lxt ; Af]of sf]f] v8f ul/Psf]5 . To; sf/of alldt lxt ; Af]of sf]f] :y]kgf ug{cfj Zos b]v65 .



### **v\_ xfnstj: yf M**

laut nfdj; doblv laleg cfly\$ aifx?df alldt lxt ; Afof sfif : yfkgf ug{ sfo{md /fv] ul/Psf] / sfo{og ug{g; lPsf] cj: yf 5 . ; ldt]n] ; f] ; DaGwdf kofkt ahø ; d] Aoj: yf ub] cfPsf] lyof] . ; ldt]n] Aoj: yf u/ \$f] ahø, hljg aldf Aoj; fo ug{ aldx?sf] bfal gul/Psf] /sd / lghljg aldf Aoj; foaf6 kkt /sd ; d]nf0{ldnf0{sfif : yfkgf ug{0; cl3g}cflzs uksfo{ul/; s\$]t/ ; f] ; DaGwdf sfggl Aoj: yf tof/ u/l nfu"ug{g; lPsf]sf/0fn]sfif : yfkgf xg g; s\$]cj: yf 5 .

### **u\_ p2to M**

alldtx?sf]lxt ; /lft ug{alldt lxt ; Afof sfif ; DaGwl sfggl Aoj: yf thøf u/l ; f]sfif : yfkgf ug{.

### **3\_ sfo{ofhg] M**

- ❖ alldt lxt ; Afof sfif : yfkgf ; DaGwl sfggl Aoj: yf thøf ug{.
- ❖ alldt lxt ; Afof sfif : yfkgf ug{.

### **a\_ sfo{; DkGg ug{nfll]cj]w M**

- ❖ sfggl Aoj: yf thøf ug{-kyd qøfl; s-rfyf]qøfl; s\_
- ❖ alldt lxt ; Afof sfif : yfkgf ug{-kyd qøfl; s-rfyf]qøfl; s\_

### **r\_ nfut cgd]g M**

- ❖ glt tof/ ug{-?= #,)) ,)) )\_

### **5\_ dfgj ; #fwg M**

cfj Zostf cg' f/ sfo{n u7g u/l jf k/fdz]bftf d]kmt sfo{ug{.

**19=; ldtst] e]ts kj'w/ lasf; ug{ .**

### **s\_ k]edl M**

; ldtst]xfnst]ejg yk sd{f/l egf{ePdf cklu xg] la:tf/ ug{f nflu ; ldt; # yk hluf ; d] gePsf] / ; ldtst]ejg ; x/l l]sf]kf0s kg] : yfgdf gePsf]xgn] ; ldt]n]oyf; Dej zx/sf]d]lo efudf hluf vl/b u/l ejg lgd]f ug{cfj Zos b]v65 .

### **v\_ xfnstj: yf M**

; ldt]n]rfn"cfly\$ aifdf k'tnl; 8s l:yt :6f/ dn tyf 6\$'l:yt g]zgn 6\$<sup>a</sup> Inld6\$sf]hluf vl/b ug{ kl]mf cuf]8 a9Psf]lyof]. 6\$'l:yt g]zgn 6\$<sup>a</sup> Inld6\$sf]hluf vl/b kl]mf cem]rlin/x\$] ; Gbedf pOm hluf jf kfos kg]cGo : yfgdf hluf vl/b kl]mfnf0{tb?stfsf ; fy cuf8l a9fpg' kg]cfj Zostf b]v65 .

### **u\_ p2to M**

; ldtst]nflu hluf vl/b ug{/ ; ldtst]nflu gof-#jg lgd]f ug{.

### **3\_ sfo{ofhg] M**

- ❖ ; ldtst]hluf vl/b ug{.
- ❖ ; ldtst]nflu gof-#jg lgd]f ug{.

### a\_ sfo{-; DkGg ug{nflUg]cj lw M

- ❖ hluf vl/b ug{-kyd qðfl; s-rfyf]qðfl; s\_
- ❖ ejg lgdfðf kf/De ug{-kyd qðfl; s-rfyf]qðfl; s\_

### r\_ nfut cgdfig M

- ❖ hluf vl/b ug{-?= %),),),),))\_
- ❖ ejg lgdfðf ug{-?= #),),),),))\_

### 5\_ dfgj ; #fwg M

cfj Zostf cg; f/ sfo{on u7g u/l jf k/fdzlðtf dfrnt sfo{ug{.

20= aldf kl'ti&fg : yfkgf ug{ .

### s\_ kl'edl M

aldf lðdf cfj Zos hgziQmsf]kof{t dfqdf cfkl't{xg g; sðf]/ ePsf hgziQx? klg kðfut ?kn]blf gePsf]sf/0fn]gkfnl aldf ahf/sf]kðfut lfdtf Hofb}Göy blvG5 . h; sf]sf/0fn]sfd ug{w}}; do / nfut nflg'sf ; fy} pTkfbstj df ; d; pNn\yo dfqdf sdl cfp5 . aldf lgQf't kfllj lws laifo ePsf]xgfn] kfll's ?kn]; lfd AolQmx? ; d; aldfdf blf gxg ; S5g\ To; sf/0f aldf ; DaGwl blf hgziQm pTkfbg ug{sf nflu 5\$}kl'ti7fg : yfkgf ug{af-5glo blvG5 .

### v\_ xfnsf]cj:yf M

; ldltdf laut 8p bzsblv aldf kl'ti7fgsf] s'f pl7/xðf] / ; ldltaf6 k6s k6s kl'ti7fg : yfkgfsf kðf; x? klg ePsf]xf]. oBkl o; n]; /sf/flds ?k lng ; sðf]5ð . ef/t, dnll; of, yf0Nof08 h:tf bðx?n] o:t}; yfáf/f yk} hgziQx? pTkfbg ul//xðf] atdfg cj:yfdf ; ldltn] o:tf] kl'ti7fg : yfkgf ug{ l9nf e0; sðf]cj:yf 5 . 5\$}kl'ti7fg : yfkgf ug{; Dej gb]VPsf]v08df ; ldltsf]tflnd zfvfnf0{aldf kl'ti7fg h:t}aldf ; DaGwl hgziQm:yfkgf ug{; j foQ 0sf0ðf ?kdf lasf; ug{cfj Zos blvG5 .

### u\_ p2l'o M

aldf kl'ti7fgsf]dfðfln6l to u/l aldf kl'ti7fg ; DaGwl sfggl Aoj:yf thðf ug{tyf aldf kl'ti7fg : yfkgf ug{.

### 3\_ sfo{ofhgf M

- ❖ aldf kl'ti7fgsf]dfðfln6l to ug{
- ❖ aldf kl'ti7fg ; DaGwl sfggl Aoj:yf to ug{
- ❖ aldf kl'ti7fg : yfkgf ug{

### a\_ sfo{-; DkGg ug{nflUg]cj lw M

- ❖ aldf kl'ti7fgsf]dfðfln6l to ug{-kyd qðfl; s-rfyf]qðfl; s\_
- ❖ aldf kl'ti7fg ; DaGwl sfggl Aoj:yf to ug{-kyd qðfl; s-rfyf]qðfl; s\_
- ❖ aldf kl'ti7fg : yfkgf ug{-kyd qðfl; s-rfyf]qðfl; s\_

### r\_ nfut cgdfig M

- ❖ aldf kl'ti7fgsf]dfðfln6l tyf sfggl Aoj:yf to ug{-?= %),),),))\_



बीमा समिति  
BEEMA SAMITI

Insurance Regulatory Authority of Nepal

aldf ; ldltsf]cfa=@)^(&) sf]

aflif\$ sfoqndsf]kult  
; ldlff

;ldltm] cfn] nlo xfl;n ug\$fnflu laleg p27ox? /fv/ tof/ kf/\$f] cfly\$ aif{  
 @)^(&) sf]aflif\$ sfo{m]sf]kult ;ldlf sfo{m]sf]p27o, sfo{of]hg, sfo{;DkGg ug{nflg]  
 cgdf]gt cj lw, nfut cgdfg, sfo{m]sf]kult tyf sfo{m]sf]lg/Gt/tf cflbnf0{cwf/ ln0{tof/  
 kfl/Psf]5 .

1= aldf ; DaGwl cWloog ug

**s\_ p27o M**

aldf ; DaGwl glt, lgod tyf of]hg thdf ug{cfj Zos cWloog ug[.

**v\_ sfo{of]hg M**

aldf lf]df laBdfg ; d:ofx? / ; dfwfgsf pkfox? cWloog ug[/  
 /

**u\_ sfo{kult M**

aldf lf]df yk aldf sDkgl o; lf]n]y]g ; S5 of ; Sbg eGg] ; Gbedf atdfg aldf ahf/sf]cj :yf  
 ; d] ; dl]g]u/L gkfn ; /sf/sf]lg]zg cg; f/ krlnt sfgg cg; f/ ; G6/ km/ kfl]n; L :6l8h P08  
 ?/n 8enkd06, sfnldf6lnf0{cWloog ug{lhDdf lb0Psf] / pQm ; :yfn] tfl]sPsf] ; do leq}cWloog  
 k'f u/L ; ldltdf aemPsf]5 . pQm cWloog kltj]sgsf]cWloog u/L ; f\$]l; knfl/; sfof]og ug{eg]  
 af\$ /x\$]cj :yf 5 .

**3\_ sfo{m]sf]lg/Gt/tf M**

aldf ; DaGwl cWloog ug[sonf0{cfly\$ cfly\$ aifdf ; d] lg/Gt/tf lbg' cfj Zos bl]vG5 .

2= ; ldltsf ; : yfut ; wf/ ug

**s\_ p27o**

aldf ; ldltsf]lfdtf clea[4 u/L alds tyf aldf dwo:ystf{?sf]cgldg / ; kl/j ]f0nf0{k}fj sf/L  
 agfpg ; ldltsf] ; #7g tyf Aoj:yfkg ; j ]f0f kl]ta]hgdf lb0Psf ; emj x? tyf aldf lgodgsf/L  
 lgsfox?sf] cGt/f]60 ; #7g -cf0Pcf0P; \_ af/f aldfsf] dhet l; 4fGtx?sf] cwf/df ul/Psf]  
 dNof\$gsf] lgZsif{cg?k ; ldltsf] ; :yfut ; wf/ ug\$fnflu t]sfnlg, dWosfnlg / bl3\$fnlg  
 of]hgfx? thdf u/L sfof]og ug[.

**v\_ sfo{of]hg**

- ❖ ; ldltdf k]z ePsf ; :yfut ; wf/ ; DaGwl kl]ta]hgx?sf] ; emj sf] cwf/df ; ldltsf] ; :yfut  
 ; wf/sf]nflu Plsst sfo{of]hg tof/ ug[
- ❖ Plsst sfo{of]hg pk/ 5nkm tyf cGtlqdf ug[
- ❖ Plsst sfo{of]hg cg?k ; :yfut ; wf/sf nflu t]sfnlg, dWosfnlg tyf bl3\$fnlg /0fglltx?  
 l; knfl/; ug[.

### u\_ sfo{ult M

;ldtsf]; :yfut ; wf/sf nflu Plsst ofhgf tof/ ug{g; lsPsf]xgfn]pOm sfo{hgf pk/ 5nkm tyf cGtlqof ug{; d] g; lsPsf]cj:yf 5 . ;fy}; :yfut ; wf/sf nflu tTsfng, dWosfng / bl3sfng /Ofgllt l; kmf/; ug{g; lsPsf]cj:yf 5 .

### 3\_ sfo{msf]lg/Gt/tf M

;ldtsf]; :yfut ; wf/sf]sfo{lg/Gt/ xgkg]cfj Zos bl]v65 .

**3= lgodfj nl tyf lgbzsf? thdf ug{**

### s\_ p2]o

k]tfij t aldf P]sf]Aoj :yf adf]nd lgodfj nlx? tof/ ug{

### v\_ sfo{ofhgf

b]fosf lgodfj nlx?sf]d; f]f tof/ ug{

- ❖ aldf ;ldtsf]tfnd lgb]zsf,
- ❖ aldf ;ldt n]yf lgb]zsf
- ❖ aldf ;ldtsf]cWOLF tyf ; b:ox?sf]; ]f zt{; DaGwl lalgodfj nl,
- ❖ aldf ;ldt -k]tfij t aldf k]lws/Of\_ ; #fng lgodfj nl,
- ❖ aldf -k]tfij t aldf k]lws/Of\_ Aoj ; fo ; #fng lgodfj nl,
- ❖ aldf s/f/ lgodfj nl,
- ❖ aldf cleftf{; DaGwl lgb]zsf,
- ❖ aldf ; e] / ; DaGwl lgb]zsf /
- ❖ aldf ;ldt cGtl/s sfo] lw lgb]zsf .
- ❖ lgodfj nlx?sf] d:of]f pk/ alds, aldf ; e] /, aldf cleftf{ tyf cGo ; DaGwt klf; # cGtlqof ug{.

### u\_ sfo{ult M

;ldtsf cWOLF tyf ; b:ox?sf]; ]f zt{; DaGwl l]lgodfj nlsf] ;ldtn]; #f]vg ug{; Sg]cg' h' v08 ; #f]vg u/l ;ldt ;dlf k]z u/l ;lsPsf] aldf ;ldt tfnd lgb]zsf, aldf ;ldt n]yf lgb]zsf, aldf cleftf{; DaGwl lgb]zsf, aldf ; e] / ; DaGwl lgb]zsf] k]l/IDes d:of]f tof/l c]Gtd r/Ofdf kl]sf]/ aldf ;ldt ; ~rfng lgodfj nl, aldf Aoj ; fo ; ~rfng lgodfj nl, aldf s/f/ lgodfj nl / aldf ;ldt cGtl/s sfo] lw lgb]zsf tof/ ug{afsl /x]sf]cj:yf 5 .

### 3\_ sfo{msf]lg/Gt/tf M

nlift s]l lgb]zsf? tof/ tof/ xg afsl /s]sf]xgfn]cfufdl aflif\$ sfo{mddf pOm sfo{mndf0{ lg/Gt/tf lbj cfj Zos bl]v65 .

4= n# aldf nfu' ug

**s\_ p27o**

aldf ; ] fdf kx# gePsf bu# ufdlOf lfg tyf Goğ cfo juhf0{; d#l n3' aldf dfkn# aldf ; ] fnf0{ b#Aofkl agfpg].

**v\_ sfo{of}hg**

- ❖ hljg aldf cGtu# Goğtd 5 j 6f aldfn\yx? tof/ ugI
- ❖ lghl#g aldf cGtu# Goğtd bz j 6f aldfn\yx? tof/ ugI
- ❖ b#zsf ; j }lhNnfx?df n3'aldf nfu"ugI.

**u\_ sfo{qit M**

n3'aldfsf] lfgdf rfn" cfly# aif# pNn\vo kult ePsf] 5 . rfn" cfly# aif# n3'aldf ; DaGwl lgodfjnl tof/ u/l ; jls[tsf nflu gkfn ; /sf/ ; dlk k# ul/Psf]5 . ; fy}df5f, afnl tyf kz'wg, kmkn# v#l, cfnv#l, wfafnl, t/sf/l v#l, kG5l / df5f aldfn\yx? tof/ u/l lghl#g aldf ugI aldsx?nf0{clgj fo{?kn}pQm aldf ug{lgb#zg lb0Psf]5 .

**a\_ sfo{mnsf]lg/Gt/tf M**

n3'aldf sfo{og ; DaGwl sfo{md bl3#fnlg k# [tsf] ePsf] xgfn] pQm sfo{mnsf] cfufdl aif# ; d# lg/Gt/tf lbg cfj Zos blvG5 .

5= aldssf l/:s kknf0nsf cfwf/df /ofglit to ug k)fnlsf :yfkf ug

**s\_ p27o M**

aldssf ; du|hf]vdsf] laZnifof tyf dNofs#g u/l k#kt glthfsf] cfwf/df ; ldlt#] to ug{kgI /ofglit tyf rfn'kgIpkQm sbdsf] ; DaGwdf l ; knfI/ ; ug#f nflu Ps k0ffnl :yfkf ugI.

**v\_ sfo{of}hg M**

aldssf]l/:s kknf0nsf] cfwf/df /ofglit to ug{ ; ldltnf0{l ; knfI/ ; ugI k0ffnlsf] :yfkf ugI.

**u\_ sfo{qit M**

aldssf ; du|hf]vdsf] dNofs#g u/l ; ]sf]lgZsif#sf] cfwf/df ; ldlt#] to ug{kgI /ofglit l ; knfI/ ; ug#f] nflu cf=j = @)^\*. )^( df Ppof pk ; ldlt u7g ul/Psf] / pQm pk ; ldlt sf ; b:on] ; ldlt sf ; ]faf6 cj sf ; lnPkI5 pk ; ldlt lgZlqmo ePsf] / rfn" cf=j =df pQm pk ; ldlt nf0{ k0ffnl lbg g ; lPsf] cj :yf 5 .

### a\_ sfo{mnsf]lg/Gt/tf M

k0ffnl :yfkgr ug{afsl /x\$]xgrn]pQm sfo{mndf0{cfufdl cfly\$ aif0f ; d] lg/Gt/tf lbg' kg[ b]vG5 .

6= aldfnv kl/dfhg, lasf; tyf ; /nls/)f ug k)fnlsf :yfkgr ug

### s\_ p2]o M

aldfnyx?sf]lj sf; ug{tyf aldsn]kz ug[aldfnyx?sf]kof(t cWoog u/L ;jls[tsf nflu ;ldlt ;dlf l; krf/; ug{tyf aldfnynf0{ ; j {fwf/Ofn]aem; ; Sg]u/L ; /n / ; GtInt agfpsf nflu Ps k0ffnl :yfkgr u/L aldfny ; /nls/Of ug[.

### v\_ sfo{of]hg] M

- ❖ clgl aldfny -; Dkli6 ; d]\_ nf0{kl/dfhg u/L ; /n agfpg .
- ❖ :j f:Yo aldfny -; Dkli6 ; d]\_ nf0{kl/dfhg u/L ; /n agfpg].
- ❖ ufx[y aldfny -; Dkli6 ; d]\_ nf0{kl/dfhg u/L ; /n agfpg].

### u\_ sfo{p]lt M

rfn" cfly\$ aif0f -; Dkli6\_ ; d] clgl aldfnynf0{ ; /nls[ ul/Psf]5 eg] :j f:Yo aldfny / clgl aldfnynf0{ ; /nls[ ug{afsl /x\$]cj :yf 5 .

### 3\_ sfo{mnsf]lg/Gt/tf M

aldfny ; /nls/Of ug[klqmf lg/Gt/ rNg]sfo{ePsf]xgrn]pQm sfo{nf0{cfufdl cfly\$ aif0f ; d] lg/Gt/tf lbg cfj Zos b]vG5 .

7= aldf bfal ; DaGwl cfjZos sfuhft tfls bfjl eQnfgl klqmf ; /nls/)f ug

### s\_ p2]o M

aldf lgodfj nl, @)\$ ( sf]lgod #! / #@ adf]hd cfj Zos sfuhft tfls bfjl eQnfgl k\$0f ; /n agfpg].

### v\_ sfo{of]hg] M

- ❖ hlj g aldf cGtu[ d[o'bfjl ; DaGwl sfuhft tfls].
- ❖ lghl]g aldf cGtu[ aldf bfjl ; DaGwl sfuhft tfls].

### u\_ sfo{p]lt M

laut nfd] ; dob]v ; ldltsf] aflif\$ sfo{mndf /flv}cfPsf]ePtf klg aldf bfal ; DaGwl sfuhft tfls] ; DaGwl sfo{xg g; s\$]cj :yf 5 . ; ldlt n] aldf bfal ; DaGwl la1 ; lxtsf] Ps pk ; ldlt u7g u/] dfq sfo{cuf8l a9fpg ; Sg]b]vG5 .

### a\_ sfo{mnsf]lg/Gt/tf M

aldf bfa ; DaGwl sfuhft tfg]sfo{cfufdl cfly\$ aifd ; d] lg/Gt/tf lbg cfj Zos blvG5 .

**8= aldf laifonf0· kf7dqmddf Aofkstf lbg**

**s\_ p27o**

❖ aldf lj ifonf0{lj Bfno :t/blv laZj laBfno :t/; Ddsf]kf7dqmddf qmda4 ?kdf lj :tf/ u/fpg].

**v\_ sfo{of]hgf**

❖ aldf laifonf0{kf7dqmddf Aofkstf lbg]; ldt u7g u/l aldfnf0{kf7dqmddf qmda4 ?kdf lj :tf/ u/fpg].

**u\_ sfo{ult M**

aldf laifonf0{ kf7dqmddf Aofkstf lbg] sfo{lg/Gt/ cl3 al9/x\$] cj:yf 5 . laBfno :t/sf kf7ak:tsx?df aldf ; DaGwl ; fdu] lg/Gt/ a9b] qmddf 5g\ . To:t}laZj laBfnox?n]; d] aldf ; DaGwl kf7a:tx? lalegg kf7dqmddf ; fd]h ug]md a9b} u0/x\$] cj:yf 5 . ;fy} lalegg laZj laBfnox?n] aldf ; DaGwl :gfts txsf] sfo{md rnfph} cPsf 5g\eg] sxl laZj laBfnon] :gfts/ txsf]k7gkf7gsf]tof/l yfn\$ 5g\

**a\_ sfo{msf]lg/Gt/tf M**

aldf laifonf0{kf7dqmddf ; fd]h ug]sfo{lg/Gt/ rNg]klqmf ePsf]xgfn]pQm sfo{mdnf0{cfufdl sfo{md lg/Gt/tf lbg cfj Zos blvG5 .

**9= Aoj ; flos hgziQmsf lasf; ug**

**s\_ p27o M**

❖ aldf lf]sf]nflu cfj Zos blf hgziQm tof/ ug].  
❖ tflnd ; DaGwl gd; {-tflnd lgb]zsf\_ tof/ ug].

**v\_ sfo{of]hgf M**

- ❖ aldf slo la1fg ; DaGwl tflnd -@ j 6f\_
- ❖ aldf ; e/sf]cfwf/e't tflnd -# j 6f\_
- ❖ aldf cleftsf]pRr:tl/o tflnd -\$ j 6f\_
- ❖ pRr lzlff clloogsf nflu ; ldtstf sdcf/lnf0{5fqa[Q k]fg ug]! j 6f\_
- ❖ aldf ; ldt tyf aldssf]sdcf/lx?nf0{aldf ; DaGwl tflnd -\$ j 6f\_
- ❖ a\$ tyf laQlo ; yfsf sdcf/lx?nf0{aldf ; DaGwl cfwf/e't tflnd -! j 6f\_
- ❖ cfly\$ kqsf/x?nf0{aldf ; DaGwl cfwf/e't klzlf0f -@ j 6f\_
- ❖ aldssf ; ~rfsx?sf]nflu tflnds]Aoj :yf ug]
- ❖ aldf cleftsf]cfwf/e't tflnd -!@ j 6f\_
  - hljg aldf - ^ j 6f
  - lghljg aldf - ^ j 6f



## u\_ sfo{q}lt

;ldltn] rfn" cfly\$ aifdf tfl]sPsf hgziQm lasf; ugI sfo{q}dx?dWo] yfI} dfq tflnd sfo{q}nd  
; ~rfng ug{; s}f]cj :yf 5 . h; dWo]pRr lzIff cWoog ug\$ nflu 5fgalQ kbfg ugI sfo{nlo  
cg?k g}; DkGg ePsf]/ ald\$lo la1fg laifosf] tflnd sfo{q}nd Pp6f, aldf ; eI/sf] tflnd sfo{q}nd  
Pp6f, aldf ; ldt / aldssf] sd{f/lx?nf0{aldf ; DaGwl cfwf/et tflnd sfo{q}nd Pp6f / cfly\$  
kqsf/x?nf0{aldf ; DaGwl cfwf/et klzIff Pp6f dfq ; ~rfng ePsf] cj :yf 5 eg] aldssf  
; ~rfnsx?sf] nflu tflnd, aldf clestf\$] cfwf/et tflnd, a\$ tyf laQlo ; :yfsf sd{f/lx?nf0{  
aldf ; DaGwl cfwf/et tflnd sfo{q}nd ; ~rfng ug{g; lsPsf]cj :yf 5 .

## a\_ sfo{q}msf]lg/Gt/tf M

hgziQm lasf; ugI sfo{q}nd lg/Gt/ rNg]kl]qmf ePsf]xgfn]pQm sfo{q}ndnf0{cfudl cfly\$ aifdf  
; d] lg/Gt/tf lbg cfj Zos bl]vG5 .

## 10= hgrtgf cleal\$

## s\_ p2]o M

- ❖ aldf af/]; j {fwf/Ofdf r]gf clej [4 ugI
- ❖ aldfnf0{ufdlOf lfg, Gog cfo j u{ nufot ; dfhsf ; a} txsf] kx; Dd k\$ofpg aldf ; DaGwl  
lj zif krf/ k]f/ sfo{q}nd tof/ u/l nfu"ugI

## v\_ sfo{of]hgf M

- ❖ >Aob]o tyf lhun tof/ u/l k]f/Of ugI
- ❖ ln^n] tof/ u/l lj t/Of ugI
- ❖ aldf ; dfrf/ / lj rf/ klqsf k]o\$ qdf; s ?kdf k\$fzg ugI
- ❖ laleGg :yfgdf % j 6f xfl]8^ afB{/fVg]
- ❖ sf7df08f}pkTosf j flx/ !) j 6f cGt/lqmf sfo{q}nd ugI
- ❖ sf7df08f}pkTosf leq % j 6f cGt/lqmf sfo{q}nd ugI

## u\_ sfo{q}lt M

;ldltn] rfn" cfly\$ aifdf Pp6f >Aob]o tof/ kfl/Psf] / ut cfly\$ aifdf tof/ kfl/Psf] Pp6f  
>Aob]o bl]nlehga6 sxl ; do kzf/Of ul/Psf]cj :yf 5 eg] yk}/l]8of]:6]zgx?af6 /l]8of] lhun  
kzf/Of ul/Psf]cj :yf 5 . ; fy}; ldt] aldf ; DaGwl lnkn] tof/ u/l lat/Of ; d] ub]cfPsf]  
cj :yf 5 . ; ldt] bl]zsf laleGg ; x/x?df % j 6f xfl]8^ afB{/fv\$] 5 eg] sf7df08f}pkTosf leq  
/ aflx/ u/l tfl]sP eGbf w]}cGtlqmf sfo{q}nd ; d] ; ~rfng u/sf]cj :yf 5 .

## a\_ sfo{q}msf]lg/Gt/tf M

aldf ; DaGwl hgr]gf a[4 ; du|aldf lfg]s]nflu Hofb}dxTj kOf{ePsf]xgfn]pQm sfo{q}ndnf0{  
lg/Gt/tf lbg cfj Zos bl]vG5 .

11= hljg aldf Aoj ; fo ug[aldsssf] ; flleG; L dflhg ; DaGwl lgb[zsf tof/ ug]

**s\_ p27o M**

hljg aldf Aoj ; fo ug[aldsx?sf] ; flleG; L dflhg ; DaGwl lgb[zsf tof/ u/l nfu"ug]

**v\_ sfo{of]hgf M**

hljg aldf Aoj ; fo ug[aldsx?sf] ; flleG; L dflhg ; DaGwl lgb[zsf tof/ u/l nfu"ug]

**u\_ sfo[ult M**

hljg aldf Aoj ; fo ug[aldsx?sf] ; flleG; L dflhg ; DaGwl lgb[zsf tof/ e} s[fcj :yf 5 . pQm lgb[zsfnf0{cfufdl @)&} ; fpg ! ut[6 nfu"ul/g5 .

**a\_ sfo[msf]lg/Gt/tf M**

sfo{; DkGg e}; s[fcj]xgfn]cfufdl cfly\$ aifdf pQm sfo[msf]lg/Gt/tf lbg cfj Zos b]v[5 . t/ lgh]g aldf Aoj ; fo ug[aldsssf] ; flleG; L dflhg ; DaGwl lgb[zsf eg] tof/ ug{cfj Zos b]v[5 .

12=tlndx?sf kl^oqnd tyf kl&o ; fduf kg/ljnsf u/l tof/ ug

**s\_ p27o M**

aldf ; e[ /, hljg aldf cleft{ lgh]g aldf cleft{ hljg aldf cleft{sf] kgthul tflnd, lgh]g aldf cleft{sf] kgthul tflnd, ; e[ /sf] kgthul tflndsf] kf7[ qnd tyf kf7[ ; fduf tof/ u/l nfu"ug]

**v\_ sfo{of]hgf M**

aldf ; e[ /, hljg aldf cleft{ lgh]g aldf cleft{ hljg aldf cleft{sf] kgthul tflnd, lgh]g aldf tflnd kf7[ qnd kl/dfhg ; ldt u7g u/l kf7[ qnd tof/ u/l nfu"ug]

**u\_ sfo[ult M**

tlndx?sf]kf7[ qnd tyf kf7[ ; fduf kg/ljnsf ug[tyf tof/ ug] ; DaGwdf rfn"cfly\$ aifdf sg} sfo{; DkGg xg g; s[fcj] :yf 5 .

**3\_ sfo[msf]lg/Gt/tf M**

; ldt[n] ; ~rfng ub{cf0/x\$ tflnd sfo[msf] kf7[ qnd nfd] ; dob]v cBfj lws xg g; s[fcj] / kf7[ ; fduf ; d[ tof/ u/l Aoj l:yt ug{g; lPsf]xgfn] pQm sfo[msf]lg/Gt/tf lbg cfj Zos b]v[5 .

13= ; ldtstf nflu cijZos Plsst ; kr^j/sf cijZostf clloog ug

**s\_ p27o M**

; ldt[nf0{cfj Zos kg] ; du| ; r'gf tyf ; ldtstf] ; DkOf{sfo{koffnlfn0{cfwlgs 9un]Aoj l:yt ug\$ nflu Plsst ; kr^j / cfj Zostf klxrfg ug]

### **v\_ sfo{of}hgf M**

lgodgsf/l lgsfonf0{cfj Zos kg]Plsst ; kn]j φ/ klxrfg ug{cfj Zostf cWoog ug].

### **u\_ sfo{ult M**

; ldtst]nflu cfj Zos Plsst ; kn]j φ/ klxrfg ug]; DaGwdf ef/tlo ; kn]j φ/ lgdff sDkgl 6f6f  
; kn]j φ/, snsQfnf0{lhDdf lbg]kφf; ul/Psfdf kf/Dedf ; ldtaf6 ; dodf sfo{xb g; s\$]/ k15  
lgh sDkgl]k] {lgwff/t /sd eGf tlg u0ffn]cfkn]dNo a9fPk15 pQm sfo{; DkGg ug{g; l\$Psf]  
cj:yf 5 .

### **a\_ sfo{msf]lg/Gt/tf M**

Plsst ; kn]j φ/ lgdff u/l ; ldtst]sfo{f0{u0ff]ds ?kn]kφf] sf/l agfpgsf nflu Plsst  
; kn]j φ/]sf]cfj Zostf cWoog ug]sfo{ug{cfj Zos blvPsf]5 .



बीमा समिति  
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Insurance Regulatory Authority of Nepal

aldf ; ldltsf]cf=a=@)&).)&! sf]

cfDbfgl tyf vr\$]f]  
cgdfllgt laj/0f

tyf  
jrt 3f6f laj/0f

@)&)

rfj lxn, sf7df08f}

# aldf ;ldlt

## cfDbfgl tyf vr\$]cgdf]gt laj/Of -cf-a-&).&!\_

### !k]t]jg

aldf Pq, @)\$ ( n]lgwf{Of u/\$]p2]o k]k]tsf nflu :yflkt o; ;ldlt]g]k]fns]aldf  
lgodgsf/L lgsfosf]?kdf sfo{ub}cf0/x\$]5 . ;f]xl Pq]sf]bk]f # \$ n];ldlt]sf]Pp6f 5\$}  
sf]f] xg] tyf ;ldlt]sf]tk]m]af6 ul/g]vr\$? ;f]xl bk]f adf]hdsf]sf]f]df hDdf u/\$]  
/sdaf6 Aoxf]/g]Aoj :Yff u/]cg?k ;ldlt]cf^gf]cfly\$ lq]ofs]nfk ;~rfng ub}cfPsf]  
5 .

cfly\$ tyf n]yf k4tlo l;4fgt cg?k x/\$ cfly\$ aif\$]cfDbfgl / vr\$]k]f]gd]gsf  
cfwf/df aflif\$ ahq thqf u/L ;f]xl cg?k sf]f]og ug]k]ePsf]h];ldlt]sf]cf-j=  
)&).&! sf]cgdf]gt cfo Aoo]sf]laj/Of tof/ ul/Psf]5 .

ahq lgb]zsf, @)^ ( df pNn]v eP adf]hd cfDbfglsf laleG ( j6f zlif\$x? tyf vr\$  
laleG !# j6f zlif\$x? leq /xl cfDbfgl tyf vr\$]k]f]gd]g ul/Psf]5 . cfDbfgl tyf  
vr\$ zlif\$x?nf0{ ;f]xl lgb]zsf cg?k pkzlif\$ / lt pkzlif\$nf0{n]yf kq]h]gsf nflu  
;xfos zlif\$x?df ;d] v]08s/Of ul/Psf]5 .

### @p2]o

of]h]gfa4 9uaf6 cfly\$ lq]ofs]nfk ;~rfng ug] laQlo kf/blz]f sfod ug] cfly\$  
cgzf; g tyf hjfk]b]xtf sfod ug];ldt ;fwgaf6 clwstd pkn]Aw xfl; n ug{/ of]h]g  
tyf sf]f]hdsf];k]m]tfk] \$ sf]f]og ug{o; ahq]sf dVo p2]ox? /x\$]5g\

### #= cf-j= )&).&! sf]k]t]f]j t cfo Aoo laj/Ofsf laz]t]fx?

#=! k]r]nt aldf Pq, aldf lgodf]nl, aldf ;ldlt sd{f/L ;]f zt{l]lgodf]nl, cGo  
;DalGwt sf]g]l Aoj:yfx? tyf k]f]ng / k/Dk/fsf]cfwf/df ;ldlt]sf]cfo Aoo cgdfg  
ul/Psf]5 .

#=@ aldf Pq, @)\$ ( sf]bk]f # \$ sf]Aoj:yf cg?k cfDbfglsf dh zlif\$x? sfod ul/g]sf  
;fy}cfDbfglsf]ef/ tyf dx]j sf cfwf/df cfDbfglsf pk zlif\$x? sfod ul/Psf 5g\  
#=# aldf ;ldlt ahq lgb]zsf, @)^ ( n]c]n]dag u/\$]n]yf kq]ffnl cg?k vr\$]dh zlif\$  
tyf pkzlif\$x? sfod ug]f] ;fy}vr\$]ef/ / dx]j sf cfwf/df pk zlif\$x? yk tyf  
;xfos zlif\$x? sfod ul/Psf 5g\  
#=\$ lautdf sg]Pp6f zlif\$df ;dfj z ul/b}cfPsf]vr{nf0{k\$[tsf]cfwf/df pkoQm zlif\$  
j f pkzlif\$df ;dfj z ul/Psf]5 .

#=% k\k\t tYof\$sf]cfwf/df oyf; Dej oyfyk/s 9un]cfDbfgl tyf vr\$]k}f\gdffg u/l ;f] sf]kl60f0f; mlg ul/Psf]5 . kl60f0f; mlg ug{; Dej gePsf cfDbfgl tyf vr{x?sf] xsdf lautsf]cgej nf0{cfwf/ dflgPsf]5 .

**\$= cf-a= @)^(&) sf]cgdlfgt cfo Aoo\$];ldlff**

**\$=! cfDbfgl tkn\**

cf=j=)^(&) df @% s/f\$ !& nvv ^# xhf/ % ; o @\$ ?k\ / k}f \$( sh cfDbfgl xg] k}f\gdffg ul/Psf]df kf]f d; fgt ; Dddf @) s/f\$ (& nvv )& xhf/ ! ; o %\$ ?k\ cfDbfgl ePsf]5 eg]c; f/ d; fgt ; Dddf # \$ s/f\$ ^@ nvv \*( xhf/ \$ ; o (& ?k\ / @( k}f cfDbfgl ePsf]5 .

cf=j=)^(&) df aldf clestf{tyf ; e\ / btf{e0{btf{b:t'/af6 ! s/f\$ \*! Nvv ^) xhf/ ?k\ cfDbfgl xg]k}f\gdffg ul/Psf]df kf]f d; fgt ; Dddf ! s/f\$ #\* nvv () xhf/ ^ ; o !^ ?k\ cfDbfgl ePsf]5 eg]c; f/ d; fgt ; Dddf @ s/f\$ @) nvv &( xhf/ \* ; o \*! ?k\ cfDbfgl ePsf]5 .

To; u/l @% alds, \$%,))) aldf clestf{tyf @%) ; e\ / gals/of e0{gals/of b:t'/af6 ?= ! s/f\$ !% nvv cfDbfgl xg]k}f\gdffg ul/Psf]df kf]f d; fgt ; Dddf ( nvv \$% xhf/ # ; o ^) ?k\ cfDbfgl ePsf]5 eg]c; f/ d; fgt ; Dddf @ s/f\$ \* nvv (% xhf/ ^ ; o @! ?k\ cfDbfgl ePsf]5 .

aldsn];ldltnf0{a'emfpg' kg];j}f zNsaf6 !\* s/f\$ (% nvv # xhf/ % ; o @\$ ?k\ cfDbfgl xg]k}f\gdffg ul/Psf]df kf]f d; fgt ; Dddf !\* s/f\$ \*% nvv @& xhf/ ( ; o (% ?k\ / %) k}f cfDbfgl ePsf]5 eg]c; f/ d; fgt ; Dddf @) s/f\$ \*) nvv !! xhf/ \$ ; o @\$ ?k\ / (@ k}f cfDbfgl ePsf]5 .

;ldltn]laleGg a\$df hDdf u/\$f]d2lt lglfkaf6 # s/f\$ ?k\ vb Aofh cfDbfgl xg] k}f\gdffg ul/Psf]df kf]f d; fgt ; Dddf %^ nvv !( xhf/ ! ; o %@ ?k\ / \$( k}f cfDbfgl ePsf]5 eg]c; f/ d; fgt ; Dddf (\$ nvv #% xhf/ ^ ; o @@ ?k\ / !\$ k}f cfDbfgl ePsf]5 .

To; u/l laleGg a\$df hDdf u/\$f]sn lglfkaf6 !% nvv ?k\ vb Aofh cfDbfgl xg] k}f\gdffg ul/Psf]df c; f/ d; fgt ; Dddf \* s/f\$ \$) nvv ^& xhf/ ! ; o &# ?k\ / \$\* k}f Aofh cfDbfgl ePsf]5 .

3/ hUuf lgdff, vl/b ;fk6laf6 !) xhf/ ?k\ kl|tkm k\k\t xg]k}f\gdffg ul/Psf]df c; f/ d; fgt ; Dddf ;f]j fkt kl|tkm k\k\t ePsf]b]vbg .

clestf{ tflnd / ; e/ tflnds] tflnd zNs af6 ( nfv ( ) xhf/ ?køf cfDbfgl xg] k]f gdfg ul/Psfdf kfj d; fgt ; Dddf ^) xhf/ ?køf cfDbfgl ePsf] 5 eg] c; f/ d; fgt ; Dddf @ nfv @) xhf/ ?køf cfDbfgl ePsf]5 .

b08 hl/jfgfaf6 ! nfv ?køf cfDbfgl xg] k]f gdfg ul/Psfdf kfj d; fgt ; Dddf @ nfv #% xhf/ ?køf cfDbfgl ePsf]5 eg]c; f/ d; fgt ; Dddf klg @ nfv #% xhf/ ?køf cfDbfgl ePsf] 5 .

cGo cfDbfgl zlif\$af6 !) xhf/ ?køf cfDbfgl xg] k]f gdfg ul/Psfdf kfj d; fgt ; Dddf % xhf/ & ; o ^) ?køf cfDbfgl ePsf]5 eg]c; f/ d; fgt ; Dddf !# xhf/ \$ ; o \$) ?køf cfDbfgl ePsf]5 .

dfly pNn]vt zlif\$x? afx\$sf cGo cfDbfgl zlif\$x?af6 c; f/ d; fgt ; Dddf !\$ nfv #! xhf/ # ; o # \$ ?køf / & \$ k}f cfDbfgl ePsf]5 .

### **\$=@ vr{tkm**

cf=j= )^(.)&) df && s/fß \*% nfv & xhf/ & ; o !\$ ?køf & ^ k}f sh vr{xg]k]f gdfg ul/Psfdf kfj d; fgt ; Dddf @ s/fß ^# nfv #! xhf/ % ; o !% ?køf / k}f #% vr{ePsf] 5 eg]c; f/ d; fgt ; Dddf % s/fß &) nfv (# xhf/ ^ ; o (\$ ?køf / )\$ k}f vr{ePsf] 5 .

cf=j= )^(.)&) df rfn"vr{tkm(!# s/fß @% nfv %\* xhf/ ^ ; o %& ?køf ^ k}f tyf khlut vr{tkm(^\$ s/fß %( nfv \$( xhf/ %& ?køf &) k}f vr{xg]k]f gdfg ul/Psfdf rfn"vr{tkm(kfj d; fgt ; Dddf @ s/fß @! nfv && xhf/ \$ ; o !\$ ?køf / k}f )\$ vr{ePsf]5 eg]c; f/ d; fgt ; Dddf \$ s/fß &) nfv (% xhf/ &\* ?køf / @( k}f vr{ePsf] 5 .

To; u/l khlut vr{tkm(kfj d; fgt ; Dddf \$! nfv %\$ xhf/ ! ; o !\$ ?køf / #! k}f vr{ePsf]5 eg]c; f/ d; fgt ; Dddf (( nfv (\* xhf/ ^ ; o !% ?køf / &% k}f vr{ePsf]5 .

rfn"vr{cGtu\$ pkef]u vr{zlif\$df & s/fß \$( nfv (# xhf/ \* ; o @@ ?køf ^ k}f vr{xg]k]f gdfg ul/Psfdf kfj d; fgt ; Dddf ! s/fß \$# nfv &) xhf/ ^ ; o ^# ?køf % k}f vr{ePsf]5 eg]c; f/ d; fgt ; Dddf # s/fß ^! xhf/ @ ; o #\* / k}f ^\* vr{ePsf]5 .

To; u/l sfoffo ; -rfng vr{zlif\$df @ s/fß %^ nfv (% xhf/ # ; o #% ?køf vr{xg]k]f gdfg ul/Psfdf kfj d; fgt ; Dddf \$% nfv @@ xhf/ & ; o #^ ?køf / !! k}f vr{ePsf] 5 eg]c; f/ d; fgt ; Dddf (! nfv %\* xhf/ % ; o @ ?køf / )\$ k}f vr{ePsf]5 .

To; f]u/l cgbfg vr{zlif\$df #@ nfv ^% xhf/ ?køf vr{xg]k]f gdfg ul/Psfdf kfj d; fgt ; Dddf %! xhf/ ( ; o %\* ?køf vr{ePsf]5 eg]c; f/ d; fgt ; Dddf @! nfv &^ xhf/ % ; o ^% ?køf vr{ePsf]5 .

To:}u/L ; }f vr{zlif\$df @ s/f\$ &( nvf &( xhf/ % ; o ?køf vr{xg]k]f gdfg ul/Psf]df kfj d; fgt ; Dddf #) nvf !^ xhf/ # ; o (\* ?køf #\* k}f vr{ePsf]5 eg]c; f/ d; fgt ; Dddf %! nvf %& xhf/ ! ; o (@ ?køf )& k}f vr{ePsf]5 .  
To:}u/L ek/L cfpg]zlif\$df ^ nvf @% xhf/ ?køf vr{xg]k]f gdfg ul/Psf]df kfj d; fgt ; Dddf @ nvf !% xhf/ ^ ; o !\* ?køf vr{ePsf]5 eg]c; f/ d; fgt ; Dddf % nvf !\$ xhf/ % ; o !% ?køf / &% k}f vr{ePsf]5 .

kHlut vr{cgtuf kHl 6k; km/ vr{zlif\$df \$) s/f\$ ?køf, kHl lgdføf vr{zlif\$df !^ s/f\$ \*\* nvf #\* xhf/ ?køf tyf nufgl vr{zlif\$df ! s/f\$ &! nvf !! xhf/ %& ?køf &) k}f / kHlut cgbfgdf ^ s/f\$ ?køf vr{xg]k]f gdfg ul/Psf]df kHl 6k; km/ / kHlut cgbfg zlif\$ cgtuf aif{e/ldf sg}vr{gePsf]cj:yf 5 .  
To: }u/L kHl lgdføf vrdf kfj d; fgt ; Dddf \$! nvf %\$ xhf/ ! ; o !\$ ?køf #! vr{ePsf]5 eg]c; f/ d; fgt ; Dddf (( nvf (\* xhf/ ^ ; o !% ?køf &% k}f vr{ePsf]5 .

## **%= cf=j= )&.&! sf]cgdf]gt cfo Aoo laj/Of**

### **%= cfDbfgl tkn**

cf=j=) &.)&! df @( s/f\$ !& nvf \$) xhf/ ?køf sh cfDbfgl xg]k]f gdfg ul/Psf]5 .

cf=j=) &.)&! df aldf cleftf{tyf #@ ; e/ btf{e0{btf{b:t'/af6 @ s/f\$ ! nvf %) xhf/ ?køf cfDbfgl xg]k]f gdfg ul/Psf]5 .

To: }u/L alds, aldf cleftf{tyf ; e/ gals/of e0{gals/of b:t'/af6 ?= ! s/f\$ @% nvf cfDbfgl xg]k]f gdfg ul/Psf]5 .

aldsn]; ldltnf0{aemfpg' kg]; }f zNs af6 @! s/f\$ %) nvf ?køf cfDbfgl xg]k]f gdfg ul/Psf]5 .

; ldltn]laleGg a\$df hDdf u/\$]d2lt lgIf]kaf6 \$ s/f\$ @) nvf ?køf vb Aofh cfDbfgl xg]k]f gdfg ul/Psf]5 .

; ldltn]laleGg a\$df hDdf u/\$]sn lgIf]kaf6 !% nvf ?køf vb Aofh cfDbfgl xg]k]f gdfg ul/Psf]5 .

; ldltn]; #fng ug]tflnd zNs af6 \$ nvf \*) xhf/ ?køf cfDbfgl xg]k]f gdfg ul/Psf]5 .

b08 hl/jfgaf6 ! nvf ?køf cfDbfgl xg]k]f gdfg ul/Psf]5 .



cGo cfDbfgl zlif\$af6 !) xhf/ ?køf cfDbfgl xg]k]f]gdfg ul/Psf]5 .

**%@ vr{tkm[**

cf=j=)&.)&! df ! cj{% s/fß !) nvf !@ xhf/ \$ ; o ?køf sh vr{xg]k]f]gdfg ul/Psf]5 .

cf=j=)&.)&! df rfn"vr{tkm[^ s/fß \$( nvf \$\* xhf/ & ; o & ?køf ^ k}f tyf khlut vr{tkm[\* s/fß ^) nvf &# xhf/ %\* ?køf vr{xg]k]f]gdfg ul/Psf]5 .

rfn"vr{cgtu[ pkef] vr{zlif\$df ( s/fß @\$ nvf #^ xhf/ \* ; o %) ?køf, sfofho ; ~rfng vr{zlif\$df @ s/fß &@ nvf \$^ xhf/ \$ ; o (@ ?køf, cgbfg vr{zlif\$df \$% nvf %\* xhf/ ?køf, ;]f vr{zlif\$df # s/fß (( nvf &! xhf/ ?køf tyf ek/l cfp]g] zlif\$df & nvf ?køf vr{xg]k]f]gdfg ul/Psf]5 .

khlut vr{cgtu[sf]khl 6&; km/ cgtu[ hluf vl/b vr{zlif\$df %) s/fß ?køf, ejg vl/b jf lgdf] vr{zlif\$df @) s/fß ?køf, nufgl vr{zlif\$df @ s/fß # nvf %\* xhf/ ?køf / khlut cgbfg vr{zlif\$df !) s/fß ?køf tyf aldf kl]ti7fg vr{zlif\$df % s/fß ?køf vr{xg]k]f]gdfg ul/Psf]5 .

**^ art tkm[**

ut cf=a=, rfn"cf=a tyf cfudl cf=j= df ePsf tyf xg]cfDbfglx?df ut cf=a df ePsf]vr{ rfn"cf=a=df xg]cgdf]gt vr{ tyf cfudl cf]ys aifdf xg] k]f]gdf]gt vr{nf0{ 36f]bf cfudl cf=j=)&.)&! sf]cGto ; Dddf df @( s/fß @& nvf ^@ xhf/ % ; o !^ ?køf %% k}f sh art xg]k]f]gdfg ul/Psf]5 .

**cf=a= 2070/71 sf] art #f^f laj <)f**

qm; ÷	laj <)f	<sd ?=
s. {	cfudl cf=a= sf] kf<Dedf sfod xg] cgdf]gt gub df]hft <sd	1,05,20,34,916.55
v=	cfudl cf=a= sf] cGt ; Dddf xg] cgdf]gt aflif\$ cfDbfgl <sd	29,17,40,000.00
u=	cfudl cf=a= sf] cGt ; Dddf sfod <xg] cgdf]gt sh <sd	1,34,37,74,916.55
#=	cfudl aifdf xg] sh vr{sf] cgdf]gt <sd	1,05,10,12,400.00
a=	<b>cfudl cf=a= sf] cGtdf xg] cgdf]gt art &lt;sd</b>	<b>29,27,62,516.55</b>

; ]t // ; ldt\$sf clen]v



**बीमा समिति**  
**BEEMA SAMITI**  
Insurance Regulatory Authority of Nepal

aldf ; ldltsf]cfa=@)^(&) sf]

**cfo Joo lx; fj laj /0f**

@)&  
rfj lxn, sf7df08f}†