



**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]. ; ldlt]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 ljzif1x? ; d] u/L % hgf ; b:o /xg] Joj:yf 5 . ; ldltdf kOf\$fnlg sfo{ug[u/L gkfn ; /sf/af/f lgoQm cWb]fsf ; fy}gkfn ; /sf/ cy{dGqfnosf ; x-; lrj, gkfn ; /sf/ sfgg tyf GofO dGqfnosf ; x-; lrj, aldf Joj ; fodf ljzif 1fg ePsf JoIQm? dWbaf6 gkfn ; /sf/n]dgflgt u/\$]Ps hgf JoIQm ; b:o / alldt dWbaf6 gkfn ; /sf/n]dgflgt u/\$]Pshgf JoIQm ; b:o /xg]Joj:yf 5 . ; ldlt]tf\$]sg}sd(f/ln]; ldltsf]; lrj sf]sfd ug{Joj:yf /x\$]5 .

o; cfly\$ jifdf aldf ; ldltdf kltlgw]j ug]; b:o ; DaGwL ljj/Of **tflnsf-!** df k]tt ul/Psf]5 . cfly\$ jif{(@)&.)&! df ; ldltsf]a}S %^ k6S a; \$]5 .

### *tflnsf-!*

cfj=>&)÷)&! df aldf ; ldltdf kltlgw]j ug]; b:ox?

l; g#	lgsfo	Gfd	kb	; ldltdf kltlgw]j u/\$] cjlw
!=	aldf ; ldlt	kf=8f=k1Q axfb/ s; l=	cWb]f	@)^%.) (.) * b]v xfn ; Dd
@=	sfgg tyf GofO dGqfno	>l g/Obdfg >]7	; b:o	@)^(.)!.! * b]v
#=	cy{dGqfno	>l 9*L /fh kfy]h	; b:o	@)&.)!.!) ( b]v
\$=	gkfn jfo" ]f lgud -alldtsf]kltlgw]	>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 >ldfg sfsf{	; lrj	@)&.)#.)# b]v xfn ; Dd

2= dfgj ; #fwg M

aldf Pq, @)\$ ( sf] sfofj og kZrft lbg kl|tlbg a9b}u0/x\$] ; ldltsf]lhDd]f/l tyf gkfn ; /sf/n] tf]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 zfvf !\* kzfzvf /xg]Jo]y:yf u/\$]5 . xfnsf] ; Argfdf cllb]fsf]lghl ; lrjfn zfvf ; 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 @)^\*.)(! b]v nfu"ePsf]df cfjZos ; #fwgsf nflu gkfn ; /sf/ cy{dGqfno kZ ul/Psf]5 . aldf ; ldltsf] ; #7g ; Argfsf] **cg' rl-!** df k|t't ul/Psf]5 .

aldf ; ldltdf kOf\$fnlg cllbf ; lxt xfnsf]cj:yfdf b0{-@\_ hgf lgbZs, cf7 -\*\_ hgf pk-lgbZs, bz -!)\_ hgf ; xfos lgbZs, kF -%\_ hgf ; xfos kyd, tlq -@\_ hgf rfns tyf P3f/ -!!\_ hgf sfofno ; xof]ul sd{f/lx? :yfol ?kdf sfo{t 5g\ To; u/l tlq -#\_ hgf rf68{Psf]0606, Ps -!\_ hgf sDko6/ OlGhgo/, -!\_ hgf sfgg clwst, b0{-@\_ hgf ; xfod kyd, Ps -!\_ hgf nf0a]vog / Ps -!\_ hgf rfns sd{f/l s/f/df sfo{t /x\$ 5g . ; fy}Ps hgf aldf la1 s/f/df -; Nnfxsf/sf]?kdf\_ sfo{t /x\$]cj:yf 5 .

aldf Pq @)\$ ( sf] sfofj og kZrft a9b]aldf ahf/sf]cfsf/, ; kl/j]f0f tyf sfgg kjnls/0fsf] rbf]l sd{f/lx?sf] Jo]y:fkgsf nflu gofFgofF ; #gf kl]lwsf] pkof] a9fpg'kg] aldf ahf/sf]c]llbog cg'; Gwfg ug] nufglstf\$]nufgl ; /l]f0fsf ; fy}lgodg, ; kl/j]f0f tyf lj sf; Jo]y:fdf ; wf/ Nofpg xfnsf]df]bf hgziQm ckof]t 5 . lj z]f u/l dfgjlo ; #fwgsf]cfjZostfnf0{d]llbgh/ ub]ljleGg txd] sd{f/lx?sf]vfFf]; d]nf0{ b]6out ub]yk b/a6bl :jls[t eP cg'; f/sf]kbkl't{sfofj og k\$]df /x\$]5 . xfn sfo{t sd{f/lx?sf]gdfjnl **cg' rl-@** df k|t't ul/Psf]5 .

aldf lfd] ePsf]j]4 cg?k ; ldltsf] ; #yfut lfd] clej]4 ug{cfjZos ePsf]dxz'; u/l jflif\$ sfoq]ddf g}; #yfut ; wf/sf]sfoq]md kyldstfsf ; fy ; d]j Z ul/Psf]5 . o;}; DaGwdf bZ leq tyf aflx/sf cgejl lj 1x?sf] ; d] ; Nnfx lng]sfo{ePsf]5 . ; ldltn]cf^gf]sfo{; Dkfbgsf]q]ddf cfjZotf cg'; f/ aldf]l, n]v]lj b\ sfgg lj b\aldf ; e] /, aldf cleftf{tyf cGo ; DalGwt lj 1x?sf] ; d] k/fdz{lng]u/\$]5 .

aldf ; ldltsf]xfnsf]rfjlxn, sf7df08f]l:yt sfofno ejg b0{/fkgl hlu]df b0{tNnf ejg lgdf] ul/; s\$]cj:yf 5 . pQm sfofno ejgsf] e0{tNnfnf0{kg{Argf u/l sd{f/lx?nf0{sfd ug]; xh jftfj/0f ; #gf ePsf]5 . eljZodf oxl efl]ts ; Argfn]cklu xg]b]v zx/L lfd] hlu] Jo]y:fkkg ug\$ nflu >l gkfn ; /sf/ cy{dGqfnodf ; d] kxn e0{gkfn a\$]s]:jfld]j df /x\$]nln]tk/ skG8fh l:yt ( /fk]g !# c]gf hlu] / To; df ag\$]Ps tNnf ejg ; d] ; ldltn]vl/b ul/; s\$]cj:yf 5 . xfn pQmnlntk/



sk68f] l:yt ejgnf0{kj ; Argf u/l eflts ; Argfsf]cefj nf0{kl/kl't{ug{tkm{; ldl  
cu| / e0{sfo{cf/De ul/; s\$]cj :yf 5 .

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

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

### 3=1= aldfb/ ; Nnfxsf/ ; ldl M

aldf Pq, @)\$ ( sf]bkrf \$! adf]hd gkfn ; /sf/n]aldf Jo] ; fosf]aldf b/ sfod ug{  
; DaGwdf ; ldltnf0{cfjZos ; Nnfx tyf ; emj kpf]ug\$ nflu bxfosf ; b:ox? /x\$]  
Ps aldf b/ ; Nnfxsf/ ; ldl u7g u/\$]5 .

-s\_ clb]f, aldf ; ldl - c]b]f  
-v\_ aldssf kdvx? d]b]f6 gkfn ; /sf/n]dgf]lt u/\$]tlghgf - ; b:0  
-u\_ ; lrj, aldf ; ldl - ; b:0-; lrj

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

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

aldf ; ldl sd{f/l ; ]f zt{l]lgodfjnl, @)^\* sf]ljlgod ! ) df kbkl't{; ldltsf]  
u7gsf]Jo] :yf /x\$]5 . ; f]l Jo] :yf adf]hd ; ]f kb vNnf kl'tof]utf jf sfo{lfdtfsf]  
dNof]g tyf cf]tl/s kl'tof]utf]ds k/Liffaf/f kl't{ug\$ nflu ; ldl ; dl f l; kmf/; ug{  
b]fo adf]hdsf]Ps kbkl't{; ldl u7g ul/g]5 .

-s\_ clb]f, aldf ; ldl - c]b]f  
-v\_ kl'tlgwl cydGqfno - ; b:0  
-u\_ aldf ; ldltn]tf]s\$] ; ]f lj z]f1 - ; b:0  
-3\_ aldf ; ldltsf]ljefluo kdv sd{f/l kzf; g ljefu - ; b:0-; lrj

kbkl't{ ; ldltn] cf^gf] a7s ; DaGwl ; Dk0f{ sfo]lw cfkm]lgwf{0f ug{ ; Sg\$ .  
cfjZostfg' f/ kb; u ; DaGwt lj z]f1 cfdGqof ug{ ; Sg\$ .

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

sfoffnodf cfjZos kgI ;fdfgx? vl/b kpf]hgsf nflu krlnt aldf ;ldlt vl/b ljlgodfjnl, @)^& sf]ljlgod # adf]hd Ps vl/b 0sf0{sld6l u7g ePsf]5 .

**3=4= vl/b dNoflg ;ldlt M**

aldf ;ldlt krlnt cfly\$ kzf; g ljlgodfjnl @)^& n] u/\$f] Joj :yf cg' f/ vl/b 0sf0{]vl/bsf]nflu cfjZos ljj/0f tof/ kf/L l; kmf/; sf nflu vl/b dNoflg ;ldtdf k7fpg' kgI Joj :yf 5 . o; /L vl/bsf] nflu l; kmf/; u/\$f] ljj/0fnf0{ sfoff]ogdf Nofpgsf]nflu aldf ;ldlt vl/b ljlgodfjnl, @)^& sf]ljlgod !## adf]hd vl/b dNoflg ;ldlt u7g ePsf]5 .

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

aldf bfjl ph/L 5fgljg ;DjGwdf Goflos sfof]lw cjndjg u/L ;Djlgwt klfx?nf0{ ;dlrt cj ; / kbf]g ug{kbf]sf/L lsl; dsf]lz3{lg0f0df klq ; xof]u k%ofpg] Joj :yf ldnfpgsf nflu aldf ;ldtsf clwlfho\$] ; of]hs]jdf aldssf kl]t]glwx? /x\$]Ps aldf bfjl ph/L 5fgljg pk ;ldlt u7g ePsf]5 . ; f]L ;ldlt]n]aldf ;ldtdf k/\$f ph/L dfly 5fgljg u/L aldf ;ldtsf]j}sd f k} ug] u/\$f] cj :yf 5 . ;ldtaf6 cf-j=@)&.&! df aldf bfjl ph/L 5fgljg u/L lg0f0 ePsf]ph/Lx?sf]ljj/0f cg' P-L-# df k]tt ul/Psf]5 .

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

- aldf Pq, @)\$ ( sf]bkrf -\*\_ adf]hd ;ldtsf]sfd, stfo / clwsf/ b}fo adf]hd /x\$]5 M
- s\_ aldf Joj ;fonf0{ Joj] :yt, lgoldt, ljsl; t tyf lgo]qt ug\$] nflu glt lgwf{0f÷lgdf0f ug{g}kn ; /sf/nf0{cfjZos ; emf] lbg]
- v\_ aldfaf6 k]t xg cfPsf]/sd nufgl ug\$] nflu glt lgwf{0f u/L kfyldstf lfg] tf]g]
- u\_ alds, aldf cleft{ ; e0/, bnfnf]0hfhtkq bt{/ gjls/0f ug]tyf bt{/vf/h ug] u/fpg]
- 3\_ alds tyf alldt alrsf]jfb ljjfbdf d]w: ytf ug]
- a\_ aldf b]lo]j lgwf{0fsf ; DaGwdf alds lj?4 alldtn]lbPsf]ph/L pk/ lg0f0 ug]
- r\_ aldf Joj ; fosf ; DaGwdf aldsnf0{; do-; dodf cfjZos lgb}g lbg]
- 5\_ alldtsf]lxt /lffsf]lgldt cfjZos cfwf/ th0f ug]
- h\_ aldf Joj ; fo; u ; DalGwt c]o cfjZos sfo{ug] u/fpg]

**5= aldf ; ldltaf6 ; Dkfbg ul/g]dVo dVo sfo{x? M**

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

- s\_ tflnd, ; l]dgf/, uff]7, cGt/lqmf cflb ; #fng,
- v\_ r]tgf dhs, krf/flds tyf hfgsf/l dhs sfoqmdx? ; #fng,
- u\_ cllbog, cg; Gwfg,
- 3\_ :yfglo, lfglo tyf cGt/fl]6 lfg]sf aldf lgodgsf/l tyf cGo lgsfox?; u ; dGj o tyf ; DaGw la:tf/ .

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

- s\_ alds, aldf clestf{ aldf ; e]p/, tyf aldf bnfnst]0hfhtkq btf{/ gjls/of
- v\_ Pq, lgod, gllt, lgb]g th]f / sfof]og,
- u\_ aldfny :jls[t,
- 3\_ aldssf]zfvf sfof]o la:tf/sf]:jls[t,
- ^\_ aldssf]lj Qlo lj j /ofsf]aldfl]o dNofsg kl]tj]bg adfl]hd Joj :yf ug{:jls[t,
- r\_ aldssf]nufgl ; DaGwl gllt lgw]of tyf :jls[t,
- 5\_ aldf bfjl lj j bdf dVb:yt,
- h\_ aldf bfjl ph/l pk/ cw]oflos lgsfosf]?kdf z? lsgf/f .

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

- s\_ :ynut, u] :ynut lg/l]f]of tyf cgludg -lj:t] tyf cfs]ds\_
- v\_ ph/l 5fgljg tyf lgb]g,
- u\_ lj b]l db]l ; knfl/ ; ,
- 3\_ kgal]f ; DaGwl gllt lgb]g,
- ^\_ l:y/ ; DkQL vl/b÷laqm :jls[t .

**5=4= aldf Joj ; fonf0{lgolcqt ug]p2]o; u ; DaGwl M**

- s\_ cfb] tyf lgb]g,
- v\_ ; r]t,
- u\_ b08 tyf hl/jfgf,
- 3\_ sf/]f/ /f]sf -cflzs jf kOf],
- ^\_ 0hfht kq vf/h .

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

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

aldf Pq, @)\$ ( sf]bkrf # \$ df /x\$]f Joj :yf adf]hd aldf ;ldltn]ljleG >f]x?af6  
/sd k]kt ug{ ;Sg]ePtf klg xfn;Dd ;]f zNs, alds, ;eP/, clestf{btf{tyf  
glj s/of zNs / hl/jfgf afx\$ cGo sg}klg >f]af6 ;ldltnf0{sg}k]k]hgsf]nflu  
/sd k]kt ePsf]5g . h; cg' f/ ;ldltsf]Pp6f 5\$}sf]f xg\$ / ;f]sf]fdf b]xfosf  
/sdx? /xg]5g\

-s\_ g]kfn ; /sf/af6 k]kt /sd,

-v\_ sg]lj b]z] /sf/ jf cGt/f]6e ; 3 ; :yfaf6 k]kt /sd,

-u\_ alds, aldf clestf{tyf ; eP/sf]0hfhtkq btf{/ gjls/of cflbaf6 k]kt /sd,

-3\_ ;]f zNsaf6 k]kt /sd,

-a\_ cGo sg}; f]af6 k]kt /sd .

;ldltsf]tkm]f6 ul/g]; Dk0f{vr{x? ;ldltsf]sf]fdf h]df /x\$]/sdaf6 Joxf]g]5 .

### 6=2= sf]sf]pkof] M

aldf ;ldltdf k]kt xg] sf]af6 ;ldltsf] ; Dk0f{k]z]f; lgs vr\$] cnj f aldf Pqsf]  
p2]o cg?k aldf Joj ;fonf0{Jojl:yt, lgoldt, ljsl; t, tyf lgo]qt ug\$] nflu  
ljljw sfo]md ; fngsf nflu sf]sf]/sd pkof] x\$}cfPsf]5 . aldf sDkg] -alds\_  
c; km ePdf aldfn] lng]-alldt\_ sf]lxt /lffy{cGt/f]6e k]ng adf]hd cfj Zos  
Sf]f (Policy Holder's Protection Fund) / cfj Zos hgziQm tof/ ug{v8f xg]0]6:6R0bdf  
cgbfg cflbdf ; d] vr{ug]k]k]hg /x\$]5 . aldfsf]k]f/ k] f/ sfo]mdsf nflu klg  
o; }sf]sf]pkof] ug{k]g] ;ldltsf]b]lo]j leq kb\$ .

## 7= cGt/f]6e ; DaGw M

o; ;ldlt, :jlh/Nof08sf]af; h l:yt aldf lgodgsf/l lgsfox?sf] cGt/f]6e ; u7g  
International Association of Insurance Supervisors (IAIS) sf] ; :yfks ; b:o /x\$]5 .  
; f]l ; :yfn]k]k]k]bg u/\$] Insurance Core Principle (ICP) nfu"ug]tkm] ;ldlt pGdV  
/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  
; DaGw] lgodgsf/l lgsfo Insurance Regulatory & Development Authority of India  
(IRDA) sf ; fy}rlg, >lnsf, e]bg cGo ldq /fi6x?sf aldf lgodgsf/l lgsfo nufot  
Pl; ofnl lj sf; a\$ / GIZ ; usf] ; DaGw lj :tf/ ub]cfPsf]5 .

## 8= ;ldltsf]sfo{lf] M

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

- /fli60 aldf ; :yfg, /fdzfxky, sf7df08f}.
- xfn /fli60 aldf ; :yfgn]hljg aldf Joj ; fo ug] / lghljg aldf Joj ; fo ug{ /fli60 aldf sDkgl Inld60sf]:yfkf ePsf]5 .

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

- g]zgn nf0km 0G:of7] ; sDkgl Inld60, gS; fn, sf7df08f}.
- g]kfn nf0km 0G:of7] ; sDkgl Inld60, sdnfbl, sf7df08f}.
- nf0km 0G:of7] ; skf]zg -g]kfn\_ Inld60, sdnfbl, sf7df08f}.
- d0 nf0km Plnsf](ALICO), kNrf\$, nIntk' .
- Plzog nf0km 0G:of7] ; sDkgl Inld60, l8lInahf/, sf7df08f}.
- ; 0f{nf0km 0G:of7] ; sDkgl Inld60, gS; fn, sf7df08f}.
- u'fF nf0km 0G:of7] ; sDkgl Inld60, tlgsb] sf7df08f}.
- kf0d nf0km 0G:of7] ; sDkgl Inld60, xflQ; f/, sf7df08f}.

### 8-3= lghljg aldf Aoj ; fo ug]aldsx? M

- g]kfn 0G:of7] ; sDkgl Inld60, sdnfbl, sf7df08f}.
- lb cfl/P06n 0G:of7] ; sDkgl Inld60, sflGtky, sf7df08f}.
- g]zgn 0G:of7] ; sDkgl Inld60, lqk'zj /, sf7df08f}.
- lxdfnog hg/n 0G:of7] ; sDkgl Inld60, aa/dxn, sf7df08f}.
- o0f060 0G:of7] ; sDkgl -g]kfn\_ Inld60, yfkfynl, sf7df08f}.
- lkl0d/ 0G:of7] ; sDkgl -g]kfn\_ Inld60, gS; fn, sf7df08f}.
- Pe/16 0G:of7] ; sDkgl Inld60, xflQ; f/, sf7df08f}.
- g]sf]0G; /] ; Inld60, aa/dxn, sf7df08f}.
- ; u/dfyf 0G:of7] ; sDkgl Inld60, gS; fn, sf7df08f}.
- Pnf0G; 0G:of7] ; sDkgl Inld60, Itgsb] sf7df08f}.
- Pg=al= 0G; /] ; sDkgl Inld60, sdnfbl, sf7df08f}.
- k0] ; on 0G:of7] ; sDkgl Inld60, k'tnl ; 8s, sf7df08f}.

- lzv/ 0G:of7Q; sDkgl Inld6\$, ykfynt, sf7df08f);
- nldagl hg/n 0G:of7Q; sDkgl Inld6\$, gS; fn, sf7df08f);
- PgPnhl 0G:of7Q; sDkgl Inld6\$, kfglkfy/L, sf7df08f);
- l; 4fy{0G:of7Q; Inld6\$, lqk/7j /, sf7df08f);

**8-4= aldf sDkgl[sf]:jfldTj ;Argf M**

:jfldTj ;Argfsf] lx; fjn] # j6f aldf sDkglx? labzL aldf sDkglx?sf] zfvfsf] ?kdf, @ j6f alDff sDkglx? labzL alDff sDkgl[sf]; eOm kFIl nufglDf, !( j6f lghl :jfldTj df / ! j6f ; /sf/L :jfldTj df /x\$]5 . o; lgsfo cGtu\$ \* j6f sDkglx?n] hljg aldf Joj ; fo sf/faf/ ugI !^ j6f sDkglx?n]lghl]g aldf Joj ; fo sf/faf/ ugI / ! aldf sDkgl[n]bj }k\$/sf]sf/faf/ ub}cfPsf]cj :yf 5 . aldf sDkgl[sf]xfn ; Wof @% j6f /x\$]5 . -tflnsf-@

*tflnsf-@*

**aldf sDkglx?sf]:jfldTj ;Argf**

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

>f] Maldf ;ldt

**8-5= cfsl:ds aldf sfif M**

kzf; slo sfo{lj lw -lgoldt ugI Pq, @)!# sf]bkrf @ kofu u/L ldt @)^.)^.#) df /fhkqdf k\$flzt ; rgsf]cfwf/df ldt @)^.)&! ( blv sfifn] sfo{cf/De u/\$]xf]. gkfnsf]aldf ahf/df ljbzL aldf sDkglx?n] tIsflng cj :yfdf xhbEf, cft ljfb aldfs]hf]vd :jlsf/ gu/\$]sf/0faf6 cfsl:ds aldf sfifsf]cj wf/Off cfPsf]xf]. ljbzL kgaldf sDkglx?n]gkfnsf]hf]vd :jlsf/ gu/\$]cj :yfdf bzdF 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\$ zp/ kFIl / ; fxl cgkftdf !\$ j6f lghl]g aldf sDkglx?af6 ?=% s/f\$ a/fa/ zp/kFIl nufgl u/L tIsflng cj :yfdf hDdf ?=!) s/f\$sf]kFIl ; sng u/L cfsl:ds aldf sfifsf]:ykgf ePsf]xf]. cfly\$ jif{@}&.)&! sf]cfto ; Dddf pOm sfifdf ?=@ ca{\$( s/f\$sf]xf/fx/Ldf sfif /sd /x\$]5 .

8=6= aldf Joj ; fo; u ; DalQwt kzfut ; 3 / ; u7gx? M

> gkfn alds ; 3, sf7df08f}-

aldsx? Ps cfk; df k/\$f ; d:ofx?nf0{; dfwg ug\$fnflu tyf aldssf]xs  
lxtsf nflu eg] gkfn alds ; 3sf]:yfkf ePsf]xf]. o; df cfm'sfo{t  
aldsx?af6 cWbf nufotsf kbflwsf/lx?sf]rog u/\$f xG5g\

> gkfn 0G:of7Q; kQm]gn ; f]f06L, sf7df08f}-

aldsx?sf]clwst :t/sf sdcf/lx? ; b:o /x\$fn]gkfn 0G:of7Q; kQm]gn  
; f]f06L :yfkf u/\$f]cj:yf 5 . h; dWbaf6 cWbf nufotsf kbflwsf/lsf]  
lgoQm xg]xG5 . o; sf];fwf/Of ; ef jif\$fn]Ps k6s ug]kfn] /x\$fn]5 . pQm  
; f]f06L]aldsf]krf/ k]f/ ug\$fn ; fy}aldf ; ldtsf] ; dGjodf cGt/lqmf,  
uf]7lsf]cfof]hg ; d] u/\$f]cj:yf 5 .

> gkfn kzfut aldf cleft{-; 3, sf7df08f}-

> aldf ; eQ/ ; 3, gkfn, sf7df08f}-

9= ; du|cfly\$ l:ylt M

; g\@)!# df ljZj cyfGq cfly\$ j[4, dbf:knlt, Jofkf/ cfbsf]bfi6df ldl>t cj:yfdf  
/Xof]. ; g\@)!@ sf]thgfd ; g\@)!# df ljZj ptkfbg ; ldfGt b/n]36df]eg]  
dbf:knlt klg sd g}/Xof]. t/ ; g\@)!@ sf]thgfd ; g\@)!# df ljZj Jofkf/ eg]  
; ldfGt b/n]a9df]. o; cj]lwdf gkfn]cyfGqsf ; dli6ut cfly\$ kl/; Ysx? Klg  
ldl>t cj:yfdf g}/x\$fn]5g\ . o; v08df ljZj tyf /fli60 cyfGqsf dx]k0f{  
; dli6ut cfly\$ r/x?sf]rrf{ul/Psf]5 .

10= ljZj sf]cfly\$ j[4b/ M

cdl/sl df]b\$ tyf ljQ gltsf]kfej sf]sf/Of ; du|dfudf j[4 xg]/ o/f]lf] klg dGbsf]  
c; /af6 lj:tf/}dfly p7b}hfg]cgdfgsf]cfwf/df ; g\@)!# sf]thgfd ; g\@)!\$ df  
ljZj sf]cfly\$ j[4b/df sxl ; wf/ xg]b]vPsf]5 . cGt/fli60 dbf sf]fn] ; g\@)!\$ sf]  
clkp]df k\$flzt u/\$f]ljZj cfly\$ kl/b70 (World Economic Outlook) Sf cg'f/ ; g\@)!#  
df #=) kl]tzn]a9\$fn]ljZj ptkfbg ; g\@)!\$ df #=^ kl]tzn]a9g]kl]k0f 5 . lf]ut  
?kdf eGbf dWb tyf k]l{o/f]k]hl dh\$? tyf o/f]kog olgogsf dh\$? Affx\$ cG0 ; a)  
lf]sf]j[4b/ ; g\@)!@ sf]thgfd ; g\@)!# df 36\$fn]sf/Of ; g\@)!# sf]ljZj cfly\$  
j[4b/ ; g\@)!@ sf]#=@ kl]tzt j[4sf]thgfd )=@ kl]tzt] ; ldfGt b/n]36\$fn]xf].  
To:t} ; g\@)!% df ljZj ptkfbg #=( kl]tzn]a9g]kl]k0f cGt/fli60 dbf sf]fn]u/\$f]5 .

;g\@)!# df != kltztn]lj:tf/ ePsf] ljsl; t dh'ssf] cyfGq ;g\@)!\$ df @=@ kltztn] a9g] k|fkOf cGt/fli6@ dbf sf]sf] /x\$] 5 . ljsl; t dh'sx? dWb] cd]/sl cyfGq ;g\@)!# df !=( kltztn]a9\$]df ;g\@)!\$ df sxl ;wf/ e0{=@\* kltzt /xg] k|fkOf cGt/fli6@ dbf sf]sf] 5 . cGt]/s dfudf ePsf] pNn]o j[4sf sf/Of cd]/sl cfly\$ j[4df qmdzM ;wf/ xB}hfg]cGdfg ul/Psf]xf]. To:t} ;g\@)!# df )=@ kltztn] lj:tf/ ePsf]o/f] lqsf]j[4b/ ;g\@)!\$ df ;wf/ e0{!^ kltzt /xg]k|fkOf /x\$] 5 . ;g\@)!# df !=% kltzt /x\$]hfkfsg]j[4b/ ;g\@)!\$ df !=\$ kltzt dfq /xg]cGdfg 5 . ljsl; t bzx?sf]cfly\$ j[4b/ qmdzM ;wf/ xB}hfgdf Fiscal Tightening glltnf0{vshf] agfpB}hfg' / Accommodative Monetary Policy cjndag ug{cflb kdV sf/Of /x\$] 5g\

;g\@)!# df \$=& kltztn]j[4 ePsf]cGdfg ul/Psf] pblodfg / ljsf; zln bzx?sf] cyfGq ;g\@)!\$ df \$=( kltztn]a9g]k|fkOf 5 . 7hf Plzofnl bzx? dWb]ef/tlo tyf lrglof cyfGq ;g\@)!# df qmdzM \$-\$ kltzt / && kltztn]a9\$]cGdfg /x\$]df ;g\@)!\$ df qmdzM%-\$ kltzt / &=% kltztn]a9g]k|fkOf ul/Psf]5 . ljsf]sf]cfly\$ j[4sf] kj[Qnf0{tnsf]tflnsfdf b]yf0Psf]5 -tflnsf-# .

**tflnsf-#**  
**ljZj sf]cfly\$ j[4b/**

-jflif\$ kltzt kl/j tG

lj j /f	2011	2012	2013	k fkOf		
				2014	2015	2019
ljZj cyf tGq	3=9	3=2	3=0	3=6	3=9	3=9
lj sl; t cyf tGq	1=7	1=4	1=3	2=2	2=3	2=1
pblodfg tyf ljsf; zlt cyf tGq	6=3	5=0	4=7	4=9	5=3	5=3
lj sf; f]dv Plzof	7=9	6=7	6=5	6=7	6=8	6=5
dWok]{ tyf pQ/ clk]sl dh'sx?	3=9	4=1	2=2	3=2	4=5	4=4
dWb tyf kj l] o/f]k]h dh'sx?	5=4	1=4	2=8	2=4	2=9	3=4
o/f]kog olgogsf dh'sx?	1=7	(0.3)	0=2	1=6	1=8	1=9

>f] M cfly\$ ; j[f0f @)&.&!

**11= l5d\$] dh'sx?sf]cfly\$ j[4b/ / g]fnsf]/fli6@ cfly\$ j[4b/ M**

;g\@)!@ sf] thgdf ;g\@)!# df blifof Plzofnl dh'sx? dWb] dfn]bE; / >lnsf] cfly\$ j[4b/ a9\$]5 eg]cG ; a}dh'sx?sf]cfly\$ j[4b/ 36\$]5 . ;g\@)!@ df !\$=) kltzt /x\$]cknuf]g: tfgsf]cfly\$ j[4b/ ;g\@)!# df #^ kltztdf ; lldt ePsf] 5 . To:t} ;g\@)!! Df (# kltztn]a9\$]lrglof cyfGq ;g\@)!@ / ;g\@)!# bj}j ifdf && kltztn]dfq a9\$]5 . ljsf] cyfGqdf dlGbsf]k]fj Gog xB}uPt] klg blifof Plzofnl dh'sx? cfkm]heqsf] ; Argfut nufotsf cG ; d:ofx?af6 ul; t /x\$]sf/Of o; lqsf]



cfly\$ j[4b/ kēflj t ePsf] xf]. I5d\$ł dh\$x?sf] cfly\$ j[4b/sf] k] [Qnf0{ tnsf] tflnsfdf b\yf0Psf]5 -tflnsf-\$\_ .

o; ū/l gkfn\$cfly\$ j[4b/ ; g\@)!! / @)!@ df #-\$ kltzt / \$=( kltzt /x\$řđf ; g\ @)!# Dff #^ kltzt /x\$ř]lyof]. ; g\@)!@ df gkfn\$cfly\$ j[4b/ sxl a9g u0{\$=( kltzt ku\$ř]lyof]. ; g\@)!@ df clwsfz dh\$x?n]pI; fxhgs cfly\$ pknAwL xfl; n u/]f klg gkfn, ef/t, dfInbE; / kfls:tfgsf]j[4b/ %Ü eGb sd}/x\$ř]b]V65 . cfly\$ ; j[f0f @)&)÷&! cg'f/ cġt/f[60 db] sf]řaf6 ; g\@)!\$ cikřdf k\$řlzt tYof]df gkfn\$cfly\$ j[4b/ ; g\@)!\$, @)!% / @)!( df \$=%Ü, \$=%Ü / %=-)Ü /xg]k]řk0f u/\$ř] 5 . dflysf tYof]x?nf0{l] Zn]ř0f ubf{gkfn\$cfly\$ j[4b/ I5d\$ł dh\$x? ef/t / rlgsf] j[4b/sf]thgdf lgs}sd /x\$ř]b]V65 -tflnsf-\$\_ .

**tflnsf-\$**  
**I5d\$ł dh\$x?sf]cfly\$ j[4b/**

-j flif\$ kltzt kl/j tġ

Ij j /f	2011	2012	2013	klřk)f		
				2014	2015	2019
aunfbz	6=5	6=1	5=8	6=0	6=5	7=0
e^fg	10=1	6=5	5=0	6=4	7=6	8=0
ef/t	6=6	4=7	4=4	5=4	6=4	6=8
dfInbE;	6=5	0=9	3=7	4=2	4=5	4=8
gkfn	3=4	4=9	3=6	4=5	4=5	5=0
>lnsf	8=2	6=3	7=3	7=0	6=5	6=5
kfls:tfg	3=7	4=4	3=6	3=1	3=7	5=0
ckmflg:tfg	6=5	14=0	3=6	3=2	4=5	5=6
rlg	9=3	7=7	7=7	7=5	7=3	6=5

>ř] Mcfly\$ ; j[f0f @)&).&!

**12= gkfn\$aldf ahf/sf]j:tl:yIt M**

**12=1=sh aldfzNs cfhg M**

gkfn\$aldf Joj ; foaf6 cf=j= @)&)÷&! df ?=#) ca{@\* s/f\$ !@ nfv aldfzNs cfhg ePsf]5 . Io; ū/l 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 cyřt @\$=(&Ü n] j[4 ePsf] b]V65 . cf=j= @)^ ^ ÷ ^ & b]V cf=j= @)&)÷&! ; Dddf sh aldfzNs cfhgdf cl3Nnf]cfly\$ j if\$ř]thgdf qmdzM \$)=)@Ü, !%=\$\$Ü, !&=!^Ü, !&=#^Ü / @\$=(&Ü n]j[4 ePsf] b]V65 .

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

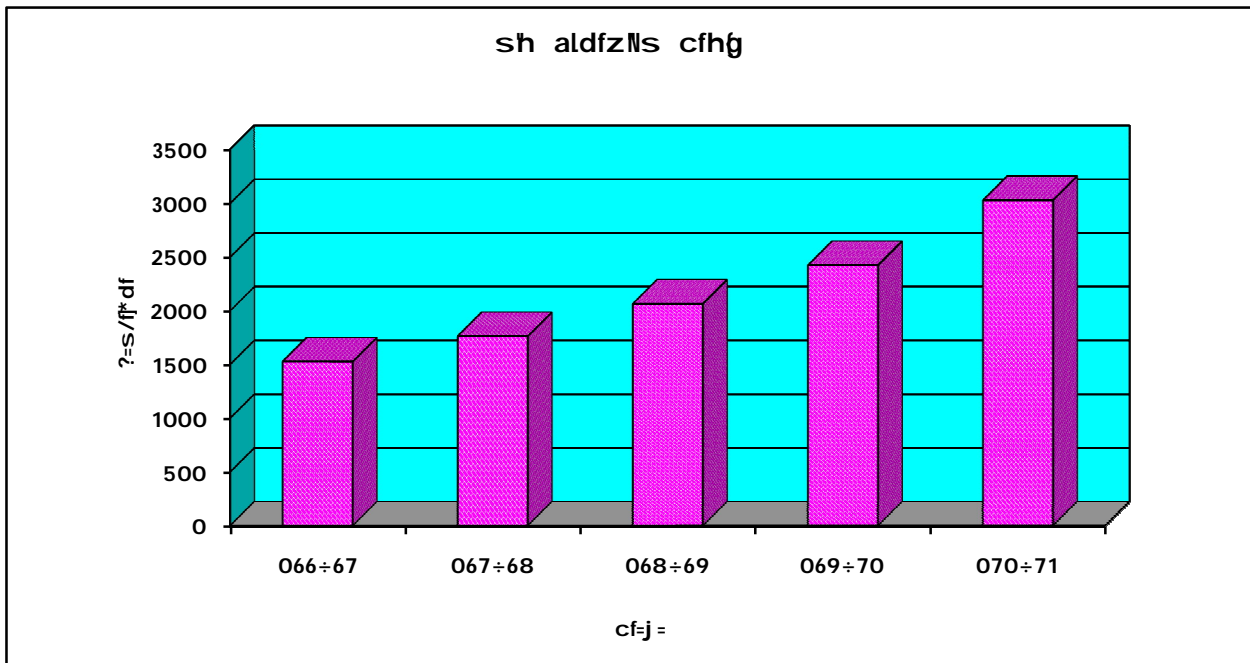
**tflnsf-%**

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

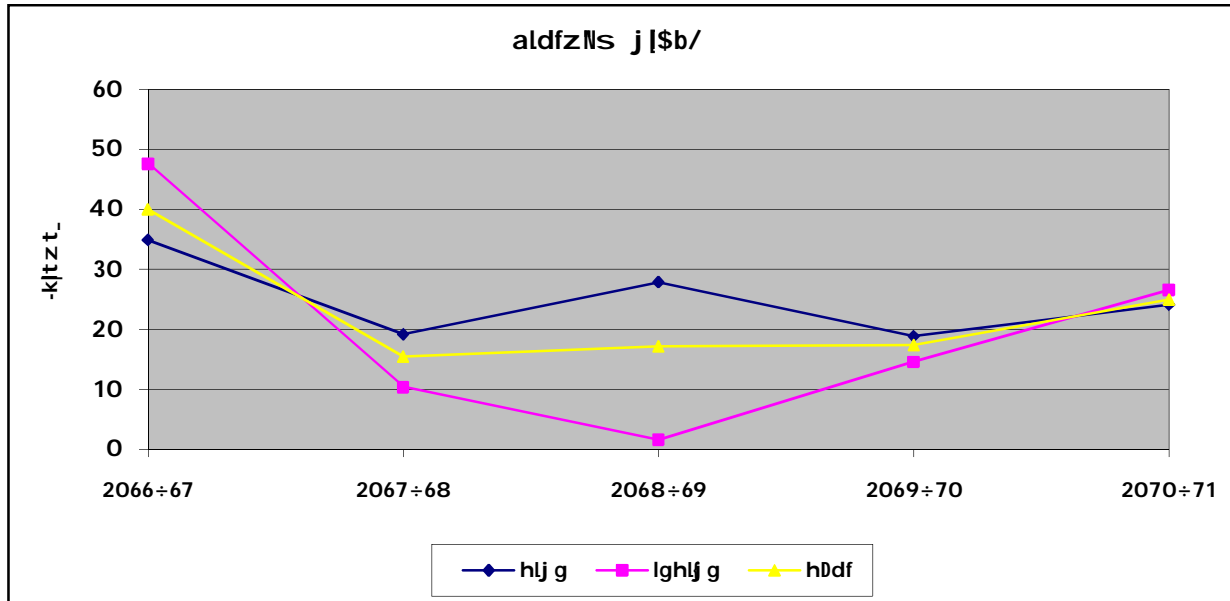
cfly\$ j if	hlj g aldfzNs cfhg -?=s/f]*df_	cl#Nnf] cf-j=s] thgdf j!\$ k tz t	lghlj g aldfzNs cfhg -?=s/f]*df_	cl#Nnf] cf-j=s] thgdf j!\$ k tz t	sh aldfzNs -?=s/f]*df_	cl#Nnf] cf-j=s] thgdf j!\$ k tz t
2066÷67	876=60	34=86	649=67	47=65	1526=27	40=02
2067÷68	1044=95	19=20	717=11	10=38	1762=06	15=44
2068÷69	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
2070÷71	1971=70	24=13	1056=42	26=58	3028=12	24=97

>f] Maldf ; ldt

/li6 aldf ; yfgs]cf-j = @)^^÷^& b]v @)&)÷&! ; Ddsf]ckl/is [ ljj /of ; dfj ] ul/Psf]. cf-j = @)&)÷&! / @)^ (÷&) sf]lj j /of aldsx?af6 k|t n]fk/Llfof gePsf]tVof]sf]cfwf/df .



cf=j = @)^^÷^& b]v @)&)÷&! ; Ddsf]g]k]fnsf]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|Int dNodf ; u thgf ubf{cf=j = @)&)÷&! df sh ufx{y pTkfbgdf aldfzNssf]of]ubfg !=%Ü /x\$]5 . cf=j = @)^(÷&) df sh ufx{y pTkfbgdf aldfzNssf]of]ubfg !=\$@Ü /x\$]lyof]. cf=j = @)^^÷^& b]v @)&)÷&! ; Dddf ; f]of]ubfg qmdzM !=\*Ü, !=\*Ü, !=#Ü, !=\$@Ü / !=%Ü /x\$]5 -tflnsf-^\_.

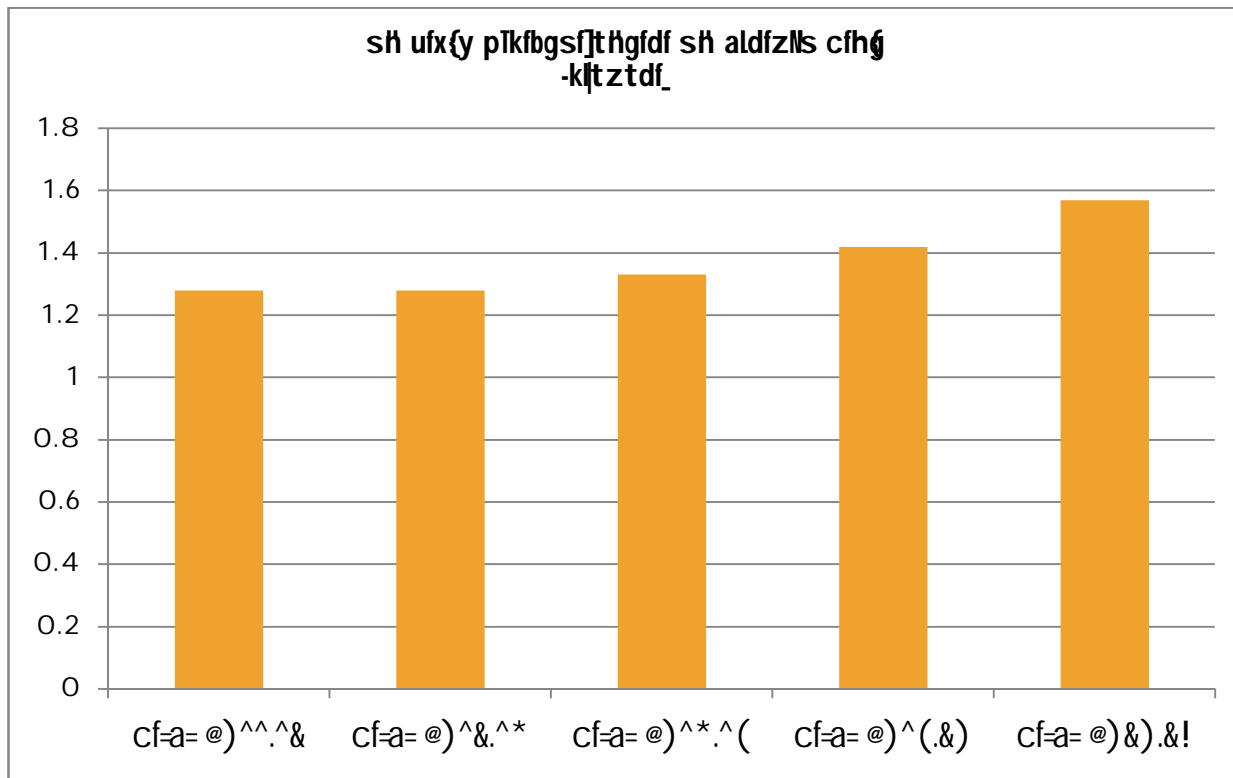
*tflnsf-^*

### sh ufx{y pTkfbgsf]thgdf sh aldfzNs cfhg\*\*

cf=a=	sh aldfzNs cfhg -?=s/f]*df_	sh ufx{y pTkfbg -k Int dNodf_* -?=s/f]*df_	sh ufx{y pTkfbgsf] thgdf sh aldfzNs cfhg -k tz tdf_
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
2070.71	3028=12	192850=00	1=57

>f] Mcfly\$ ; j [f0f @)&.)&!

\*\* /fli6 ald f ; #yfgsf]cf=j = @)^^÷^& b]v @)&)÷&! ; Ddsf]ckl/is[ ljj/of ; dfj] ul/Psf].  
cf=j = @)&.)&! / cf=j = @)^(.&) sf]ljj/of aldsx?af6 k|t n]fk/Lifof gePsf]tYof]sf]cfwf/df .



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

krlnt aldf Pj tyf lgodfj nl cg; f/ aldsx?sf]nufgl ofllo /sdnf0{bl3\$fnlg  
?kdf gkfn leq nufgl ug{nufpg]o; ;ldltsf]gllt eP adflnd aldsx?n]gkfn  
;/sf/sf]gkfn /fi6«a\$sf]artkq÷C0fkq, a\$ tyf lj Qlo ; yfx?sf]d2tl vftf,  
z0/, aldfn]ysf] lwtfdf shf{ cflbdf p0m /sd nufgl ubI cfPsf 5g\  
cf-j=@)^^÷^& blv cf-j=@)&)÷&! ;Dddf hljg aldf Joj ; fo ugI aldsx?af6  
qmdz ?#,\$^&! 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-&\_ .

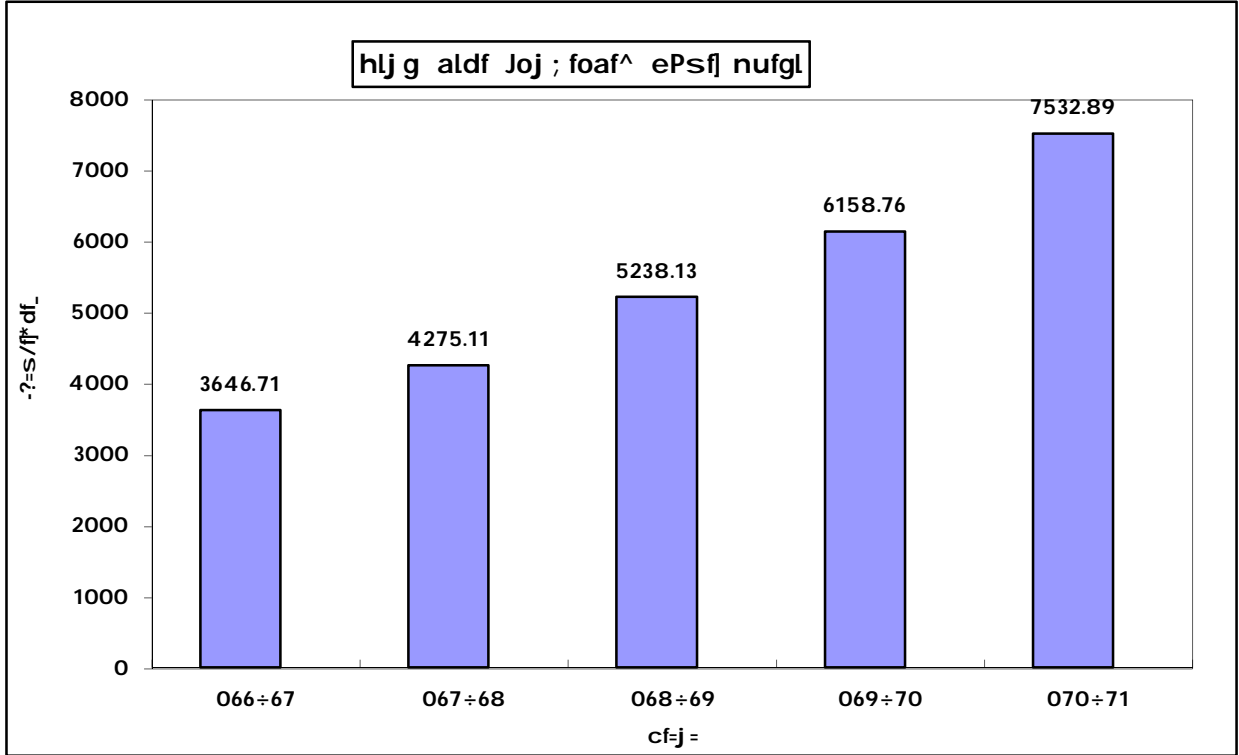
**tflnsf-&  
hljg aldf Joj ; foaf6 ePsf]nufgl**

-?-/f\$df\_

sDkglstf] gfd	2066.67	2067.68	2068.69	2069.70	2070.71
/fli^o aldf ;yfg*	1175=09	1341=09	1445=23	1445=31	1475=45
gzgn nf0km 0=s+ln=	515=78	558=33	675=82	794=71	967=75
gkfn nf0km 0=s+ln=	588=90	818=02	1050=96	1365=67	1838=13
nf0km 0=skf/zg -gkfn_ ln=	549=73	626=16	863=88	1071=66	1349=57
cdl/sg nf0km 0=s+	530=81	566=77	666=28	781=92	941=51
Plzog nf0km 0=s+ln=	121=85	159=68	250=47	323=92	435=34
;bf{ nf0km 0=s+ln=	44=81	53=28	65=90	83=59	115=12

u/fz nf0km 0=s+ln=	46=54	63=74	87=08	101=50	151=98
kf0d nf0km 0=s+ln=	73=20	88=04	132=52	190=48	258=04
<b>hDdf</b>	<b>3646=71</b>	<b>4275=11</b>	<b>5238=13</b>	<b>6158=76</b>	<b>7532=89</b>

\*/fli<sup>o</sup> aldf ; :yfgsf]cf=a @)^^÷^& b]v @)&)÷&! ; Ddsf]cgdf]gt lj j /0f ; dfj ] ul/Psf].



**12=4= lghl]g aldf Joj ; foaf6 ePsf]nufgl M**

cfly\$ jif{@)^^÷^& b]v @)&)÷&! ; Dddf lghl]g aldf Joj ; foaf6 g]kfn leq nufgl /sd qmdzM?=<sup>\*</sup>)=<sup>^</sup>) s/f\$, &\$&=@& s/f\$, \*<sup>^</sup>)=%@ s/f\$, ?=(<sup>^</sup>)=@ s/f\$ / ?=!,@\*=\$! s/f\$ /x\$]5 . cf=j=@)^(.&) sf]thgdf cf=j=@)&.&! df @&=)\$Ü n]nufgl /sddf j [4 ePsf]b]v65 -t]nsf-\* .

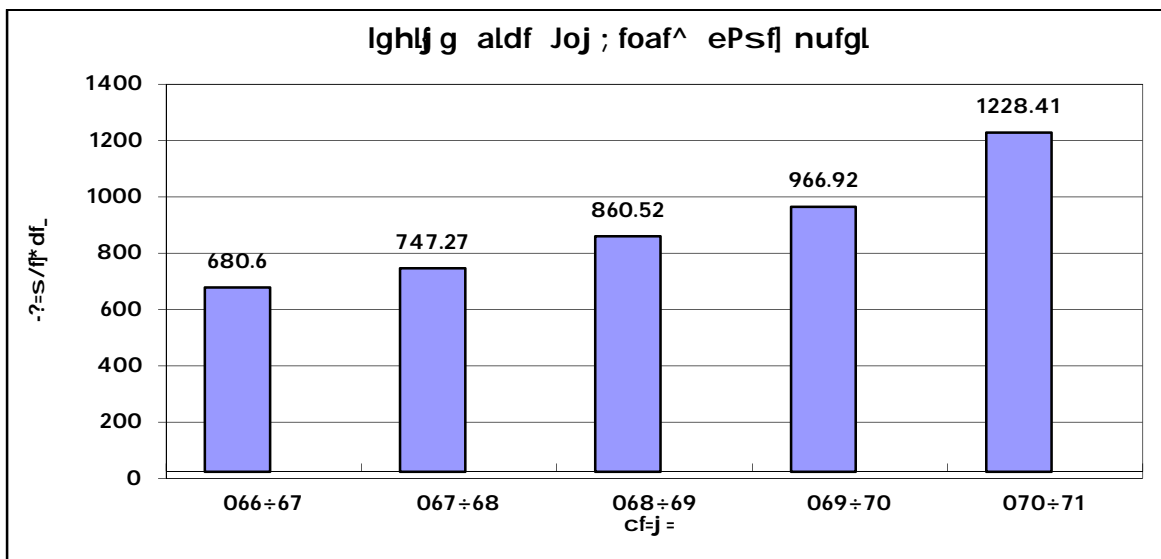
**t]nsf- \***

**lghl]g aldf Joj ; foaf6 ePsf]nufgl**

*-/sd ?=s/f\$df\_*

sDkgl]sf] gfd	2066.67	2067.68	2068÷69	2069÷70	2070÷71
g]kfn 0=s+ln=	31=59	35=40	51=57	60=62	84=58
lb cf]/P)^n 0=s+ln=	87=92	87=48	102=56	120=49	141=78
/fli^o aldf ; :yfg	106=86	123=95	95=50	90=80	87=65
g]z gn 0=s+ln=	74=56	82=31	98=78	109=90	135=50
lxdfnog h=0=s+ln=	36=01	29=84	41=63	45=51	73=11
ogf0(^)* 0=s+ -g]kfn_ ln=	32=54	31=81	30=67	29=10	41=73
lk]do/ 0=s+ -g]kfn_ ln=	24=91	25=89	26=29	37=22	43=89

sDkgl\$fl gfd	2066.67	2067.68	2068÷69	2069÷70	2070÷71
Pe/ŷ^ 0=s* ln=	27=89	53=43	50=45	40=79	33=36
gŷfl 0=ln=	23=39	24=05	33=27	40=65	49=33
; u/dfyf 0=s*ln=	54=54	48=58	80=80	92=83	123=76
Pnf0G; 0=s*ln=	27=37	29=45	30=88	29=72	38=02
Pg=j l= 0=s*ln=	11=45	12=26	13=93	13=93	11=67
kŷŷG; on 0=s*ln=	22=30	23=93	34=60	29=93	64=49
lz v/ 0=s*ln=	24=17	28=60	31=64	42=83	59=95
nŷj gl hg/n 0=s*ln=	22=27	25=37	27=53	48=46	69=60
PgPnhl 0=s*ln=	56=20	66=99	85=26	99=98	102=73
l; \$fy( 0=ln=	16=63	17=89	25=16	34=16	67=26
hDdf	<b>680=60</b>	<b>747=27</b>	<b>860=52</b>	<b>966=92</b>	<b>1228=41</b>



### 12=5= lghlf g aldssf]vb gfknsf]lj j /Of M

gkŷndf ; #flnt lghlf g aldf sDkglx?n]cf-j=@)^^)^& bŷv cf-j=@)&.)&! ; Dd u/\$f] vb gfkrf /sd qndzM ?=%^%( s/f\$, ?=%^=% s/f\$, ?= \*#=%! s/f\$, ?=\$=%\* s/f\$ / ?= !\$^=)\* s/f\$ /x\$f] 5 . cf-j=@)^(.)& sf] thgdf cf-j=@)&.)&! df lghlf g aldf Joj ; fo ug[aldsx?n]cfhg u/\$f] vb gfkndf &@&! kltztn]j [4 ePsf]bŷvG5 -tflnsf-( .

**tflnsf-(**  
**gkfn df lghljg aldf loj ; fo ug[aldsx?n]cfhg u/\$f]vb gkfn sf]lj j/Of**  
**-cf-j= @)^^÷)^& - @)& ÷)&!\_**

alds sf] gfd	lj j /f	2066÷67	2067.68	2068.69	2069.70	2070.71
gkfn 0=s+ln=	vb gkmf -?=s/f]*df_	3=85	2=49	4=00	5=14	3=88
	ahf/ lx;; f (%)	6=80	3=79	4=79	6=08	2=66
lb cfj/o)^n 0=s+ln=	vb gkmf -?=s/f]*df_	4=91	7=37	9=06	-14=53_	13=74
	ahf/ lx;; f (%)	8=68	11=23	10=85	-17=18_	9=41
* /fli^o aldf ; tyfg	vb gkmf -?=s/f]*df_	6=00	6=9	7=80	8=10	7=20
	ahf/ lx;; f (%)	10=60	10=51	9=34	9=58	4=93
gzgn 0=s+ln=	vb gkmf -?=s/f]*df_	6=05	10=28	9=11	10=20	10=08
	ahf/ lx;; f (%)	10=69	15=66	10=91	12=06	6=90
lxdfnog h=0=s+ln=	vb gkmf -?=s/f]*df_	3=20	-0=8	-5=47_	7=13	8=5
	ahf/ lx;; f (%)	5=65	1=22	-6=55_	8=43	5=82
ogf0^)* 0=s+gkfn_ ln=	vb gkmf -?=s/f]*df_	0=97	1=05	1=91	2=67	5=56
	ahf/ lx;; f (%)	1=71	1=60	2=29	3=16	3=81
lk do/ 0=s+gkfn_ ln=	vb gkmf -?=s/f]*df_	1=70	1=52	2=25	3=16	4=58
	ahf/ lx;; f (%)	3=00	2=32	2=69	3=74	3=14
** Pe/f]^ 0=s+ln=	vb gkmf -?=s/f]*df_	4=11	3=48	3=83		5=94
	ahf/ lx;; f (%)	7=26	5=30	4=59		4=07
gjsf] 0=ln=	vb gkmf -?=s/f]*df_	1=86	1=72	3=03	3=75	3=88
	ahf/ lx;; f (%)	3=29	2=62	3=63	4=43	2=66
; u/dfyf 0=s+ln=	vb gkmf -?=s/f]*df_	5=60	9=08	13=74	17=79	20=31
	ahf/ lx;; f (%)	9=90	13=83	16=45	21=03	13=90
Pnf0G; 0=s+ln=	vb gkmf -?=s/f]*df_	2=26	2=91	5=22	7=63	5=85
	ahf/ lx;; f (%)	3=99	4=43	6=25	9=02	4=00
*** Pg=al=0=s+ln=	vb gkmf -?=s/f]*df_	3=05	0=42	-	-4=41_	-
	ahf/ lx;; f (%)	5=39	0=64	-	-5=21_	-
k*]G; on 0=s+ln=	vb gkmf -?=s/f]*df_	1=35	2=43	3=27	4=22	6=03
	ahf/ lx;; f (%)	2=39	3=70	3=92	4=99	4=13
lzv/ 0=s+ln=	vb gkmf -?=s/f]*df_	3=44	5=72	5=75	9=41	13=11
	ahf/ lx;; f (%)	6=08	1=24	6=89	11=13	8=97
nldj gl h=0=s+ln=	vb gkmf -?=s/f]*df_	2=36	0=97	3=27	4=13	7=48
	ahf/ lx;; f (%)	4=17	1=48	3=92	4=88	5=12
PgPnhl 0=s+ln=	vb gkmf -?=s/f]*df_	4=35	7=26	12=73	14=37	17=28
	ahf/ lx;; f (%)	7=69	11=06	15=24	16=99	11=83
l; \$fy{ 0=ln=	vb gkmf -?=s/f]*df_	1=53	2=85	4=01	5=82	12=66
	ahf/ lx;; f (%)	2=71	4=34	4=80	6=88	8=67
; a) aldsx?	vb gkmf -?=s/f]*df_	56=59	65=65	83=51	84=58	146=08
	ahf/ lx;; f (%)	100=00	100=00	100=00	100=00	100=00

\*/fli6 aldf ; #yfgsf]cf-j= @)^^÷)^& b]v @)&)÷&! ; Ddsf]cgdf]gt lj j /Of ; dfj ] ul/Psf].  
 \*\*Pe/16=0=s+ln= sf]cf-j= @)^ (÷&) sf]tYofí k]kt gePsf].  
 \*\*\* Pg=al=0=s+ln= sf]cf-j= @)&)÷&! / @)^\*÷^( sf]tYofí k]kt gePsf].  
 cf-j= @)&)÷&! / @)^ (÷&) sf]lj j /Of aldsx?af6 k]kt n]vfk/Lifof gePsf]tYofí sf]cfwf/df .

**12=6= hljg aldf tkn(vb gkfn sf]lj j/Of M**

gkfn df ; #flnt hljg aldf sDkg]x?n]cf-j= @)^^.)^& b]v cf-j=@)&.)&! ; Dd  
 u/\$f] vb gkfn /sd qndzM ?!(=%% s/f\$, ?=@=#^ s/f\$, ?= !@#=#!@ s/f\$, ?=  
 ( )=( @ s/f\$ / ?= (#=\* ( s/f\$ /x\$] 5 . cf-j=@)^ (.)&) sf] thgdf

cf=j=@)&).)&! df hlj g aldf Joj ; fo ug[aldsx?n]cfhg u/\$f]vb gfkrfdf #-@& kltztn]j [4 ePsf]b]v(5 -tflnsf- !)\_ .

**tflnsf-!**

**gkrfndf hlj g aldf Joj ; fo ug[aldsx?n]cfhg u/\$f]vb gfkrfdf]lj j /0f -cf=j=@)^^÷)^& - @)&÷)^&!\_**

aldssf] gfd	lj j /)f	2066÷67	2067.68	2068.69	2069.70	2070.71
/fli^o aldf ; yfg*	vb gfkrf -?=s/f]*df_					
	ahf/ lx;; f (%)					
gzgn nf0km 0=s+ln=	vb gfkrf -?=s/f]*df_	1-59	11-59	9-63	29-37	15-69
	ahf/ lx;; f (%)	8=13	51=83	7=82	32=30	16=71
gkfn nf0km 0=s+ln=	vb gfkrf -?=s/f]*df_	0-63	-9-03_	62=57	23=87	34=15
	ahf/ lx;; f (%)	3=22	-40=38_	50=81	26=25	36=37
nf0km 0=skf/zg -gkfn ln=	vb gfkrf -?=s/f]*df_	-0-63_	-2=51_	17=18	12=43	19=48
	ahf/ lx;; f (%)	-3=22_	-11=23_	13=95	13=67	20=75
cd]/sg nf0km 0=s+	vb gfkrf -?=s/f]*df_	5-59	3-75	2-59	4-39	3-42
	ahf/ lx;; f (%)	28=59	16=77	2=10	4=83	3=64
Plzog nf0km 0=s+ln=	vb gfkrf -?=s/f]*df_	5-99	4-49	11=39	2-64	3-27
	ahf/ lx;; f (%)	30=64	20=08	9=25	2=90	3=48
; bfi nf0km 0=s+ln=	vb gfkrf -?=s/f]*df_	1-25	1-71	2-94	3-61	4=13
	ahf/ lx;; f (%)	6=39	7=65	2=39	3=97	4=40
u/fz nf0km 0=s+ln=	vb gfkrf -?=s/f]*df_	1-37	0-95	4=25	2-17	2-09
	ahf/ lx;; f (%)	7=01	4=25	3=45	2=39	2=23
kf0d nf0km 0=s+ln=	vb gfkrf -?=s/f]*df_	3-76	11-41	12=60	12=44	11=66
	ahf/ lx;; f (%)	19=23	51=03	10=23	13=68	12=42
; a) hlj g aldsx?	vb gfkrf -?=s/f]*df_	19-55	22-36	123=12	90=92	93=89
	ahf/ lx;; f (%)	100=00	100=00	100=00	100=00	100=00

\*/fli60 aldf ; yfgsf]cf=j=@)^^÷)^& b]v @)&)÷&! ; Ddsf]tYofl klt gePsf]h]; dfj z gul/Psf].  
cf=j=@)&÷)^&! / @)^(÷&) sf]lj j /0f aldsx?af6 klt n]yfk/Lifof gePsf]tYofl sf]cfwf/df .

**12=7= aldfn]ysf]; Vof M**

cfly\$ j if{@)^^÷)^& b]v @)&)÷&! df hlj g aldf ug[aldsx?af6 hf/L ePsf hlj g aldfn]yx?sf]; Vof qmdzM &!,\*) j 6f, &!,\*) j 6f, (!!,\*#\$ j 6f, !),@%,#%& j 6f / !@!,\*) j 6f /x\$]5 .

cfly\$ j if{@)&).)&! sf]cGtodf sfod /x\$]sh hlj g aldfn]ysf]; Vof #(^,#)!@ j 6f /x\$]5 .

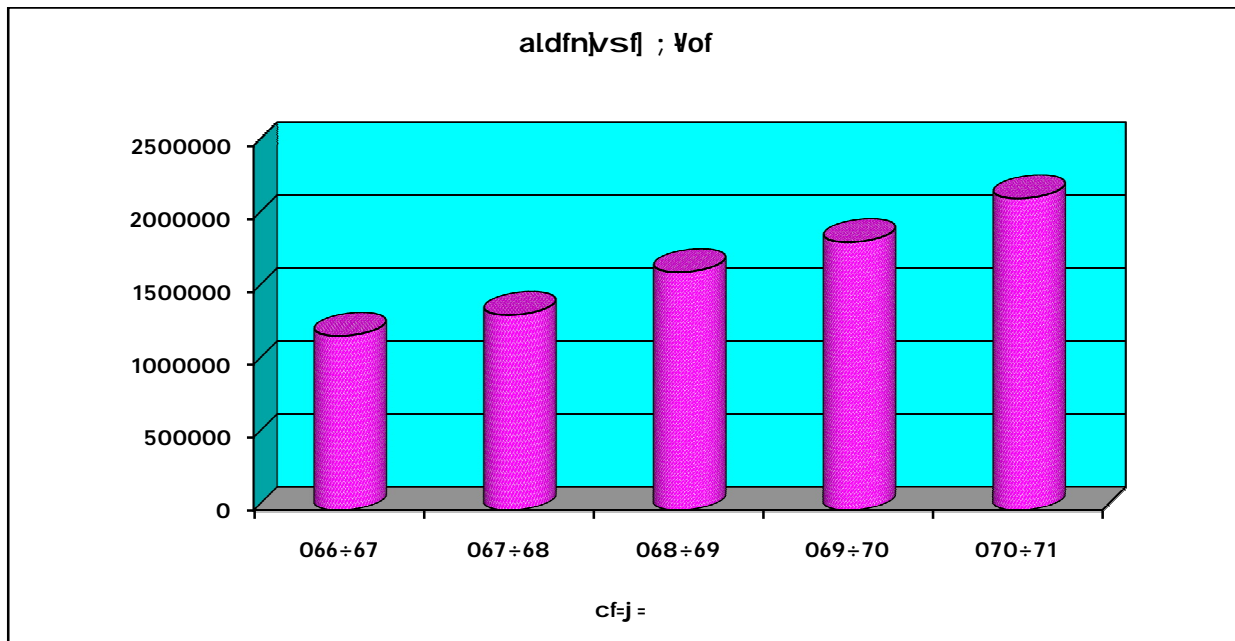
cfly\$ j if{@)^^÷)^& b]v @)&)÷&! ; Dddf lghl]g aldf ug[aldsx?af6 hf/L ePsf lghl]g aldfn]yx?sf]; Vof qmdzM \$,&^,)) j 6f, %,&^,(,)) j 6f, &!,\*,\$#^ j 6f, \*,!),@(! j 6f / (!&,\$& j 6f /x\$]5 -tflnsf-!!\_ .



***t/lnsf-!!***  
**aldfný ; Vofsf]lj j/0f**

cf-a=	hlj g aldfn]vsf] ; Vof	lghlj g aldfn]vsf] ; Vof	hDdf aldfn]vsf] ; Vof
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
2070÷71	12,18,300	9,17,647	21,35,947

; f] Malf ; ldt



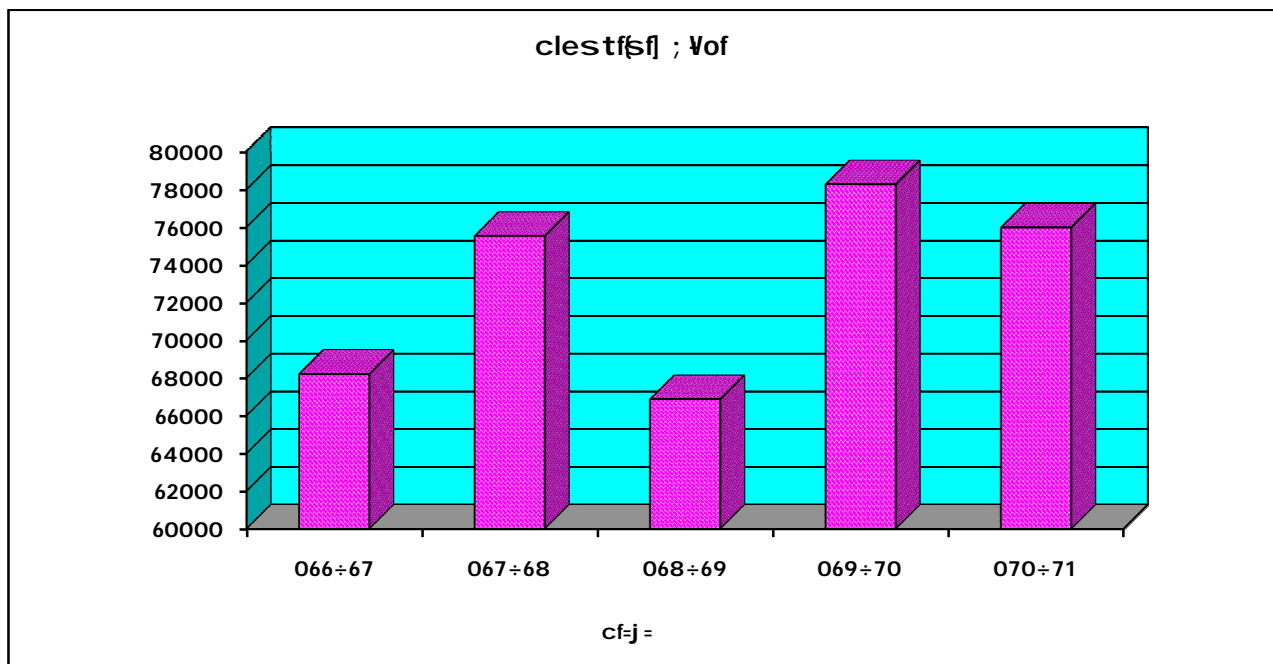
12=8= aldf Joj ; fodf ; nlg aldf clestf{x\$?sf]; Vof M

aldf ahf/df sfo{t aldf clestf{x\$?sf]; Vof lbgfjlg j [4 e0{x\$}5 . cf-j=@)^.^& b|v @)&).&! ; Dddf aldf clestf{x\$?sf]; Vof qmdz 68196, 75521, 66859, 78257 / 75972 hgf /x\$} % -tfnst-!@\_ .

*tfnst-!@*  
*aldf Joj ; fodf ; nlg aldf clestf{x\$?sf]; Vof*

cf-j=	btfl	gjl s/}f	hDdf
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
2070÷71	33467	42505	75972

; ft; Malf ; ldt



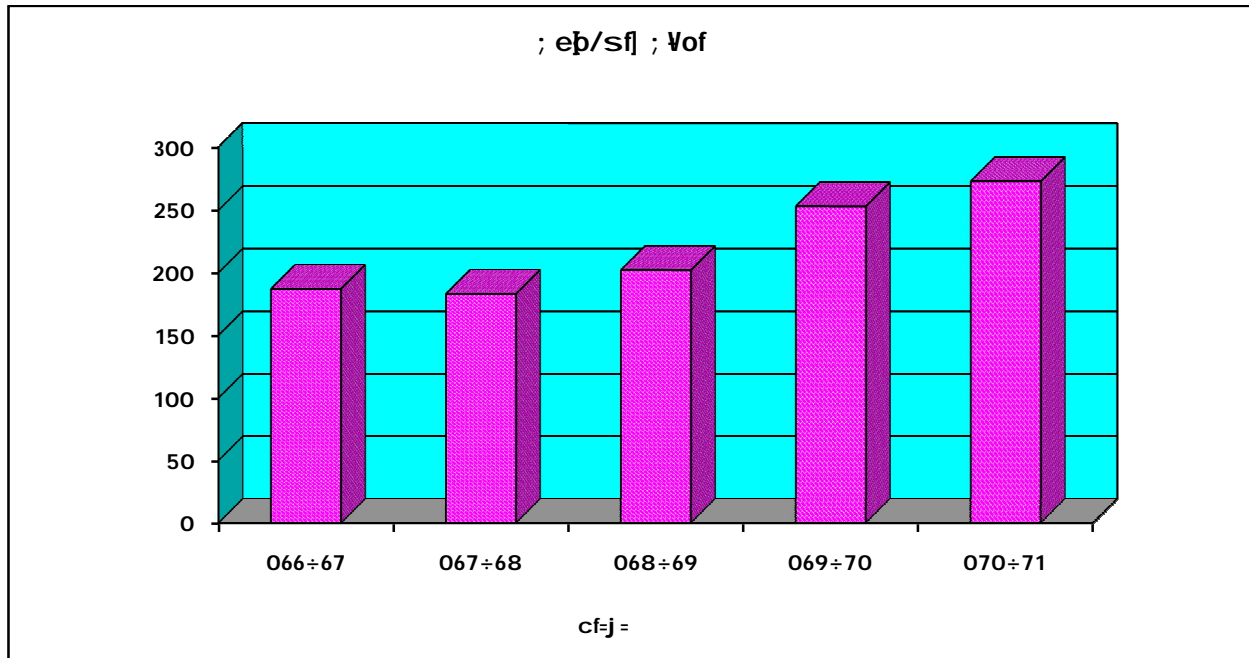
12=9= aldf Joj ; fodf ; nlg aldf ; e0/x\$?sf]; Vof M

gkfnst aldf ahf/df sfo{t aldf ; e0/x\$?sf]; Vofdf ; d} j [4 e0{x\$}5 . cf-j=@)^.^& b|v @)&).&! ; Dddf aldf ; e0/x\$?sf]; Vof qmdz 187, 183, 202, 253 / 273 hgf /x\$} -tfnst-!#\_ .

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

cf-j =	btfl	gjl s/)f	hDdf
2066÷67	58	129	187
2067÷68	25	158	183
2068÷69	34	168	202
2069÷70	54	199	253
2070÷71	51	222	273

; fl; Maldf ; ldt

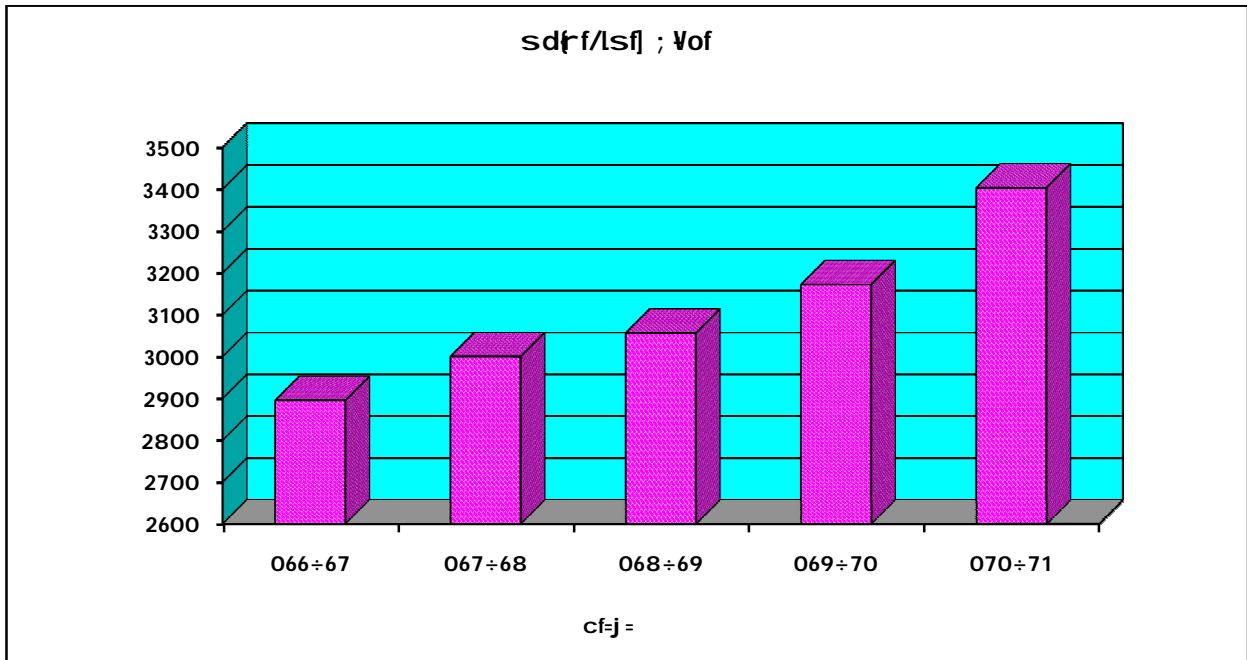


12=10=aldsx?df sfo{t sd(f/lx?sf]; Vof M

aldf sDkglx?df cf-j=@)^^.^& blv @)&.&! ; Dddf qmdzM @\*(% hgf, #,))  
 hgf, #)%^ hgf, #!&@ hgf / #)\$)# hgn] sd(f/lx?sf] ?kdf /fhuf/ kfPsf %gl  
 -tfnsf-14\_ .

*tfnsf-!\$*  
*aldsx?df sfo{t sd(f/lx?sf]; Vof*

cf-j =	; Vof
2066÷67	2,895
2067÷68	3,000
2068÷69	3,056
2069÷70	3,172
2070÷71	3403

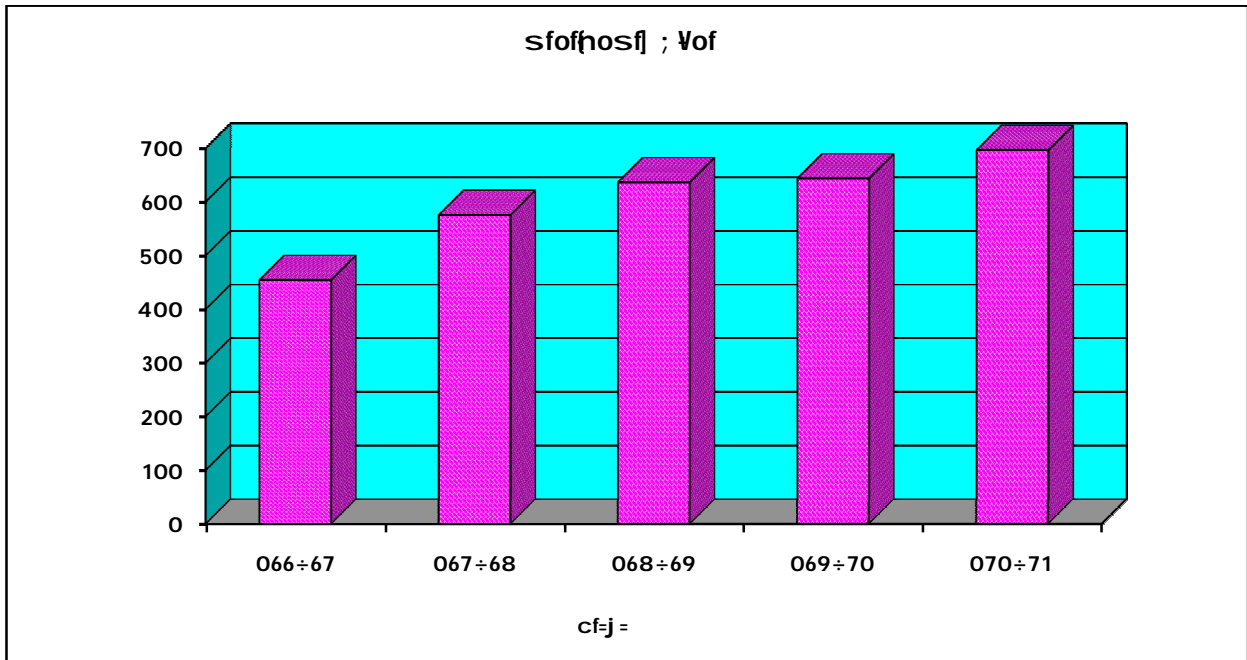


**12=11= aldx?sf]sfofño ; Vof M**

aldf Joj ; fonf0{l] sl; t ugI p2]o cgtu{ aldf sDkglx?n] ; ]f lj :tf/sf] qmddf gkfnst]lj leG 7fpdf sfofño? vllg]sfof j [4 ePsf]b]vG5 . cf=j=@)^^.^& b]v cf=j=@)&.&! ; Dd aldf sDkglx?sf]sfofño ; Vof qmdzM \$\$\$, %&%, ^#^, ^\$# / ^(^ j 6f /x\$]b]vG5 -tlnsf g= % .

**tlnsf-!%  
aldx?sf]sfofño ; Vof**

cf=j =	; Vof
2066÷67	454
2067÷68	575
2068÷69	636
2069÷70	643
2070÷71	696



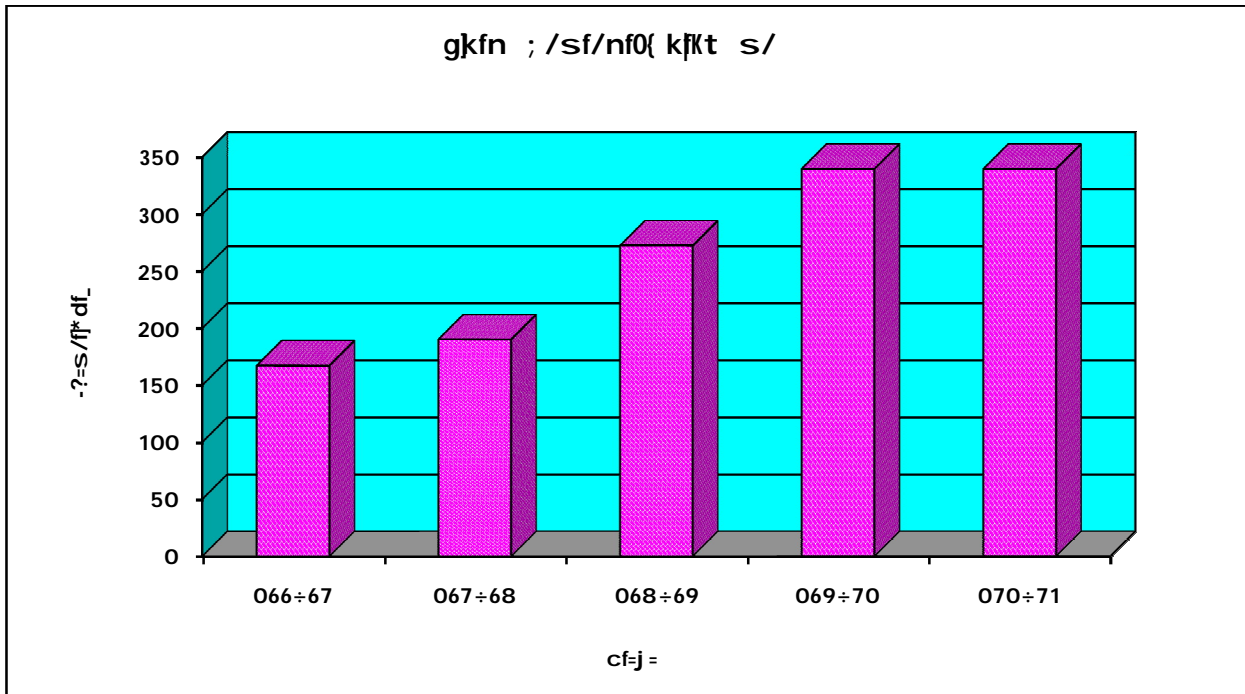
**12=12= aldf Joj ; foaf6 ; /sf/nf0{k/kt s/ M**

aldf Joj ; foaf6 gkfn ; /sf/nf0{eQnfgl ePsf] ; :yfut tyf cGo s/x?df ; d] pNnV o ?kdf j [4 e0/x\$] b]vG5 . o; lfoaf6 cf=j=@)^^.)^& b]v cf=j=@)&.)&! ; Dddf gkfn ; /sf/nf0{eQnfgl ePsf]s/ /sd qmdzM ?=!^&=# s/f\$, ?=! () s/f\$, ?=@&.@# s/f\$, ?=##(=%) / \$@!=\$% s/f\$ /x\$]5 -tlnsf-!^\_ .

***tlnsf-!^***  
***aldf Joj ; foaf6 ; /sf/nf0{k/kt s/***

cf=j =	s/ eQnfgl -?s/f* df_
2066÷67	167=13
2067÷68	190=00
2068÷69	272=23
2069÷70	339=50
2070÷71	421=45

>l /fli60 aldf ; :yfg / >l Pg= j l= 0G:of7[]; sDkgl lnd6\$ sf]cgbflgt ljj /of ; dfj ] ul/Psf].  
cf=j=@)&)=&! sf]ljj /ofdf cfsl:ds aldf sf]fsf]ljj /of klg ; dfj ] ul/Psf].



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

gkfn sf] 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 -vb\_ ePsf] lyof]. o; /l cf=j = @)^(÷)&) sf] thgfd 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 qmdzM #^&(Ü, # \$=) \$Ü, !^=#\*Ü, !#=\$\*Ü / !#=#@ Ü n]j [4 ePsf] b]V65 .

cf=j = @)^^÷)^& b]v cf=j = @)&) ÷) &! ; Dddf hljg bfjl eQnfgldf -vb\_ qmdzM !^&)Ü, @!=\$ (Ü, @@=(&Ü, ##=#Ü / \$=@)Ü n]j [4 ePsf] b]V65 .

cf=j = @)^^÷)^& b]v cf=j = @)&) ÷) &! ; Dddf lghl]g bfjl eQnfgldf -vb\_ qmdzM ^#=#\*Ü, \$%=( (Ü, !!=(&Ü, --#&Ü\_ / @%!=&Ü n]j [4 ePsf] b]V65 -tflnsf-!&\_ .

**t/fnsf-!&**

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

cfly[s j if	hlj g bfjl eQmgl -?=s/f]*df_	cl#Nnf] cf-j =sf] thgdf j  \$ k tz t	lghlj g bfjl eQmgl -?=s/f]*df_	cl#Nnf] cf-j =sf] thgdf j  \$ k tz t	sh bfjl eQmgl -?=s/f]*df_	cl#Nnf] cf-j =sf] thgdf j  \$ k tz t
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
2070÷71	237=01	4=20	237=77	25=17	474=78	13=32

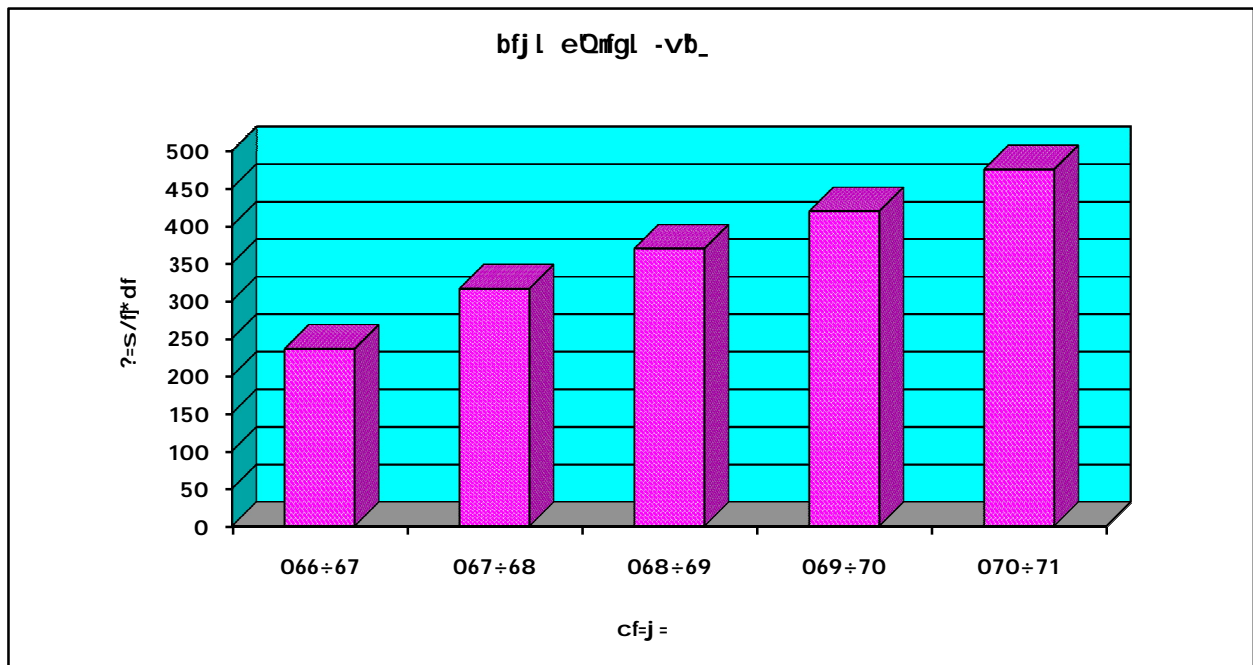
>f] Maldf ; ldt

/fli60 aldf ; :yfgsf]lj j /of k|kt gePsfh] ; dfj ] gul/Psf].

cf-j = @)& )÷&! / @)^(÷)& sf]lj j /of j ldsx?af6 k|kt n|yfk/Lifof gePsf]tYof]sf]cfwf/df .

Pe/16 06:of7q ; sDkgl lnld6\$ sf]cf-j = @)^(.& sf]lj j /of k|kt gePsf].

Pg= j l= 06:of7q ; sDkgl lnld6\$ sf]cf-j = @)& )÷&! sf]lj j /of k|kt gePsf].





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

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

aldf Pq, @)\$ ( sf]bknf !) df alds btf{; DaGwl Joj :yf ul/Psf]5 . pQm Pq]sf]bknf !) sf]pkbknf -!\_ df o; Pq adf]nd kdf0fkq gln0{s; h]klg aldf Joj ; fo ug{u/fpg' xBq eGg]pNny 5 . ; fxl Pq]sf]bknf !! df alds btf\$]kdf0fkq gjls/of ugI; DaGwl klj wfg tf\$]f]5 . alds btf\$]kdf0fkq gjls/ofsf]nflu kkt lgj hgx? dWb]cf=j= @)^(.)& df >l /fli6 ald ; :yfg, >l kf0d nf0km 0= s=ln=, >l uFf; nf0km 0= s=ln=, >l Pe/i6 0G:of]q; sDkgl ln= / >l Pg=al= 0G:of]q; sDkgl ln= sf]afx\$ cGo ; Dk0f{aldsx?sf] alds btf{kdf0fkq gjls/of ePsf]5 .

**13-2= ;e/ Ohfhtkq btf{tyf gjls/of M**

aldf Pq, @)\$ ( sf]bknf @ -8\_ cg; f/ aldf ; e/ eGgn]ælfitu|t ; DklQsf]cfly\$ dNofIg ugI bknf #) -s\_ adf]nd Ohfhtkq JolQm ; D`g'k5{/ ; f]zAbn]P8hi6/ / gf\$; fgl dNofIg ugI JolQmf0{; d] hgfp5Æ egl aldf ; e/sf]kl/efiff lbPsf]5 . To:tf]sfo{ug\$ f nflu o; cfly\$ jifdf ; ldtaf6 51 hgfn]gofF0hfhtkq kkt u/\$f 5g\eg]222 hgfn]; e/ Ohfhkq gjls/of u/fPsf 5g\ ; fxl cjlw; Dd sfo{t aldf ; e/sf]; Vof hDdf 273 /x\$]f]5 .

**13-3= aldf clestf{btf{tyf gjls/of M**

aldf Pq, @)\$ ( sf]bknf @ -7\_ df æaldf clestf{eGgn]aldssf]tnjl sd{f/l ge0{ sldzgsf]cfwf/df aldssf]tkmf6 sfd ugIaldf Pq, @)\$ ( sf]bknf #) adf]nd Ohfhtkq kkt JolQm ; D`g'k5Æ egl aldf clestf\$]kl/efiff lbPsf]5 . ; fxl Pq]sf] klj wfg cg?k cf=j= @)&.)&! df 33,467 hgf aldf clestf\$]Ohfhtkq btf{ePsf] 5 eg] 42,505 hgfn] Ohfhtkq gjls/of u/fPsf 5g\ . sh 75,972 hgf aldf clestf{; Vof sfo{t /x\$]f]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 ugIaldsx?nf0{aldssf]lj lQo ljj/of ; DaGwl lgbzg tyf kgaldf lgbzsf, @)^% nf0{ ; dofg; f/ ; zfv]g u/l kl/dflhf lgbzsf nfu"u/\$f]5 . aldf ; lditsf] cfly\$ kzf; g ; DaGwl lgodfjnl, @)^& / aldf ; ldit vl/b ljlgodfjnl, @)^& nfu"e} s\$]cj:yf 5



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

aldf Pq, @)\$ ( sf]bkrf \$) sf]pkbkrf -@\_ adf]hd aemfpg' kg[aldf ; Jf zNs  
k[os] aldsn]cl3Nnf]cf-j=df aldf Joj ; foaf6 cfDbfgl u/\$f]sh aldf zNssf]  
Ps kl[tztsf b/n]xg cfpg]/sdsf]\$)Ü /sd c; fh d; fgt leq, #)Ü /sd kfif  
d; fgt leq / af5L #)Ü /sd rø d; fgt leq aemfpg' kg[u/L cj lw tfl]sPsf]f  
rø d; fgt; Dd cl3Nnf]j if\$] ; Jf zNs gaemfPsf]cj :yfdf alds btf{kdf0fkq  
gjls/Of xg g; Sg]cj :yf ; hgf xg hfg]b]vPsf]h]cfly\$ j if{@}^\*.^( b]v nfu"  
xg]u/L k[os] aldsn]cl3Nnf]cf-j=df aldf Joj ; foaf6 cfDbfgl u/\$f]sh aldf  
zNssf]Ps kl[tztsf b/n]xg cfpg]/sdsf]%)Ü /sd c; fh d; fgt leq / %)Ü  
/sd kfif d; fgt leq eQmfgl ug{aldsx?nf0{lgbz]g lbPsf]5 . ; fy}tfl]sPsf]  
cj lw leq aldsn]; Jf zNs gaemfPdf aemfpg' kg[/sddf !)Ü yk lj nDa b:t/  
; d] aemfpg' kg[Jo]j :yf u/\$f]5 .

**13=4=2= aldssf]; :yfut ; zf; g ; DaGwl lgbz]sf @)^ (**

aldf Pq, @)\$ ( sf]bkrf \*sf]v08 -3@\_ n]lbPsf]clwsf/ kof]u u/L aldf ; ldltn]  
ldlt @)^(.).)! df aldssf]; :yfut ; zf; g ; Dj Gwl lgbz]sf @)^ (Æ nfu"u/\$f]  
5 . h; df aldsx?sf] ; #fns ; ldltsf]u7g ; DaGwl Joj :yf, ; #fnssf]cfr/Of  
; DaGwl Joj :yf, cftl/s lgoGqOf ; DaGwl Joj :yf, sfo\$]L kdv / ljefulo kdv]sf]  
Joj :yf, sd{f/lx?sf]Joj :yf, n]v k/Llf0f ; DaGwl Joj :yf / cf^gf]aldf cfkm]ug{  
gkfp]g]Joj :yf pNn]vglo /x\$]5 . xfn aldssf]; :yfut ; zf; g ; DaGwl lgbz]sf,  
@)^ ( nf0{; do ; fk]f kl/dfhg ug{Ps pk-; ldlit u7g u/L kl[t]hg kz] ul/Psf]  
5 .

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

; ldltaf6 n3' aldf ; DaGwl lgbz]sf tof/ ug{nfluPsf]cj :yf 5 . csf]cfly\$ j if{  
b]v nfu"xg]u/L of]lgbz]sf tof/l]sf]cl6td r/Ofdf ku\$]cj :yf 5 .

**13=4=4= afnl tyf kzk65l aldf lgbz]g, @)^ (**

aldf Pq @)\$ ( sf]bkrf \*sf]v08 -3@\_ n]lbPsf]clwsf/ kof]u u/L aldf ; ldltn]ldlt  
@)^(!.!.)! df afnl tyf kzk65l aldf lgbz]g, @)^ (Æ nfu"u/\$f]5 . h; df afnl  
aldf Joj ; fo, kz' aldf Joj ; fo / k65l aldf Joj ; fo ; DaGwl cfjZos lgod tyf  
k\$]fx?sf]af/Of pNn]v ul/Psf]5 . h; cg' f/ afnl aldfdf k[os] s[fn]; /lf0f ug{  
kfp]g]afnl]sf]Gogtd lf]kkm kxf8df cfw /f]gl -cf7 cf]g\_ / t/f0df Ps s]f xg' kg]  
Joj :yf u/\$f]5 . kz' aldfdf clwstd aldf ; ldf p6gt uf0\$]f?=-! nfv %) xhf/ /  
:yfglo uf0\$]f?=- %) xhf/, p6gt e]lsf]f?=- ! nfv @% xhf/ / :yfglo e]lsf]f?=- &)

xhf/ / gfs÷rf]lsf]?= \*) xhf/ aldfÍ ;ldf lgwf{0f ul/Psf]5 . ;fy}df; 5f]nflu  
kflnPsf e\$fi, afvfi tyf au/sf] clwstd ?=\* xhf/ / kf7f kf7L pTkfbgsf nflu  
kflnPsf e\$fi, afvfi tyf au/sf]?= !) xhf/ aldfÍ sfod ul/Psf]5 . k65l aldfdf  
df; ; rNnf / c08fsf]nflu kfing]xfF / sv/fsf] clwstd dNo ?= !@ ; o sfod  
ul/Psf]5 .

**13-4-5= ;DklQ zI4s/0f tyf cft÷ssf/L sþfsnfkdf ljQlo nufgl lgjf/0f lgbLzsf,  
@)^( M**

aldf Pþ @)\$ ( sf]bkmf \* sf]v08 -3@\_ n]lbPsf]clwsf/ kþfi u/L aldf ;ldlt n]  
ldlt @)^(.!).)\* df æ;DklQ zI4s/0f tyf cft÷ssf/L sþfsnfkdf ljQlo nufgl  
lgjf/0f lgbLzsf, @)^(Æ cgdþg u/\$f]5 . h; df aldsn]zsf:kb aldf sf/f]f/sf]  
lj j/0f tyf lghljg aldfn]df jif\$fi]?# nfv jf ; f]eGbf a9l aldfzNs Itg{kgI/  
hljg aldfn]df jif\$fi]?=! nfv jf ; f]eGbf a9l aldfzNs Itg{kgIalldtx?sf]lj j/0f  
lj Qlo hfgsf/L 0sf0df k7fpg' kgIJoJ :yf ul/Psf]5 .

**13-4-6= aldf ;ldlt ahþ lgbLzsf, @)^( M**

;ldlt n]ldlt @)^(.)\$.)! blv æaldf ;ldlt ahþ lgbLzsf, @)^(Æ nfu"u/\$f]5 .  
h; df aldf ;ldtsf]cfly\$ kf/blzff, ldtJoltf, cfly\$ lgoldttf ; DaGwl cfjZos  
Joj :yf ul/Psf]5 .

**13-4-7= aldf ;ldtsf sd{f/l sf]cfrf/ ;xtf, @)^( M**

;ldlt n]ldlt @)^(.!@.!^ blv æaldf ;ldtsf sd{f/l sf]cfrf/ ;xtf, @)^(Æ nfu"  
u/\$f]5 . h; df sd{f/l sf]sfd sf/jfxlnf0{kf/bzl{tyf r:t b?:t agfpg, sd{f/l df  
hjfkmbxltf / sfgðsf]kl/kfngf u/fpg, cgzf; gsf]kfngf u/fpg, sd{f/l sf]sfo{  
cfr/0fdf ljsf; ug{ / sd{f/l sf]sfd sf/jfxlnf0{lgoGq0f ug{ cfjZos cfrf/  
;xtfsf]Joj :yf ul/Psf]5 .

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

aldf Pþ @)\$ ( sf]bkmf \* sf]v08 -3@\_ n]lbPsf]clwsf/ kþfi u/L aldf ;ldlt n]  
ldlt @)&.)@)! blv æalds ufEg]jf ufleg]; DaGwl lgbLzsf, @)&)Æ nfu"u/\$f]5 .  
h; df hljg aldf Joj ; fo ug{aldsn]hljg aldf Joj ; fo ug{csf]alds tyf  
lghljg aldf Joj ; fo ug{aldsn]lghljg aldf Joj ; fo ug{csf]alds; u Ps  
cfk; df ufEg jf ufleg ; Sg]Joj :yf /x\$fi]5 .

13-4-9= hljg aldf ug{aldssf]nflu ; fljeQ; L dflhg lgbZsf, @)&) M

aldf Pq @)\$ ( sf]bkrf \* sf]v08 -3@\_ n]lbPsf]clwsf/ kpfu u/L aldf ;ldlt n]ldlt @)&.)\$.)! df æhljg aldf ug{aldssf]nflu ; fljeQ; L dflhg lgbZsf, @)&)Æ nfu"u/\$f]5 .

13-4-10= lghljg aldf ug{aldssf]nflu ; fljeQ; L dflhg lgbZsf, @)&! M

aldf Pq @)\$ ( sf]bkrf \* sf]v08 -3@\_ n]lbPsf]clwsf/ kpfu u/L aldf ;ldlt n]æghljg aldf ug{aldssf]nflu ; fljeQ; L dflhg lgbZsf, @)&!Æ nfu"u/\$f]5 .

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

dh\$df ; ~rfngdf /x\$ aldf sDkglx?sf]:ynut lg/Llf0f ug{sfo{kto\$ jif{cuf]8 a9fpgsf ; fy} o; aif{k]g ; fxl sfohf0{kfyldstfsf ; fy lg/Gt/tf lb0Psf] 5 . :ynut lg/Llf0f u/L aldf sDkgl df blvPsf]sdl sdhf]lnf0{ ; wf/ u/fpg] / kkt ljj/0fsf] cfwf/df aldsx?sf] dNof]g ug{ sfo{ xg yfn\$] cj:yf 5 . cf=j= @)&÷)&! df aldf sDkglx?, aldf ; eQ/ tyf cfsl:ds aldf sf]sf]u/L ! j6f :ynut tyf #% j6f cfsl:ds lg/Llf0f÷5fgjlg ug{sfo{ePsf] 5 . h; sf] ljj/0f tflnsf g=!\* df plnÿ ul/Psf]5 .

aldsx?sf]jf; nft tyf lj Qlo ljj/0fx?sf]lgoldt uÿ-:ynut cgludg ug\$; fy}o; ;ldltj6 hf/L ul/Psf glit lgbZgx?sf]kfngeP gePsf]; DjGwdf cfj Zos lgl/Lf0f u/L kfngePsf]cj:yfdf aldsnf0{ ; r] u/f0Psf] 5 . aldsx?n]jflif\$ ; fwf/0f ; ef xg' eGbf cufj} lj Qlo ljj/0f k\$flzt ug{ ;ldltj6 :jls[t lbg] sfohf0{ lg/Gt/tf lbPsf] 5 . h; cg' f/ cfly\$ jif{@)&.)&! df hljg aldf Joj ; fo ug{ aldsx?df >l nf0km 0= skf]zg -gkfn\_ lnld6\$sf] lj Qlo ljj/0f :jls[tsf] nflu ;ldlt df kZ ePsf]/ :jls[tsf]k\$pfdf /x\$]cj:yf 5 . o; u/L aldsx? >l gZgn nf0km 0\$:of]Q; s= n=, >l gkfn nf0km 0= sDkgl lnld6\$, >l Plzog nf0km 0=s= n= / >l ; bf{nf0km 0=s= n= sf]lj Qlo ljj/0fx?sf]; flGts :jls[t lb0Psf]cj:yf 5 . ; fy} alds >l cd]vsg nf0km 0\$:of]Q; sDkgl -MetlifeALICO\_, >l uF; nf0km 0=s= n= / >l k]0d nf0km 0=s= n= sf]lj Qlo ljj/0f ; flGts :jls[tsf]nflu kZ ePsf]df pQm ljj/0fx? :jls[tsf]k\$pfdf /x\$]cj:yf 5 . lghljg aldf Joj ; fo ug{aldsx?df >l Pnf0G; 0\$:of]Q; s= n= / >l Pg-Pn=hl= 0\$:of]Q; sDkgl lnld6\$ sf] lj Qlo ljj/0fx?sf] :jls[t kbf]g ul/Psf] cj:yf 5 . o; u/L aldsx? >l lb cf]vP06n 0\$:of]Q; s= n=, >l gZgn 0\$:of]Q; s= n=, >l lxdfnog hg/n 0\$:of]Q; s= n=, >l klldo/ 0\$:of]Q; s= -gkfn\_ ln=, >l ; u/dfyf 0\$:of]Q; s= n=, >l lzv/ 0\$:of]Q; sDkgl lnld6\$, >l nldagl 0\$:of]Q; sDkgl lnld6\$ / >l l; 4fy{0\$:of]Q; lnld6\$sf]

lj Qlo ljj /ofx? klt ePsf] / :jls[tsf]k\$pfdf /x\$]cj:yf 5 . ;fy}aldsx? >l gkfn OG:of7Q; s=n=, >l obf06\$ OG:of7Q; s=gkfn ln=, >l Pe/16 OG:of7Q; s=n=, >l g\$]OG; /Q; ln=, >l Pg=al= OG; /Q; s=n= / >l k\$]; on OG:of7Q; s=n= sf] lj Qlo ljj /ofx? klt gePsf]cj:yf 5 . ;fy}hljg tyf lghljg aldf Joj ; fo ug{ alds /fli6 aldf ; :yfgsf]lj Qlo ljj /of klt gePsf]cj:yf 5 .

lj lQo ljj /of k\$flzt ug{ :jls[t kbfq ub}aldsx?sf] :ynut lgl/lf0f tyf u} :ynut lgl/lf0f ;kl/j]f0fsf qmddf bljPsf slknot nufot jfxo nyf kl/lfsn] cfl]ofPsf slknot ; wf/ ug{to:tf slknotx? kgM bxf]l/g glbg aldsx?nf0{lgbzg hf/l ul/Psf]5 .

aldf ; ldltaf6 ePsf sDkgx?sf]; dli7ut, lj zif tyf cfsl:ds :ynut lgl/lf0f tyf u}:ynut lgl/lf0f tyf cgludgsf cwf/df tof/ ul/Psf kljtjbgx?df pNny ul/Psf slknot / tt\DaGwdf hf/l ul/Psf lgbzg? Kfngf eP gePsf] sfo\$] cgludg sfo{f0{lq/t/tf lbg]ul/Psf]5 .

aldf lf]sf] cgt/fli6 lgodgsf/l lgsfo -Intrenational Association of Supervision\_ n]kltklbt u/\$]Insurance Core Principal (ICP) nf0{ ; do ; fk]f cg' f/ cg' /of ub}hfg] glt lnPsf] 5 . aldsx?sf] lj lQo cj:yf ; lfd agfpg Solvancy Margin kofit xbk5{ egl aldssf] rQmf kFl a9fpg] sfo\$] ; Dk0f{ aldsx?nf0{lgbzg lb0; s\$] 5 . cfj=@)&.)&! df ePsf] aldsx?sf] lgl/lf0f sfo{x?sf]lj j /of **tlnsf-!\*** df k}tt ul/Psf]5 .

**tlnsf-!\***

**aldf ; ldltaf6 cfj=>)&.)&! df aldsx?sf]lgl/lf0f sfo{ul/Psf]lj j /of**

qm ;#	aldssf]gfd	lj j /of	cf/De ldlt	; dfkg ldlt	kljtjbg k} ldlt	; nlg 6fl ; b:o
1=	>l PnfOG; OG:of7Q; s=n=	:ynut lgl/lf0f	@)&.)\$@!	@)&.)%@!	@)&.)^.)^	rf68{Psfp606 pk-lgbzs rf68{Psfp606 rf68{Psfp606 ; xfos lgbzs ; xfos kyd
2=	>l l; 4fy{ OG:of7Q; ln=	cfsl:ds :ynut lgl/lf0f	@)&.)%!)	@)&.)%!!	@)&.)%#!	rf68{Psfp606 pk-lgbzs
3=	>l gkfn nf0km OG:of7Q; s=n=	cfsl:ds :ynut lgl/lf0f	@)&.)%#@	@)&.)%#@	@)&.)^.@@	rf68{Psfp606 pk-lgbzs
4=	>l /fli6 aldf ; :yfg	5fgljg ; ldlt	@)&.)&)^			; b:o, aldf ; ldlt pk-lgbzs zfv clwst
5=	>l obf06\$ OG:of7Q; sDkg - gkfn ln=	cfsl:ds :ynut lgl/lf0f	@)&.)&)&	@)&.)&!%	@)&.)*!@	rf68{Psfp606 rf68{Psfp606 ; xfos kyd
6=	>l PnfOG; OG:of7Q; s=n=	cfsl:ds :ynut lgl/lf0f	@)&.)&!\$	@)&.)&!%	@)&.)&@\$	pk-lgbzs pk-lgbzs

						#=>ldtl nldf 9sfn, ;xfos lgbzS
7=	>l gkfn 06:of7q; s+n=	cfsl:ds :ynut lg/Llf0f	@)&.)&!\$	@)&.)&.*	@)&.)&.*!!	!=>l wj ltlldn; gf, pk-lgbzS @=>l szj kj fb bxfn ;xfos lgbzS #=>l szd zdf ;xfos lgbzS
8=	>l nldagl hg/n 06:of7q; s+n=	cfsl:ds :ynut lg/Llf0f	@)&.)&.*!!	@)&.)&.*!@	@)&.)&.*!*!	!=>l /fh0b kf8h, pk-lgbzS @=>ldtl khg 9uh -clwsf/L pk-lgbzS
9=	>l cfsl:ds aldf sff	cfsl:ds :ynut lg/Llf0f	@)&.)&.*@%	@)&.)&.*@%	@)&.)&.(.)#	!=>l ;zln bj ;jbl, pk-lgbzS @=>ldtl khg 9uh -clwsf/L pk-lgbzS
10=	>l /fli60 aldf ;:yfg	cfsl:ds :ynut lg/Llf0f	@)&.)&.(#)	@)&.)&.!%!	@)&.)&.!@^	!=>l ;zln bj ;jbl, pk-lgbzS @=>l ;Gtff sfl{ rf68(Psfp606) #=>l szj bxfn, ;xfos lgbzS
11=	>l kf0d nf0km 06:of7q; s=ln=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%	@)&.)&.!)%	@)&.)&.!%!	!=>l lbgz sdf/ nfn, pk-lgbzS @=>l nldof 1jfnl, rf68(Psfp606)
12=	>l /fli60 aldf ;:yfg	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%^	@)&.)&.!)%^	@)&.)&.!%!	!=>l wj ltlldn; gf, pk-lgbzS @=>l loks 9sfn, ;xfos lgbzS
13=	>l kf0d nf0km 06:of7q; s=ln=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!	@)&.)&.!)%!	@)&.)&.!%!!@	!=>l lbgz sdf/ nfn, pk-lgbzS @=>l kof(axfb/ ykf ;xfos kyd
14=	>l lzv/ 06:of7q; s+n=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!	@)&.)&.!)%!	@)&.)&.!%!!@!	!=>ldtl khg 9uh -clwsf/L pk-lgbzS @=>l nldof 1jfnl, rf68(Psfp606) #=>l ;De'kj fb ld>, ;xfos kyd
15=	>l l; 4fy{ 06:of7q; ln=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!	@)&.)&.!)%!	@)&.)&.!%!!)*	!=>ldtl khg 9uh-clwsf/L pk-lgbzS @=>l nldof 1jfnl, rf68(Psfp606) #=>l ;De'kj fb ld>, ;xfos kyd
16=	>l Pnf06; 06:of7q; s+n=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!*	@)&.)&.!)%!*^	@)&.)&.!%!!)%	!=>ldtl khg 9uh-clwsf/L pk-lgbzS @=>l nldof 1jfnl, rf68(Psfp606) #=>l ;De'kj fb ld>, ;xfos kyd
17=	>l PgPnhl 06:of7q; s+n=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!(	@)&.)&.!)%!\$	@)&.)&.!%!!@)	!=>ldtl khg 9uh-clwsf/L pk-lgbzS @=>l nldof 1jfnl, rf68(Psfp606) #=>l ;De'kj fb ld>, ;xfos kyd
18=	>l gkfn 06:of7q; s+n=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!@	@)&.)&.!)%!@	@)&.)&.!%!!@!	!=>l wj ltlldn; gf, pk-lgbzS @=>l szj kj fb bxfn ;xfos lgbzS #=>l szd zdf ;xfos lgbzS
19=	>l kf0d nf0km 06:of7q; s=ln=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!@)	@)&.)&.!)%!#!	@)&.)&.!%!!@^	!=>l ;Gtff sfl{ rf68(Psfp606) @=>ldtl lgzf l3ld/] ;xfos lgbzS
20=	>l gzgn nf0km 06:of7q; s+n=	cfsl:ds 5fgljg	@)&.)&.!)%!*	@)&.)&.!)%!@	@)&.)&.!%!!@)	!=>l ;zln bj ;jbl, pk-lgbzS @=>l cf0 axfb/ clwsf/L, ;xfos lgbzS
21=	>l /fli60 aldf ;:yfg	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!*^	@)&.)&.!)%!*^	@)&.)&.!%!!@!!	!=>l /fh0b kf8h, pk-lgbzS @=>l wj ltlldn; gf, pk-lgbzS #=>l loks 9sfn, ;xfos lgbzS
22=	>l kf0d nf0km 06:of7q; s=ln=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!@#	@)&.)&.!)%!@^	@)&.)&.!%!!@&	!=>l /fh'dof kf8h, lgbzS @=>l ;Gtff kj f0{ rf68(Psfp606)
23=	>l cfsl:ds aldf sff	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!@#	@)&.)&.!)%!@#	@)&.)&.!%!!@)^	!=>l ;lzn bj ;jbl, pk-lgbzS @=>l wj ltlldn; gf, pk-lgbzS
24=	>l PgPnhl 06:of7q; s+n=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!(	@)&.)&.!)%!*^	@)&.)&.!%!!@^	!=>l nldof 1jfnl, rf68(Psfp606) @=>l ;Ltf kf08] ;xfos kyd
25=	>l lzv/ 06:of7q; s+n=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!@&	@)&.)&.!)%!@!	@)&.)&.!%!!@!#	!=>l ;Gtff kj f0{ rf68(Psfp606) @=>l ;Gtff sfl{ rf68(Psfp606)
26=	>l nldagl hg/n 06:of7q; s+n=	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!@!	@)&.)&.!)%!@!	@)&.)&.!%!!@!@	!=>l ;Gtff kj f0{ rf68(Psfp606) @=>l ;Gtff sfl{ rf68(Psfp606)
27=	>l /fli60 aldf ;:yfg	cfsl:ds :ynut lg/Llf0f	@)&.)&.!)%!*^	@)&.)&.!)%!*^	@)&.)&.!%!!@!#	!=>l cf0 axfb/ clwsf/L, ;xfos lgbzS @=>l ;Ltf kf08] ;xfos kyd
28=	>l cfsl:ds aldf sff	cfsl:ds lg/Llf0f	@)&.)&.!)%!@#	@)&.)&.!)%!@)	@)&.)&.!%!!@!@%	!=>l nldof 1jfnl, rf68(Psfp606) @=>l ;Gtff sfl{ rf68(Psfp606)
29=	>l PgPnhl 06:of7q; s+n=	cfsl:ds lg/Llf0f	@)&.)&.!)%!@!	@)&.)&.!)%!@!	@)&.)&.!%!!@!#)@	!=>l ;Gtff sfl{ rf68(Psfp606) @=>l cf0 axfb/ clwsf/L, ;xfos lgbzS #=>l ;Ltf kf08] ;xfos kyd
30=	>l lzv/ 06:of7q; s+n=	cfsl:ds lg/Llf0f	@)&.)&.!)%!@!	@)&.)&.!)%!@!^	@)&.)&.!%!!@!#)@	!=>l ;Gtff sfl{ rf68(Psfp606) @=>l cf0 axfb/ clwsf/L, ;xfos lgbzS #=>l ;Ltf kf08] ;xfos kyd
31=	>l l; 4fy{ 06:of7q; ln=	cfsl:ds lg/Llf0f	@)&.)&.!)%!@!^	@)&.)&.!)%!@!@%	@)&.)&.!%!!@!#)@	!=>l ;Gtff sfl{ rf68(Psfp606) @=>l cf0 axfb/ clwsf/L, ;xfos lgbzS #=>l ;Ltf kf08] ;xfos kyd

32=	>l Pnf0G; 0G:of7Q; s+n=	cfs!ds lg/Lif0f	@)&!).@!^	@)&!).@%#	@)&!).#!(	!=>l ;Gtfjff sfs!{ @=>l cfd axfb/ clwsf/L, #=>l ;Ltf kf08]	rf68{Psfp66}6 ;xfos lgbz's ;xfos kyd
33=	>l nldagl hg/n 0G:of7Q; s+n=	cfs!ds :ynut lg/Lif0f	@)&!).@%&	@)&!).#!^	@)&!).^)^	!=>l /fh/dof kf08h, @=>l nldof 1jfnl, #=>l cfd axfb/ clwsf/L,	lgbz's rf68{Psfp66}6 ;xfos lgbz's
34=	>l u/fF nf0km 0G:of7Q; s+n=	cfs!ds :ynut lg/Lif0f	@)&!).@%&	@)&!).@%*	@)&!).#!)	!=>l ;Gtfjff k  f0{ @=>l ;Gtfjff sfs!{	rf68{Psfp66}6 rf68{Psfp66}6
35=	>l gkfn nf0km 0-s+n=	cfs!ds :ynut lg/Lif0f				!=>l ;Gtfjff k  f0{ @=>l ;Gtfjff sfs!{	rf68{Psfp66}6 rf68{Psfp66}6
36=	>l lzv/ 0G:of7Q; s+n=	cfs!ds :ynut lg/Lif0f	@)&!).%#&	@)&!).%#&	@)&!).%#!	!=>l ;Gtfjff k  f0{ @=>l ;Gtfjff sfs!{	rf68{Psfp66}6 rf68{Psfp66}6

### 15= lg/Lif0f sfo\$]sf0fj 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 glh ; :yfg tyf sDkglx?sf]k|olf lgu/fgl ub5 . ; ldtn]  
 ; do ; dodf aldsx?sf]lg/Lif0f ug\$]f ; fy}lg/Lif0faf6 b]vPsf s]kmtx?nf0{ ; do  
 ; fk]f ; wf/sf]df\$]f klg lbg]u/\$]f]5 . To:tf]df\$]f lbP kl5 klg hf/L ul/Psf glt  
 lgbz'gnf0{ ; dodf g}kfnf gu/\$]f] v08df aldsnf0{ aldf P0, @)\$ ( tyf aldf  
 lgodfj nl, @)\$ ( adf]hd sf/jfxl ug[u/\$]f]5 . cf-j=@)&)÷&! df b]xfosf aldsnf0{  
 :ynut / cfs!ds lg/Lif0f kl]tj]0gsf]cfwf/df sf/jfxl u/\$]f]5 -tfnst-!(

#### tfnst-!( lg/Lif0f sfo\$] og sf/jfxl

qm; #	aldss]gfd	ldlt	s]kmt
1=	lzv/ 0G:of7Q; sDkgl Inld6\$	@)&!).\$.!\$	aldss] ; #fns ; ldtsf clwlf tyf c0 kblwsf/lnf0{?!),,)))- hl/jfgf ul/Psf].
2=	PgPnhl 0G:of7Q; sDkgl Inld6\$	@)&!).%#&	k0v sfo\$]f/L clws]f, tyf ahf/ ljefu k0vnf0{ :ki6ls/of ; flwPsf].
3=	/fli60 aldf ; :yfg	@)&!).%#\$	cf0tl/s n]vfk /lf0f kl]tj]0g ; dodf k]z gu/\$]f]h] ?!),,)))- hl/jfgf ul/Psf].
4=	Pg-al= 0G:of7Q; sDkgl Inld6\$	@)&!).%#\$	cf0tl/s n]vfk /lf0f kl]tj]0g ; dodf k]z gu/\$]f]h] ?!),,)))- hl/jfgf ul/Psf].
5=	u/f; nf0km 0G:of7Q; sDkgl Inld6\$	@)&!).%#\$	cf0tl/s n]vfk /lf0f kl]tj]0g ; dodf k]z gu/\$]f]h] Psk6snf0{; r] u/f0Psf].
6=	k 0d nf0km 0G:of7Q; sDkgl Inld6\$	@)&!).^)^&	k0v sfo\$]f/L clws]f[nf0{?!),,)))- hl/jfgf ul/Psf].
7=	Pe/16 0G:of7Q; sDkgl Inld6\$	@)&!).^.@	aldsnf0{?!),,)))- hl/jfgf ul/Psf] / aldf ; ldlt n] Joj:yfkg 6\$ cf0/ u/\$]f] . ; fy} aldss] ; #fns ; ldtsf clwlf tyf s]l ; b:ox?sf] % aif{ ; Dd sg} aldss] ; #fns ; ldlt df j:g /f\$ nufpgsf] ; fy}z0/ sf/]f/ ; d] /f\$sf ul/Psf].
8=	Pe/16 0G:of7Q; sDkgl Inld6\$	@)&!).*.\$	z0/ sf/]f/ k]ns]f ul/Psf].

9=	Pg-al= 06:of7Q; sDkgl lnd6\$	@)&.)(!\$	aldssf]aldf Joj ; fodf kOf{/f\$ nuf0Psf].
10=	ogf06\$ 06:of7Q; sDkgl -gkfn_ lnd6\$	@)&).!!.@^	aldssf] ; #fnsx?, hf]vdfsg Pj +bfjl ljefu kOf tyf aldf ; eO/x?nf0{:ki6ls/Of ; flwPsf].
11=	nldjlg hg/n 06:of7Q; sDkgl lnd6\$	@)&).!@.@^	aldssf] ; #fnsx?, aldfny hf/l ug]sd{f/l, aldf bfjl pk;ldltsf ; b:ox? tyf aldf ; eO/x?nf0{:ki6ls/Of ; flwPsf].

**16= jflif\$ kltjhg M**

aldf ;ldltn]u/\$f sfd sf/jfxl, ultljw / aldf Jojf; osf] ljsf; sf nflu ePsf kOf; x? ; d] ; dfjz u/l ; ldltsf]cfly\$ jif{@)&.)&! sf]jflif\$ kltjhg >l cy{ dGqnodf kZ ul/Psf]5 .

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

;ldltn] cf=j=@)^&.)^\* df cftl/s tyf afx0 lj1x?af/f aldf ahf/sf] ljsf; , lgodg, dflb\$ glit ; DaGwl vfhdhs zlif\$?df n]wPsf cg; Gwfglds n]yx? ; dfjz u/l **aldf ; dfrf/ / larf/** klqsf k\$zfg ul/Psf]df xfn qdfi; s ?kdf k\$zfg ul/Psf]5 .

**18= jf; f06 M**

; Dj 4 klfx?nf0{lg/Gt/ ?kdf hfgsf/l pknAw u/fpg]p2]on]aldf Pj, @)\$ ( / aldf lgodfjnl, @)\$ ( aldf ; ldltsf]kl/ro, jflif\$ kltjhg, aldf ; ldltaf6 hf/l ePsf lgbzgx?, kl/kqx? / aldfb/ nufot ; Fgfdhs ; dfdufx? ; dfjz u/l ; ldltn]cf^gf] jf; f06 tof/ u/\$f]5 . ; ldltsf]jf; f06nf0{cBfjlws ug]tyf aldf ; DaGwl al9 eGbf al9 ; Fgf tyf hfgsf/lx? pQm jf; f06df ; dfjz ug]ul/Psf]5 . ; ldltsf] jf; f06sf] 7]wfgf www.bsib.org.np /x\$]5 . ; fy} ; ldltn] ; eO/x?sf] ; e]sfo{ ; DaGwl lj j/Of, ; e]sfo{z? ePsf]tyf ; DkGg ePsf]lj j/Of / ; e]kltjhg Online sf] dflldaf6 kZ ug] Joj:yf u/\$f]5 . ; fy} aldsx?af6 kkt xg] ljleG lgofout tYofix? klG Online sf]dflldaf6 kZ ug] jftfj/Of ldnfpg]sfo{cufi8 al9/x\$]5 .

**19= kgaldf zNs M**

aldsx?n]kgaldfzNs eQmfgl ug]{lj bzl dbf] ; 6xlsf]nflu aldf ; ldltsf]l; kmf/; clgjfo{ePsf]h]cf=j=@)&.)&! df aldsx?sf]lgj hgsf]cfwf/df lj bzl dbfx? cd]sg

8n/ !,) &!@,^@.\$&, ef/tlo ?køf (\$,!#,\*##.!#, / o/f] !,%)%.&^ ; 6xl l; kmfl/; ul/Psf]5 .

## 20= aldfnÿ :jlsft M

aldf Pø @)\$ ( cg' f/ aldsn]cf^gf]Jo; ; fo lj :tf/ ubf{cf^gf ufxsx?sf]cfj Zostf cg' f/sf aldfnÿ k'ngdf Nofpg' cl3 aldf lgodfj nl @)\$ ( sf]lgod \$-#\_ df hlj g aldf / lgod %-#\_ df lghlj g aldfs] aldfnÿ ; ldtj f6 :jlsft kft eP kl5 dfq k'ngdf Nofpgkg]klj wfg /x\$]5 . ; fxl klj wfg j df]hd cf-j=@)&÷)&! df :jlsft ePsf hlj g tyf lghlj g aldfnÿsf]lj j /of bxfø adf]hd /x\$]5 -tfnst -@)\_ .

### tfnst -@)

cf-j=@)&.&! df aldf ; ldtaf6 :jlsft ePsf hlj g tyf lghlj g aldf aldfnÿx?

qm#; =	aldssf]gfd	aldfnÿsf]gfd	aldfnÿsf] k\$]/	aldfnÿ :jlsft ldt	kq kljof ldt	s]knot
1	>l lghlj g aldsx?	kqsf/ b36gf aldfnÿ			@)&.) (.@%	
2	>l gkfn 0%:of]g; s+n=	hj fx/ft cfelf0f aldfnÿ		@)&.)*. )^	@)&.)*.!)	
3	>l lkl'do/ 0-s=g] ln	Director's & officers Liability Insurance		@)&.)*. )&	@)&.)*.!)	
4	>l nldagl hg/n 0-s+n=	hj fx/ft cfelf0f aldfnÿ		@)&!)@!@	@)&!)@!@	
		gub aldfnÿ		@)&.)*.!)&	@)&.)*.!)&	
5	gžgn nf0km 0-s+n=	Psn afn cdft -; fj lws_ hlj g aldfnÿ	; fj lws hlj g aldf	@)&.)^.@#	@)&.)^.@#	
		Dofbl cdft aldfnÿ		@)&!)#.@^	@)&!)#.@(	
6	>l gkfn nf0km 0-s+n=	gkfn nf0km ; lgzrt elj io tyf lzlf; ; fj lws hlj g aldfnÿ	; fj lws hlj g aldfnÿ	@)&.)^!. )	@)&.)^!. )\$	
		hlj g ; xf/f aldfnÿ		@)&!)@.)^	@)&!)@.) (	kj { :jlsft aldfnÿdf yk ; lj wf
		gfnf]wgaiff{hlj g aldfnÿ -l; dlt cj lw eQnfgl wglkntf{ ; fj lws hlj g aldf of]hg		@)&!)@.)%	@)&!)@.)^	
		gfnf]hlj g ; Da[4 aldfnÿ -l; dlt cj lw eQnfgl wglkntf{ ; fj lws hlj g aldf of]hg		@)&!)@.)%	@)&!)@.)^	
7	>l dø nf0km (ALICO)	^or/ sð/ aldfnÿ		@)&.)!.@&	@)&.)!.@&	! aif\$flu c:yfol :jlsft
		^or/ sð/ aldfnÿ		@)&!)!.@#	@)&!)!.@^	



8	>l Plzog nf0km 0€:of7Q; sDkgl lnld6ß,	bDkQl ; /Iff -; eQm; fj lws_ hlj g aldfnÿ hlj g /Ig -l; dlt eQmfgl ; fj lws_ aldf ofhgf	@)&.)\$.)\$	@)&.)\$.)\$	
9	>l ; ðf{nf0km 0€:of7Q; sDkgl lnld6ß,	; ðf{; AIft -l; dlt eQmfgl ; fj lws_ hlj g aldfnÿ Salary Saving Schemess	@)&.)\$.)\$	@)&.)\$.)\$	
10	>l u/f;+ nf0km 0€:of7Q; sDkgl lnld6ß,	u/f; hlj g /Ifs -l; ldt eQmfgl ; fj lws_ hlj g aldfnÿ	@)&.)@)*	@)&.)@)(	
11	>l kf0d nf0km 0€:of7Q; sDkgl lnld6ß,	kf0d nf0km Psn tyf IglZrt eQmfgl ; fj lws hlj g aldfnÿ	@)&.)@)*	@)&.)@)(	
		kf0d nf0km Psn tyf IglZrt eQmfgl ; fj lws hlj g aldfnÿ -yk ; lj wf lbg]af/\$f]k's s/f/_	@)&.)\$.)@	@)&.)\$.)#	
		kf0d nf0km COf -; /Ifof_ Dofbl hlj g aldfnÿ	@)&.)@.*	@)&.)@.(	
		kf0d nf0km Psn tyf IglZrt cj lw eQmfgl -; fj lws_ hlj g aldfnÿ	@)!.)#!&		

## 21= aldfílo dNofÍg kljtjg M

aldf Pð @)\$ ( sf] bkmf @^ df hlj g aldf Joj ; fo ug[aldsn] k]o\$ tlg jifðf  
aldfíláf/f cfly\$ l:yltsf]nÿfhÿyf / bflotj 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{ :jls[t lbg]lg0f6 u/\$]5 .  
To:tf] dNofÍg ul/; s] kl5 aldsn] cf^gf] lj lQo lj j/0f cfjZos :jls[tsf nflu  
; ldltdf k]z ug{kg]Joj :yf 5 . ; f]L Joj :yf cg?k k]z xg cfPsf]aldfílo dNofÍg  
cg' f/ aldsn]k]z u/\$]d]gkfmf ; d] 7ls eP gePsf]Plsg ug[sfo{aldf ; ldltn]  
ug]ub\$ . cf=j=@)&÷)&! df b]xfosf aldsx?sf]aldfílo dNofÍg :jls[ ul/Psf]5  
-tflnsf-@!\_ .

*tfnsf-@!*  
**cfj=@)&.&! df aldf ;ldtaf6 :jls[ aldflo dmfng kljtjlg**

qm; #	aldssf]gfd	cfly\$ aif{	aldfny]sf]lsl; d	aldf cj lw -aif{	aif; b/ -kljt aif{ kljt xhf/_
!	gžgn nf0km 0-s#n=	@)^^.)^& b]v @)^^.)^(	; fj lws hlj g aldfny	%-!%	^)
				!^-@)	^)
				@!-@%	^)
			@^ e]bf dfly	&%	
			cluđ eQmfgl ; fj lws aldf	!%	^)
				@)	^@
	@%	^)			
	) ^(&amp;)</td <td rowspan="3">; fj lws hlj g aldfny</td> <td>%-!%</td> <td>^!</td>	; fj lws hlj g aldfny	%-!%	^!	
			!^-@)	^!	
			@!-@%	^!	
		@^ e]bf dfly	&%		
		cluđ eQmfgl ; fj lws aldf	!% aif{	^)	
@) aif{			^)		
@% aif{	^!				
@	>l g]kn nf0km 0-s#n=	@)^^.)^(	; fj lws hlj g aldfny	%-!%	^@
				!^-@)	^\$
				@!-@%	&@
			@% e]bf dfly	*@	
			cluđ eQmfgl ; fj lws aldf	!% aif[	^@
				@) aif[	^\$
	@)^^.)^(	^)			
	) ^(&amp;)</td <td rowspan="3">; fj lws hlj g aldfny</td> <td>%-!%</td> <td>^%</td>	; fj lws hlj g aldfny	%-!%	^%	
			!^-@)	^%	
			@!-@%	&@	
		@% e]bf dfly	*@		
		cluđ eQmfgl ; fj lws aldf	!) aif{	^@	
!% aif{			^@		
@) aif{	^\$				
#	dž nf0km Plnsf]	@)^^.)^^, @)^^.)^& tyf @)^^.)^^ @)^^.)^(	; a}kšf/sf aldfny]x?		#)
					#%
	nf0km OG:of]l; skf]žg -g]kn ln=	@)^^.)^(	; fj lws- hlj g cfgGb ; lxt _	%-!(	%^
				@) -@\$	%*
			@% e]bf dfly	&!	
			cluđ eQmfgl ; fj lws	!%	%%
@)	%^				

\$			hljg t/±	@%	%&		
				!)	%^		
				!%	%*		
				@)	&!		
			; fj lws- hlj g cfgGb ; lxt _	%-!(	^!		
				@) -@\$	^%		
		@)^(.&)	@% eGb f dfl	&%			
			!%	^!			
		cluđ eQmgl ; fj lws	@)	^@			
			@%	^#			
		hljg t/±	!)	^!			
			!%	^#			
	@)	&@					
%	Plzog nf0km 0G:of77; sDkgl ln=	@)^(.&)^* blv @)^(.&)	; fj lws hlj g aldf	)- (	@%		
				!)-!\$	#)		
				!%-(	#%		
				@)-@\$	\$)		
				@% eGb f dfl	%)		
			afnaRrfsf]; fj lws hlj g aldf	)- (	@*		
				!)-!\$	#)		
				!%-(	#%		
				@)-@\$	\$)		
				@% eGb f dfl	^)		
			; fj lws tyf cfhlj g hlj g aldf	)- (	#*		
				!)-!\$	\$)		
			!%-(	\$%			
			@)-@\$	%)			
			@% eGb f dfl	^*			
		cluđ eQmgl	!@	#*			
			!%	\$)			
			!*	\$%			
			@)	%%			
				@)^(.&)^* blv @)^(.&)	; fj lws hlj g aldf	)- (	#)
						!)-!\$	##
						!%-(	#(
						@) j f ; fj eGb f dfl	%)
					)- (	@*	
	!)-!\$			#)			
	!%-(			#\$			
	@) j f ; fj eGb f dfl			\$%			

^	; b{nf0km 0= s= ln=		cluḁ eQnfgl	!%-!(	#(	
				@) j f ; f]eGbf dfly	%)	
		@)^(.&)	; fj lws hlj g alDff	)-(	#!	
				!)-!\$	#\$	
				!%-!(	\$)	
				@)-@\$	%!	
				%-@(	'%\$	
				#) j f ; f]eGbf dfly	^)	
				; fj lws tyf cfhlj g hlj g aldf	)-(	#!
					!)-!\$	#\$
					!%-!(	\$)
			@)-@\$	%!		
			%-@(	'%\$		
			#) j f ; f]eGbf dfly	^)		
			!)-!\$	\$)		
			!%-!(	\$)		
			@)-@\$	%)		
&	u/fF nf0km 0G:of7q; sDkgl ln=		; fj lws / ; fdLxs ; fj lws hlj g alDff	)-!\$	#)	
				!%-!(	#@	
				@)-@\$	#%	
		@)^(.&.)^* bljv @)^(.&.)^*	hlj g >l -; fj lws tyf cfhlj g_ aldf	@% j f ; f]eGbf dfly	\$%	
				)-!\$	#^	
				!%-!(	#*	
				@)-@\$	\$@	
				@% j f ; f]eGbf dfly	%@	
				)-!\$	##	
				!%-!(	#%	
				@)-@\$	#*	
				@% j f ; f]eGbf dfly	\$*	
		cluḁ eQnfgl !% tyf @) aif{ ; fj lws hlj g aldf	!% tyf @) aif{	\$\$ / \$*		

## 22= efjl ofhgfx? M

aldf Joj ; fonf0{ ; Dk0f{?kdf lj sl; t / ; %lft j gfg] ; ldltsf] nlo xf]. o:tf] sf0f6 cfly\$ tyf ; fdfhs lqofsnfkx? ; %lft j Gb5 . kfs[ts lj kb / b]l k\$fk jf6 pTkGg hf]vd lj?4 cfly\$ tyf ; fdfhs ; %lft k bfg ug] aldfnf0{hghljgsf] dxTj k0f{efusf]?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 lf0sf]ofubfg dffbf Ps bzdnoj kfF kl|ztaf6 j [4 u/L b0{bzdnoj kfF kl|tzt k/\dfpg]nlo lnPsf]5 . of]nlo k|kt ug{b}fosf efjl sf0mdf s|b|t ul/Psf]5 .

- aldf Pj @)\$ ( nf0{kl|t:yfkg u/L aldfsf]cfwlgsls/0fdf ; xofu k/\dfpg]sfgg / ; %yfut ; Argf tof/ ug].
- afnl tyf kz' aldf lj :tf/ u/L s[lfdf hg; fw/0fsf]nufgl ; %lft u/L s[lf cyfGqsf]lj sf; df 6]f k/\dfpg].
- afnl tyf kz' aldf sf0md lj :tf/ ug{ ; j } aldf sDkgl nf0{lgbzgsf ; fy}k| ; fxg ug].
- cfs! :ds aldf sf]f nf0{kGjLdf sDkgl df kl/0ft ug{cfwf/et jftfj/0f l; hGf ug{ ; xofu k/\dfpg].
- hljg aldf ; jf lj :tf/ u/L ; a}gkfnlsf]kxFdf k/\dfpg].
- ; ldf lf0sf]caw aldf sf/]f/nf0{lg0Gq0f ug].
- n3' aldf sf0md lj :tf/ ug{cfjZos jftfj/0f l; hGf ug].
- :j f:Yo aldf sf0md kl/lf0fsf]?kdf kl/De ug]jftfj/f0f tof/ ug].
- aldf pBfu nf0{cfjZos hgZOnl tof/ ug{ aldf Ps\$0lsf] cjwf/0ff sf0Gjog ug].
- aldf sf]f /sdnf0{ ; %lft lf0df nufgl ug].

## 23= cf-j=@)&!.)&@ sf]ah0df aldf M

- s[lf, kz' tyf afnl ; Af0f nufotsf] lf0df aldf sf/]f/nf0{lj :tf/ u/L uflldof lf0; Dd aldfsf]kxF k%ofpg n3' aldf ; DaGwl gllt agf0{sf0Gjogdf Nof0g\$ . xfn ; dbfodf cfwf/t ; %yfx?af6 ePsf ; %lft sf0mdx?nf0{lj :tf/ ul/g\$ .
- aldf sDkglx? ; E sf] ; femf/ldf cfs! :ds aldf sf]nf0{? = % ca\$] clws[ kFl /xg]u/L kg0df sDkgl df ?kft/0f ul/g\$ .

## 24= aldf lf0df lj Bdfg ; d:of, rgf]l / pkfo M

; d:of / rgf]l cuif9L j9g] af6f] klg xf]. uxg lrGtg / lj Zn]f0fn] dfq c; xh cj:yfdf cuif8L a9g tyf ; d:ofnf0{ ; xl 9un]aeng ; lsG5 . gkfnl aldf ahf/nf0{ cfufdl lbgdf o; /L lbzf lgbz ug{ ; lsG5 .

## @\$=! lj Bdfg ; d:of M

- aldf ; DaGwl hgr]gfsf]sdl,
- blf hgziQmsf]cefj ,
- sdf/lx?nf0{cfj Zos tflndsf]JoJ :yf gxb'
- j rt ug]lfdtfsf]sdl,
- nufglsf]nflu pkoQm cj ; /x? kofkt dfqfdf pknAw gxb'
- aldf Aoj ; fodf c:j :y kl't:kwf{xg}'
- bž leq kgalQssf]:yfkf gxb'
- aldf Pqdf ; dofgsh kl/dfhgdf l9nf0{xg}'
- lj leG lgsfo tyf lj bžl bftf ; :yfx? nufot cGo lgsfox?af6 aldfnf0{dxTj / kfyldstf glbq'
- aldf l9nf0{/fi6 cy{Gqsf]cfwf/ agfpg g; Sg'
- alldtsf]; Af0f ; DaGwl 5\$)Pqsf]JoJ :yf xg g; Sg'
- bfjl eQmfglsf]bl3\$fnlg ; lgZrttsf nflu alldt ; Af0f sf]fsf]JoJ :yf gxb'.
- aldf l9sf]; fdlhs pQ/bf0Tj ; lxtsf l; hGfids aldf ptkfbgx?sf]cefj xg'.

## @\$=@ rgf]l tyf pkfox? M

cGt/fi6 dfkB08 cg?k aldf ; ]fsf]u0f:t/ j [4 ug{ lghl]g aldfnf0{ ; fdlhs tyf kls[ts hf]vd e\$Dk, lxd gblsf]k\$fkaf6 ptkGg xg ; Sg]cfly\$ lft JoJ :yfkf ug] ; zQm ; eGqsf]?kdf :yflkt ug{ hl]g aldfnf0{cfly\$ ; /lfsf ; fy}bl3\$fnlg art / nufglsf]pQd dflbdsf]?kdf :yflkt u/l 5/P/ /x\$] artnf0{kl/rfng ub] /fi6« lgd]fsf]nflu cfj Zos kFl lgd]f ug]lbuf]cfwf/sf]?kdf lj sf; ug{/ o; ; ]nf0{blud uflldof l9 tyf ; dfhsf Gog cfo ePsf ju{nufot ; a}tx; Dd k\$ofpg' cfhsf]kQV rgf]l x]. ; fy}pNnl]vt ; d:of tyf rgf]l ; dwwgsf pkfox? l9dg adf]nd /x\$] 5g .

- aldsx?sf]:ynut tyf u} :ynut lg/lif0af6 kkt glthfsf]cfwf/df clwsfz aldsn]aldf Pq, @)\$ (, aldf lgodfjnl, @)\$ ( tyf aldf ; ldltaf6 ; do ; dodf hf/l ul/Psf lgbžgx?sf]kfngf gul/Psf]kf0Psf]h]To:tf]cfbž lgbžgsf]kfngf cem ; xl ?kdf ug{u/fpg cfj Zos sf/j fxl ug{kg].
- bždf lj Bdfg cy{Gqsf]; slrt kl/j žnf0{bl6ut ubf{aldsx?; + /x\$] nufgl of]o /sdnf0{ ; /lft, kltkm / t/n ?kdf nufgl ug{cfj Zos cGo l9 klxrfg u/l nufglsf]l9sf]bfo/f a9fpg' kg].
- gkfnsf]aldf Aoj ; fonf0{cGt/fi6 dfkB08 cg?k aldf ; ]fsf]u0f:t/df j [4 ug{ u/fpg' kg].
- lghl]g aldfnf0{ ; dflhs tyf kls[ts hf]vdaf6 ptkGg xg ; Sg]cfly\$ lft Aoj :yfkf ug{ ; zQm ; eGqsf]?kdf :j bžd}kgaldf sDkgl]sf]:yfkf ug] tkm' sbd rflg' kg].

- ulldof Ifq, Gog cfoj u{tyf ; dfhsf ; a}tx; Dd aldf ; jfsf]kxF kfofpgsf nflu n3' aldf ofhgfnf0{Aofks ug{kgI.
- alldtsf]ixt ; Af0f ; lglZrt ug{ljZj ; glo ; eGqx?sf]lj sf; ug\$ f ; fy}p0m ; eGq kl't alldtnf0{; Zlrt ug{kgI.
- alldtsf]; Af0fsf]nflu 5\$}Pofsf]Joj :yf ug{kgI.
- bfjl eQmfglsf]bl3\$fnlg ; lgZrttfsf nflu aldf ; ldltsf]cu]f0 tyf aldsx?sf] ; xeflutfdf alldt ; Af0f sf]fsf]:yfkf ug{kgI.
- aldf Ifqsf]lj sf; ug\$]nflu cfjZos tyf kl't:kwL{hgzi0m tof/ ug{kgI.

v)\* v

aflif\$ ah^, sfoqnd / kult ;ldlff

- ❖ cf=j @)&!÷&@ sf]aflif\$ sfoqnd
- ❖ cf=j @)&)÷)&! sf]aflif\$ sfoqnds]kult ;ldlff
- ❖ cf=j @)&!÷)&@ sf]cfDbfgl tyf vr\$]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}+

## cfj=2071.72 sf]jflif\$ sfoqnd

### k]ffjgf

g]kfnsf] aldf Aoj ; fonf0{ :j R5, kl]t:kwl{ tyf ljZj ; glo agf0{ alldtsf] xslxt ; Alf0f ug{ tyf aldfsf] dflldaf6 g]kfnsf] cy{Gqsf] lbuf] lj sf; df 6]f k]ofpg ; ldl]t; # pknAw dfgj ; #fwg, efl]ts ; fl] ; fwg / Joj:yfkslo lfdtf tyf ; ldl]taf6 ; Dkfbg xb} cfPsf sfo{x? ; d]nf0{ Wbfgdf /fvL aldf Pg, @)\$ ( sf] p2]o k]fl]t ug{ cfly\$ aif{ @)&!.&@ sf nflu of]j flif\$ sfoqnd tof/ kl/Psf]5 .

### j flif\$ sfoqndsf]:j?k

sfoqndsf]k]7edL, xfnsf]cj:yf, p2]o, sfo{of]hg / sfo{kl/df0f oyf; Dej :ki6 ?kdf k]tt u/L ; Woflds / cfj lws ?kdf sfo\$] k]ult dfg ug{ ; Sg] 9fFdf aflif\$ sfoqnd tof/ ul/Psf]5 . aflif\$ sfoqndsf nflu t]l]sPsf zfvfx?nf0{lhDd]f/ agf0{ qd]l; s ?kdf t]n's clwsf/L d]knt ; ldl]tnf0{k]ult laj/0f k]z ug] tyf ; DalGwt zfvfn] t]l]sPsf]sfo{ ; DalGwt lgsfo, ; ldl]tsf zfvf, pkzfvf, ; ldl]t, pk; ldl]t cflb; # ; dG]o ug] / cfjZos k/]sf]v08df la1 tyf k/fdz{bftsf]; xof] ln0{jf sfoqn u7g u/L ; DkGg ug]dfGotdf cfwl/t e0{aflif\$ sfoqnd tof/ ul/Psf]5 .

### j flif\$ sfoqnd sfoq] og sfoj lw

; ldl]tn] aflif\$ sfoqnd kl/t ePsf] al9df ; ft lbgleg lhDd]f/L t]l]sPsf zfvfx?nf0{ aflif\$ sfoqndsf] hfgsf/L u/fpb} sfoqndx? ; Dkfbg ug\$ nflu cfjZos sfo{flnsf dfu ug]g\$ . lhDd]f/ zfvfn] t]l]sPsf]sfo{sg sg lgsfo, zfvf, ; ldl]t, pk; lt; # ; dG]o u/L ug]xf] sfo{ ; DkGg ug\$ nflu cfjZos ; fl] ; fwg, nflg]; dofj lw cflb ; lxt sfo{flnsf t]n's clwsf/L d]knt ; ldl]tdf k]z ug]g\$ / ; f]l sfo{flnsf ad]hd ; ldl]tn]k]o\$ tlg dlxgdf lgoldt ?kdf cgludg ug\$ . ; fy}k]o\$ tlg dlxgdf ; ldl]tn]aflif\$ sfoqndsf]; ldl]f tyf dNof\$g ug\$ .

### sfoqndx?

1= aldf Pg kl/dfhg ug .

### s\_ k]7edL M

@)\$ ( ; fndf hf/L ePsf] aldf Pg]nf0{k]l]t:yfkg ug]of]hg ; ldl]tn] laut Ps bzs cl3 g] u/]sf]xf]. laBdfg aldf Pg]df ; zfv]g ug{d; f]f u/L cy{dGqfnodf k]z ul/Psf]df nfd]f] cj lw Jolt t ePsf]x]f k]M kl/De b]vg}kl/dfhg u/L ; do ; fk]f agfpg'kg]cj:yf /x\$] 5 . To:t} aldf Pg, @)\$ ( t]sfng cj:yfdf ag\$]f/ To;kl5 aldf ahf/n]b0{bzs kf/

ul/; s\$]xgfn]o; df cfjZos ; zfwg / kl/dfhg ug{cfjZos e} s\$]xgfn]pQm Pgnf0{  
kl:t:yfkg u/L gofPp lgdf ug{cfjZos b]vG5 .

### v\_ xfn\$]cj:yf M

;ldlt]cf=a=@)^^ ; fndf g}gkfn ; /sf/, cy{dGqfno ; dlf gofFaldf Pp tof/ u/L kZ  
u/\$]lyof]. /fhgllts t/ntf / ; andof\$]cj:yf /x\$]xgfn]pQm Pp xfn; Dd kfl/t xg  
g; s\$]cj:yf 5 eg]pQm Pp kZ u/\$]; d] cfwf bzs eGf a9L e} s\$]xgfn]pQm  
k]tlj t Pgnf0{; d] yk kl/dfhg u/L ; do; fk]f gofFaldf Pp tof/ u/L kZ ug{kgI  
b]vG5 .

### u\_ p27o M

aldf Pp, @)\$ ( nf0{kl:t:yfkg u/L gofPp]sf]d:of tof/ u/L gkfn ; /sf/, cy{dGqfno  
; dlf kZ ugI.

### 3\_ sfo{ofhg] M

❖ gofFaldf Pp tof/ u/L gkfn ; /sf/ ; dlf kZ ugI.

### a\_ lhDd]f/ zfvf M

❖ aldf Pp tof/ ugI-sfgg zfvf\_

2= aldf ; DaGwl cllbog ug

### s\_ k7edl M

aldf Pp, @)\$ ( sf] p27o k]t ug{ gkfn\$] aldf Joj ; fonf0{ :j R5, kl:t:kwL{ tyf  
ljZj ; glo agf0{alldtsf]xslxt ; Af0f ug{tyf aldfsf]d]bda6 gkfn\$]cy{Gqsf]lbuf]  
lj sf; df 6]f k]ofpgsf nflu aldf ; DaGwl glt lgod tyf ofhg] th]f ug{kof]t cllbog  
ug{cfjZos b]vG5 .

### v\_ xfn\$]cj:yf M

aldf ; DaGwl glt, lgod tyf ofhg] tof/ ug\$] nflu cfjZos oyfyk/s ; Fgf tyf  
hfgsf/L lgof0{stff0{kof]t dfqdf ; xh}k]t xg g; s\$]/ /o:tf]; Fgf tyf hfgsf/L  
k]fg ugI aldf ; DaGwl cllbog cg; Gwfgx? kof]t dfqdf xg afsl /x\$]h] b]fosf

laifox?df cllbog ug{kg{cj:yf 5 . ;ldltaf6 aldf ahf/df yk aldsdx?sf]pkl:yltsf]  
;efjgfnf0{;d}u/L Pp6f cllbog ;DkGg ePsf]5 .

### u\_ p27o M

b}zdf aldf ;DaGwl cfjZostfx? aldf lfa6 ;Dafwg ug{ aldf lfa6 laBdfg ;d:ofx? /  
;dfwfgsf pkfox? kOf nufpg, aldf lfa6]cfjZos ;wf/ ;DaGwl pkfox? cjndag ug{  
aldf ;DaGwl glt, lgod tyf ofhg thdf ug{cfjZos cllbogx? ug{.

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

- ❖ n3aldf ; DaGwl cllbog ug{
- ❖ aldf ; DaGwl tIsfn cf0kg{cGo laifoa:t}c]c]llbog ug{

### a\_ lhDd]f/ zfvf M

- ❖ n3aldf ; DaGwl cllbog ug{kgaldf tyf n3aldf zfvf\_
- ❖ aldf ; DaGwl tIsfn cf0kg{cGo laifoa:t}c]c]llbog ug{-sfofho Aoj:yfkg zfvf\_

3= ;ldltsf ; :yfut ; wf/ ug

### s\_ k7edl

b}zdf aldf Aoj;fo ;#fng ug{@^ j6f alds ^& lhNndf sl/j %) zfvf÷;Dk\$  
sfofho, sl/j @%) aldf ;e/ / sl/j !,))))) aldf cleft{/ yk xg ;Sg]t}f]klf  
;xhstf{/ bnf n ;d]sf];kl/]f0f tyf cgludg u/L s]bdf dfq ge0{b}Aofkl ?kdf  
;ldltsf]lgodgsf/L cgludg tyf hgr]gf dhs sfofho{lg/Gt/tf lbg ;#yfsf] sfo{  
lj:tf/ ug{;d] aldf ;ldltsf]lfdtf clea4 u/L hgr]gf, cgludg / ;kl/]f0fnf0{  
kefj sf/L agfpg];DaGwdf tIsfnlg d]bsfnlg / bl3\$fnlg pkfox? klxrfg u/L alDff Pq,  
)\$( n]t]s]ad]ndsf p27ox? xfl; n ug\$fnflu ;ldltsf];#yfut ; wf/ ug{cfjZos  
/x\$]5 .

## v\_ xfnscj:yf

aldf lgodgsf/l lgsfox?sf]cGt/f[60 ; u7g -cf0Pcf0P; \_ n]to u/\$f]aldsf cfwf/et  
l; 4fGtx?sf]cfwf/df ; ldltN]gkfnscj ; du| aldf lf[0sf]dNofsg ub{cfPsf]5 . pQm  
dNofsgsf]cfwf/df ; ldltaf6 eljiodf rfn'kg[sbdsf]nflu sfo{ofhgf tof/ ul/Psf]5  
. ; ldltscj] ; u7g tyf Aoj:yfkg ; j[f0f kl[tjhg, @)^& cg?k tIsfn ; ldltscj] ; yfut  
; wf/ ; DaGwdf kl[tjhg]sf cfwf/df ; Dkfbg ug{kg[sfo{sfof]og ug[klqmf cuf8l a9f0  
; lPsf]cj:yf 5 . oBkl ; f]sfoh]tlj tf lng g; s\$]cj:yf 5 .

## u\_ p27o

aldf ; ldltscj]lfdtf clea[4 u/l alds tyf aldf dWb:ystf{?sf]cgludg / ; kl/j ]f0fnf0{  
k0fj sf/l agfpg ; ldltscj] ; u7g tyf Aoj:yfkg ; j[f0f kl[t]hgdf lb0Psf ; emj x? tyf  
aldf lgodgsf/l lgsfox?sf]cGt/f[60 ; u7g -cf0Pcf0P; \_ af/f aldscj]dhet  
l; 4fGtx?sf]cfwf/df ul/Psf]dNofsgsf]lgZsif{cg?k ; ldltscj] ; yfut ; wf/ ug[sf nflu  
kfr aifl6 /ofglts ofhgf tof/ u/l tIsfnlg, dWbsfnlg / bl36fnlg ofhgf? thdf u/l  
; lPsf]5 . pQm sfo{ofhgf0{ ; ldltN]clGtd ?k lb0{sfof]og ug[.

## 3\_ sfo{ofhgf -sfo{; w0f !\_ M

❖ ; ldltscj]/ofglts ofhgf cGtu{sf]sfo{ofhgf sfof]og ug[

## a\_ lhDd]f/ zfvf M

❖ ; ldltscj]/ofglts ofhgf cGtu{sf]sfo{ofhgf sfof]og ug[-sfof]o Aoj:yfkg  
zfvf\_ .

4= lgodfjnl tyf lqblzsf? thdf ug.

## s\_ k[7edl

aldf ; DaGwL sfGgl Aoj:yfnf0{; dofgsh agf0{kl/dfhg u/l nfu"ug[; DaGwdf tt\DaGwL  
lgodfjnl tyf lqblzsf? d; f]f u/l sfof]og ug{kg]cj:yf 5 .

## v\_ xfnst]cj :yf

df]bf aldf P]g, @)\$ ( nf0{k|t:yfkg ug{k|tflj t aldf P]gs]d; f]f g]kfn ; /sf/, cy{  
d]qfno ; dlf k]z e0; s]f]x]f p0m P]gs]f k]jwfg cg?k ; ldltsf nflu cfj Zos laleGg  
lgodjfnl tyf lgb]zsf?sf]d:of]f tof/ ug{k]g]c]j :yf 5 .

## u\_ p2]o

aldf ; ldlit ; u ; DalGwt laleGg lgb]zsf?nf0{ ; f]v]g ug].

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

- ❖ aldf ; ldlit n]yf lgb]zsf
- ❖ aldf clestf{; DaGwl lgb]zsf
- ❖ aldf ; e]f/ ; DaGwl lgb]zsf
- ❖ aldssf]tflnd lgb]zsf
- ❖ aldssf]cf]t]s n]yk/Llf]f lgb]zsf
- ❖ aldfny wf/s lxt ; Alf]f sf]f lgb]zsf

## a\_ lh]d]f/ zfvf M

- ❖ aldf ; ldlit n]yf lgb]zsf -lj Q lj Zn]f]f zfvf\_
- ❖ aldf clestf{; DaGwl lgb]zsf -sfg]g zfvf\_
- ❖ aldf ; e]f/ ; DaGwl lgb]zsf -sfg]g zfvf\_
- ❖ aldssf]tflnd lgb]zsf -lasf; zfvf\_
- ❖ aldssf]cf]t]s n]yk/Llf]f lgb]zsf -lj Q lj Zn]f]f zfvf\_
- ❖ aldfny wf/s lxt ; Alf]f sf]f lgb]zsf -aldfn] tyf ; z]f; g zfvf\_

5= aldssf l/:s k]k]n0n tof/ ug.

## s\_ k]edl M

aldssf]; du|h]f]vdsf]laZn]f]f tyf dN]f]sg u/L k]k]t glthfsf]cfwf/df pko0m /0fg]lt  
to u/L lgodgsf/l lgsfon]plrt ; dodf plrt sbd rfnl aldsnf0{ cf0{ kg{ ; Sg]  
; Deflj t lakQlaf6 hf]f]pg'kg]laZj Aofkl df]otf /lxc]Psf]5 .

## v\_ xfnscj:yf M

;ldltn]aldssf]l/:s klfknf0n tof/ ug\$]nflu Ps sfo6n u7g u/l ;DalGwt Ifqsf la1x? ;d]sf];Nnfx, /fo k/fdz\$]cfwf/df sfo{kf/De u/l; s\$]cj:yf 5 .

## u\_ p27o M

hljg tyf lghljg aldsx?sf]l/:s klfknf0n tof/ ugI.

## 3\_ sfo{of]hgf -sfo{; Wof @\_ M

❖ aldssf]l/:s klfknf0n tof/ ugI

❖ l; knf/; ul/Psf]l/:s klfknf0nsf]kl|tj 6g nfu"ugI

## a\_ lhDd]f/ zfvf M

❖ aldssf]l/:s klfknf0n tof/ ugI-lj Q laZn]f0f zfvf\_

❖ l; knf/; ul/Psf]l/:s klfknf0nsf]kl|tj 6g nfu"ugI-lj Q laZn]f0f zfvf\_

6= aldfnv ; /nls/)f ug .

## s\_ k7edl M

aldf lgodfj nl, @)\$ ( sf]lgod \$ / % n]aldfny]sf]zt{; ljwf ;ldltn]tfl]slbP adfl]nd xg]Joj:yf u/\$]5 . klfjlws zAbfjnl ePsf aldfny] ckn]Pp6f s/f/ ePsf]xgfn] aldfny]sf]efiff ;/n / :ki6 xg' kgIgalg cjwf/Off cg?k alds / aldt bj}klfsf] ljifonf0{;GtInt 9En]k|t't u/l ;j {fwf/Ofn]a%g]u/l ;/n efi]sf]aldfny] k'ngdf Nofpg cfjZos 5 . ;fy}aldsn]hf/l ugI aldfny]sf] klfjlws tyf aldf\$lo klfnf0{ lgodgsf/l lgsfon]kof]t cllbog u/l ;zfvf, kl/dfhg tyf c6o cfjZos u]sfo{u/l :jls[t lbg off]o eP :jls[t lbg] tyf sxl aldfny]sf]xsdf aldf lgodgsf/l lgsfon] aldfny] lj sf; u/l hf/l ugIkl'ng /xl cfPsf]5 .

## v\_ xfnscj:yf M

;ldltn]gkfn]df aldf Aoj ; fo ugIaldsn]hf/l ugIaldfny]x?sf]cllbog u/l :jls[t lbg off]o ePsf]v08df :jls[t lbb}cfPsf]5 eg]sxl aldfny]x? ;ldltn]g}tof/ u/l

lgbZsfsf ?kdf hf/L u/\$f]-h:tM b36gf aldf, ; fdlb\$, clgl, df/ aldfny cflb\_ cj:yf  
5 . aldfny ; /nls/of tkm(hlj g aldfdf křngdf /x\$f] aldfny ; /nls/of ug[sfo\$]Ps  
r/of k/f e}; s\$f]5 . b36gf aldfny -k|tfj km/fd ; lxt\_, clgl aldfny -k|tfj km/fd  
; lxt\_, a\$; {lftkl't{ aldfny / ; fdlb\$ aldfny kl/dfhg u/L nfu"ul/Psf]cj:yf 5 .

## u\_ p27o M

aldfn\y?sf]lj sf; ug{tyf aldsn]kz ug[ aldfny\y?sf]kofkt clbog u/L :jls[tsf  
nflu ; ldt ; dl l; km/; ug{tyf aldfny\nf0{ ; j {fwf/0fn] aemg ; Sg] u/L ; /n /  
; GtInt agfpsf nflu Ps koffnl :yfkf ug[.

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

❖ 7\$bf/ hf]vd aldfny\nf0{kl/dfhg u/L ; /nls/of ug[

❖ 0lghlgol/<sup>a</sup> aldfny\nf0{kl/dfhg u/L ; /nls/of ug[

## a\_ lhDd]f/ zfvf M

❖ 7\$bf/ hf]vd aldfny\nf0{kl/dfhg u/L ; /nls/of ug[-aldfn\ tyf ; zf; g zfvf\_

❖ 0lghlgol/<sup>a</sup> aldfny\nf0{kl/dfhg u/L ; /nls/of ug[-aldfn\ tyf ; zf; g zfvf

7= ; fs : t/lo aldf lgodgsf/lx?sf ; Ddng ug .

## s\_ k[7edl M

aldf Pq, @)\$ ( sf] p27o křkt ug{ gkfn]sf] aldf Joj ; fonf0{ :j R5, kl't:kwl{ tyf  
ljZj ; glo agf0{alldtsf]xslxt ; Af0f ug{tyf aldfsf]df]bdaf6 gkfn]sf]cy{Gqsf]lbuf]  
lj sf; df 6]f křofpgsf]nflu cgt/fli6 :t/df aldfsf]lasf; tyf křngsf]cj:yf ;  
; flof]tsf/ xgsf]nflu ; ldt aldf ; ; Dalwt ljleG cgt/fli6 ; #7gsf]; b:o e0{sfo{  
ub{cfPsf]5 . ; f]l ; Gbedf gkfn cgt/fli6 aldf lgodgsf/l lgsfosf]; #yfs ; b:o  
; d] ePsf]xbf ; f]efjgf cg?k ; ldt]n]o; jif{t} f]; fs{0G:of]q; sGkm]q; ug[; f]llo  
křkt u/\$f] 5 . pQm ; Da6wdf gkfn ; /sf/, cgt/fli6 bft[ lgsfox? tyf gkfn]df  
Joj ; fo/t aldsx?sf]; xof]udf sGkm]q; cfj Zos b]vG5 .



## v\_ xfnsf]cj:yf M

kfls:tfqdf bf] f] ; fs{ tyf cGt/fli60 ; Dd]hg ePsf]cj:yf 5 . To:t}AIRDC / ; fs{ lgodgsf/l lgsfosf] ; b:o ; d] /x\$] 5 . ; ldltn] ; do ; dodf cGt/fli60 :t/sf] ; Dd]hgdf efu lnbc}cfPsf]/ bf] f] ; fs{:tl/o cGt/fli60 ; d]hg o ; k] {qmdzMaunfb} / kfls:tfqdf ePsf] cfufdl jif\$] ; fs{ ; Dd]hg gkfnf ug] k]tfj kfls:tfq ; Dd]hg] kfl/t u/\$]cj:yf 5 .

## u\_ p2]o M

; fs{lf]sf lgodsf/l lgsfox? alr cfk; L ; b]fj tyf ef0{f/fsf]k] 40 tyf aldfsf laifo a:t' ; u 5nkm xg\$] ; fy}cfk; L ; xof]df ; xsfo{xg}.

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

❖ ; Dd]hg ; DkGg ug]

## a\_ lhDd]f/ zfvf M

❖ ; Dd]hg ; DkGg ug]-lasf; zfvf\_

8= aldf laifonf0 k]oqmdf Aolkstf lbg

## s\_ k]edl

aldf lj ifonf0{ ; j {fwf/0fsf] dx]j sf] laifosf]?kdf ; :yfut u/fpg lj Bfno, dxflj Bfno tyf lj Zj lj Bfno :t/af6 g} k]1s clwog=c]wfbkg ug] Joj:yf u/l aldfsf] bl3\$fnlg lj sf; -hgr]gf clea[4, k]f/ k] f/ cflb\_ / ahf/ lj :tf/ ug{dx]j k0f{eldsf lgj f} ug{ kg]ePsf]pQm ; a}:t/df aldf laifosf]pkoQm kf70qmd ; fd]h ubf{aldf Joj ; fosf] ; du] lj sf; df 6]f klG]b]vG5 .

## v\_ xfnsf]cj:yf

lj Bfno tyf lj Zj lj Bfnosf] kf70qmdf ; lldt dfqdf aldf ljifo ; dfj } ePsf] / pQm kf70qmdn] g]xfnsf] aldf ; DaGwl k]ng / cEof; nf0{kof]t ?kdf ; d]g g; s\$]cj:yf /x\$]5 .

## u\_ p27o

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

### 3\_ sfo{of]hgf -sfo{; Wof !\_

❖ aldf laifonf0{kf7dqmddf kf7dqmddf qmda4 ?kdf lj :tf/ u/fpg].

### a\_ lhDd]f/ zfvf M

❖ aldf laifonf0{kf7dqmddf Aofkstf lbg]-lasf; zfvf\_ .

9= Aoj ; flos hgziQmsf lasf; ug.

## s\_ k[7edl M

aldf Pq, @)\$ ( sf]k|tfj gf cg; f/ aldf Aoj ; fonf0{lj sl; t ug{aldf ; ldltsf]Ps kqV p27o xf]. aldf Joj ; fosf] lasf; sf] nflu ; do ; fk]f cfjZos blf hgziQm tof/ ug{ ckl/xfo{ePsf]5 . ; f]p27o k[|ktsf]nflu ; ldltaf6 lj leGg sfoQmdx? ; d] ; #fng e} cfPsf]k[7edldf cfufdl cf=j=df ; d] To:tf]sfohf0{lg/Gt/tf lbg'jf-5glo ePsf]5 .

## v\_ xfnsf]cj:yf M

; ldltn]tflndsf]jflif\$ sfoQmd tof/ u/l aldf clestf{ aldf ; e] / ; ldlit tyf aldssf sd{f/l]sf]nflu laleGg k\$ /sf tflndx? ; ~rfng ub{cfPsf]cj:yf 5 .

## u\_ p27o M

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

### 3\_ sfo{of]hgf -sfo{; Wof C M

- ❖ aldf slo la1fg ; DaGwl tflnd
- ❖ cfOPkmc/P; ; DaGwl tflnd

- ❖ ;ldltsf sd{f/lx?nf0{tflnd
- ❖ aldf ;e{f/sf]cfwf/et tflnd
- ❖ aldssf sd{f/lx?nf0{laleGg k\$f/sf tflnd
- ❖ pRr lzIff cllbogsf nflu ;ldltsf sd{f/lxf0{5fqa[Q k}fg ugI
- ❖ cfly\$ kqsf/x?nf0{aldf ;DaGwl cfwf/et klzIf0f
- ❖ afnl tyf kzkG5L / n3aldf ;DaGwl tflnd
- ❖ lghl]g aldf clestf\$]cfwf/et tflnd

**a\_ lhDd]f/ zfvf M**

- ❖ aldf\$lo la1fg ;DaGwl tflnd -lasf; zfvf\_
- ❖ cfOPkmcf/P; ;DaGwl tflnd -lasf; zfvf\_
- ❖ ;ldltsf sd{f/lx?nf0{tflnd -sfoffno Aoj :yfkG zfvf\_
- ❖ aldf ;e{f/sf]cfwf/et tflnd -lasf; zfvf\_
- ❖ aldssf sd{f/lx?nf0{laleGg k\$f/sf tflnd -lasf; zfvf\_
- ❖ pRr lzIff cllbogsf nflu ;ldltsf sd{f/lxf0{5fqa[Q k}fg ugI-sfoffno Aoj :yfkG zfvf\_
- ❖ cfly\$ kqsf/x?nf0{aldf ;DaGwl cfwf/et klzIf0f -sfoffno Aoj :yfkG zfvf\_
- ❖ afnl tyf kzkG5L / n3aldf ;DaGwl tflnd -lasf; zfvf\_
- ❖ aldf clestf\$]cfwf/et tflnd -lasf; zfvf\_

10= hgrtgf cleal\$

**s\_ k[7edl M**

alDff Pq, @)\$ ( sf]k|tfjgf cg?k aldf lfnf0{ljsl; t ugI lhDd]f/l ;d] ;ldltsf] /x\$fh]; du|aldf lfnf0{ljsl; t ugI; Gbedf aldf af/]; j {fwf/0fnf0{; ; lrt ug{krf/ k}f/ / hgr]gfdhs sfoffnd cem k}fj sf/L ?kdf cufl8 a9fpg cfj Zos 5 .

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

;ldltaf6 aldf ;DaGwl hgr]gf clej[4 ugI tyf krf/ k}f/ ;DaGwl lqmfnsfkx? xb} cfPsf]/ ;fnf0{Jofkstf k}fg ug{kG]cj:yf 5 .

## u\_ p27o M

aldf af/]; j {fwf/0fdf r]gf clej [4 ugI tyf aldfnf0{u||d0f lfg, Gog cfo ju{nufot ;dfhsf ; a}txsf]kx†; Dd k%ofpg aldf ; DaGwl lj z]f k|f/ k| f/ sfoGmd tof/ u/l nfu" ugI

## 3\_ sfo{of]hgf -sfo{; Wof %\_ M

- ❖ >AobZ0 k| f/0f ugI
- ❖ aldf ; dfrf/ / lj rf/ klqsf k\$fzg ugI
- ❖ sf7df08f}pkTosf j flx/ !) j 6f cGt/lqmf sfoGmd ugI
- ❖ sf7df08f}pkTosf leq % j 6f cGt/lqmf sfoGmd ugI
- ❖ lj Qlo lfgsf lgodgsf/lx?sf]cGt]lqmf cfof]hgf ugI

## a\_ lhDd]f/ zfvf M

- ❖ >AobZ0 k| f/0f ugI-sfof]ho Aoj :yfkG zfvf\_
- ❖ aldf ; dfrf/ / lj rf/ klqsf k\$fzg ugI-lasf; zfvf\_
- ❖ sf7df08f}pkTosf j flx/ !) j 6f cGt/lqmf sfoGmd ugI-sfof]ho Aoj :yfkG zfvf\_
- ❖ sf7df08f}pkTosf leq % j 6f cGt/lqmf sfoGmd ugI-sfof]ho Aoj :yfkG zfvf\_
- ❖ lj Qlo lfgsf lgodgsf/lx?sf]cGt]lqmf cfof]hgf ugI-sfof]ho Aoj :yfkG zfvf\_

11= aldfslo dNofsg lgb]zsf kl/dfhg ugI .

## s\_ k]7edl M

aldsx?sf]; DklQ tyf bflotj ; DaGwl oyfy{l:ylt yxf cfj lws ?kdf yxf kfpG tof/ ul/Psf]aldfslo dNofsg ; DaGwl lgb]zsfnf0{; do ; fk]f kl; dfhg ug{cfj Zos b]v65 . pQmlgb]zsf laut cfwf bzs b]v kl/dfhg xg ; s\$]f]5g .

## v\_ xfnsf]cj :yf M

hljg aldsx?sf]aldfslo dNofsg ; DaGwl lgb]zsf dfq nfu"ul/Psf] lghl]g aldsx?sf] nflu aldfslo dNofsg lgb]zsf tof/ xg a]sl /x\$]f]cj :yf 5 .

## u\_ p27o M

hljg aldf Aoj ; fo ugIaldsx?sf]aldfslo dNofsg lgbIzsf kl/dfhg ugI tyf lghIjg aldf Aoj ; fo ugIaldsx?sf] ; flleI ; l dflhg ; DaGwl lgbIzsf tof/ u/l nfu"ugI.

## 3\_ sfo{ofhgf -sfo{; Wof !\_ M

❖ hljg aldf Aoj ; fo ugIaldsx?sf]aldfslo dNofsg ; DaGwl lgbIzsf kl/dfhg ugI tyf lghIjg aldx?sf]aldfslo dNofsg ; DaGwl lgbIzsf tof/ ugI

## a\_ lhDdjf/ zfvf M

❖ hljg aldf Aoj ; fo ugIaldsx?sf]aldfslo dNofsg ; DaGwl lgbIzsf kl/dfhg ugI tyf lghIjg aldx?sf]aldfslo dNofsg ; DaGwl lgbIzsf tof/ ugI -aldfnj tyf ; zf; g zfvf\_

12=tlndx?sf kf^oqnd kg/ljnfsq u/l tof/ ug

## s\_ k[7edl M

; ldltaf6 ; #fng ubIcfPsf aldf ; eI/, aldf clestf{x?sf]laleGg tflndx?sf]kf7oqnd tyf kf7o ; fdfullx?df gjlg cEof; , k[ng tyf l; 4fGtx? ; dI ; dlGg]u/l cBfj lws u/l ; t/lS/of ug{cfjZos blvG5 .

## v\_ xfnsf]cj:yf M

; ldltn]cf=a= )%&.\* df to u/\$f] aldf clestf{x?sf]kf7oqnd Pj +cf=j= @)^@.)^# df ; eI/sf]kf7o ; fdfull tof/ u/l ; fl cg?k tflnd ; #fng ubIcf0/x\$f]cj:yf 5 .

## u\_ p27o M

aldf ; eI/, hljg aldf clestf{x?sf]laleGg aldf clestf{x?sf]laleGg hljg aldf clestf{x?sf]kgtfhul tflnd, lghIjg aldf clestf{x?sf]kgtfhul tflnd, ; eI/sf]kgtfhul tflnds]kf7oqnd tyf kf7o ; fdfull tof/ u/l nfu"ugI

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

- ❖ aldf ; e0/sf]cfef/tt tflndsf]kf70qmd
- ❖ hljg aldf clestf\$]cfwf/et tflndsf]kf70qmd
- ❖ lghl]g aldf clestf\$]cfwf/et tflndsf]kf70qmd

### a\_ lhDd]f/ zfvf M

- ❖ aldf ; e0/sf]cfwf/et tflndsf]kf70qmd -lasf; zfvf\_
- ❖ hljg aldf clestf\$]cfwf/et tflndsf]kf70qmd -lasf; zfvf\_
- ❖ lghl]g aldf clestf\$]cfwf/et tflndsf]kf70qmd -lasf; zfvf\_

13=cfs]: ds aldfsfifnf0 kgaldf sDkgldf ?kfGt/)f ug kxn ug .

### s\_ k]7edl M

kgaldf aldf Aoj; fosf]Pp6f cfwf/:tDe xf]. kgaldf lagf aldf Aoj; fo ; ~rfng ug{ c; Dej k]om5 . g]kfnaf6 aif0L caff?k0f 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] cfs]:ds aldfsfifnf0{kgaldf sDkg]sf ?kdf ?kfGt/Of ug]sfo{; ldltsf]kxn / ; lqmotf lagf ; Dej xg sl7g xg]xgfn]; ldltn]To; tkm(kxn ug{cfj Zos bl]v65 .

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

ldlt @)^& kmfugdf t]tsfnlg cy0Gql ; dl] cfs]:ds aldfsfifnf0{kgaldf sDkgldf ?kfGt/Of ug]sf nflu k]Gwkq / lgodfjnl ; lxt k]tfj k]z ul/Psf]lyof]. t]kZrft g]kfn ; /sf/af6 pQm sfifnf0{kgaldf sDkg] agfpgsf nflu Ps sfo]n u7g ul/Psf]cj:yf 5 . oBlk pQm sfifnf0{kgaldf sDkg] agfpg]sfo]n]ult lng ; s]f]bl]v0g . ; ldltn]To; sf nflu ; j]kyd ; ldltsf]bf]lo]j c]Gtu0 /x]f]s]f]df sd]f/l egf{ug]nufotsf u]sfo]x? ug{afsl /x]f]cj:yf bl]v65 .

### u\_ p2]o M

cfs]:ds aldfsfif]df cfj Zos sd]f/lx? egf{u/l sf]f]sf]sfo{; 'f? / r':t agf0{sfifnf0{kgaldf sDkgldf ?kfGt/Of ug{kxn ug].

### 3\_ sfo{of]hgj -sfo{; Wof !\_ M

❖ sfi]nf0{kqaldf sDkgldf ?kfgt/0f ug{kxn ugI

#### a\_ lhDd]f/ zfvf M

❖ sfi]nf0{kqaldf sDkgldf ?kfgt/0f ug{kxn ugI-kqaldf tyf n3aldf zfvf\_

14=; ldtsf ellts kjfwf/ lasf; ug .

### s\_ k]edl M

; ldtsf]xfnsf]ejg yk sd{f/l egf{ePdf cklu xg]xgfn]la:tf/ ug\$fnflu ; ldtsf]ejg ; x/l lf]sf]kf0s kgI:yfgdf hluf vl/b ugIof]hgj cg' f/ nlnk', sk08fhdf hluf vl/b ul/; lsPsf]xgfn] ; ldtsf]xfnsf]cfjZostf k'f ug\$fnflu pQm :yfgdf ejg lgdf@f ug{cfjZos bl]v65 .

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

; ldtsf]gfddf hluf vl/b e} s\$]cj:yf 5 . pQm hlufdf ; ldtsf]ejg lgdf@f ug{afsl /x\$]cj:yf 5 .

### u\_ p2]o M

; ldtsf]nflu gof+ejg lgdf@f ugI.

### 3\_ sfo{of]hgj -sfo{; Wof @\_ M

❖ ejg lgdf@f]sf]of]hgj tof/ ugI

❖ ejg lgdf@f sfo{kI/De ugI

#### a\_ lhDd]f/ zfvf M

❖ ejg lgdf@f]sf]of]hgj tof/ ugI-sfof]ho Aoj:yfkg zfvf\_

❖ ejg lgdf@f sfo{kI/De ugI-sfof]ho Aoj:yfkg zfvf\_

15= aldf klti&fg :yfkf ug .

### s\_ k[7edl M

aldf lfd cfjZos hgziQmsf]kof{t dfqdf ckl't{xg g; s\$]/ ePsf hgziQm? klg kzfut ?kn] blf gePsf] sf/0fn] gkfnl aldf ahf/sf] kzfut lfdtf Hofb}Gog b]V65 . h; sf]sf/0fn]sfd ug{w}; do / nfut nflu\$; fy} pTkfbstjdf ; d] pNn]o dfqdf sdl cfp5 . aldf lgtf{t kllj lws laifo ePsf] xgfn] klls ?kn]; lfd AolQm? ; d] aldfdf blf gxb ; S5g\ . To; sf/0f aldf ; DaGwl blf hgziQm pTkfbg ug{f nflu 566} klti7fg :yfkf ug{af-5glo b]V65 .

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

; lldtf laut 89 bzsblv aldf klti7fgsf]s/f pl7/x\$]/ ; lldtaf6 k6s k6s klti7fg :yfkgsf kof; x? klg ePsf] xf] . oBkl o; n]; /sf/fds ?k lng ; s\$] 5g . ef/t, dn]; of, yf0Nof08 h:tf bzx?n]o:t}; :yf/f yk}hgziQx? pTkfbg ul//x\$] atdfg cj:yfdf ; lldtn]o:tf]klti7fg :yfkf ug{I9nf e0; s\$]cj:yf 5 . 5\$}klti7fg :yfkf ug{; Dej gb]vPsf] v08df ; lldtsf] tfnd zfvnf0{aldf klti7fg h:t}aldf ; DaGwl hgziQm :yfkf ug{0sf0\$ ?kdf lasf; ug{cfjZos b]V65 .

### u\_ p2]o M

aldf klti7fgsf]df\$fn6l to u/l aldf klti7fg ; DaGwl sfggl Aoj :yf thdf ug{tyf aldf klti7fg :yfkf ug{.

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

- ❖ aldf klti7fgsf]df\$fn6l to ug{
- ❖ aldf klti7fg ; DaGwl sfggl Aoj :yf to ug{

### a\_ lhDd]f/ zfvf M

- ❖ aldf klti7fgsf]df\$fn6l to ug{-lgodg zfvf\_
- ❖ aldf klti7fg ; DaGwl sfggl Aoj :yf to ug{-lgodg zfvf\_





बीमा समिति  
BEEMA SAMITI

Insurance Regulatory Authority of Nepal

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

aflif\$ sfoqndsf]kult  
; ldlff

;ldlt n] cfk n] nlo xfl; n ug\$ f nflu laleG p27ox? /fvl tof/ kf/\$f] cfly\$ aif{ @)&).)&! sf] aflif\$ sfo{m dsf] kult ; ldff sfo{m dsf] p27o, sfo{of] hg, sfo{; DkG ug{ nflg] cgdflgt cjlw, nfut cgdfg, sfo{m dsf] kult tyf sfo{m dsf] lg/Gt/ tf cflbnf0{ cfwf/ ln0{tof/ kf/Psf]5 .

## cf-j-2070.71 sf] j flif\$ sfo{m dsf]; ldff

;ldlt n] cfk n] nlo xfl; n ug\$ f nflu laleG p27ox? /fvl tof/ kf/\$f] cfly\$ aif{ @)&).)&! sf] aflif\$ sfo{m dsf] kult ; ldff sfo{m dsf] p27o, sfo{of] hg, sfo{; DkG ug{ nflg] cgdflgt cjlw, nfut cgdfg, sfo{m dsf] kult tyf sfo{m dsf] lg/Gt/ tf cflbnf0{ cfwf/ ln0{tof/ kf/Psf]5 .

## sfo{m dx?

1=/fli^o aldf glltnf0 ; dfogsh kl/dfhg u/l nfu' ug.

### **s\_ p27o M**

/fli60 aldf gllt nfu"ug].

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

❖ /fli60 aldf gllt th0f u/l gkfn ; /sf/ ; dlk k7 ug].

❖ /fli60 aldf gllt nfu"ug{kxn ug].

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

;ldlt df koff(t hgzlQmsf] cefj ePsf]/ ePsf] hgzlQmf0{; ldlt sf] lgoldt tyf ek/l cfpj] sfo{df nufpg' k/\$f] sf/0fn] pQm sfo{; DkG ug{g; lsPsf] cj :yf 5 .

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

;ldlt df xfn koff(t dfgj ; ;fwg gePsf]/ ; ldlt sf c6o kfyldstfdf k/\$f sfo{x? ; DkG ug{kglxgfn] pQm sfo{m dnf0{cfufdl aifdf lg/Gt/ tf glbg pkoQm b]v65 .

2= aldf ; DaGwl cllbog ug

### s\_ p2lo M

b7df aldf ; DaGwl cfjZostfx? aldf lfa6 ; Dafvg ug{ aldf lfa6 laBdfg ; d:ofx? /  
; dfwfgsf pkfox? kOf nufpg, aldf lfa6 cfjZos ; wf/ ; DaGwl pkfox? cjndag ug{  
aldf ; DaGwl glt, lgod tyf ofhg thof ug{cfjZos cllbogx? ug{.

### v\_ sfo{ofhg} M

- ❖ kgaldf{ ; DaGwl cllbog ug{.
- ❖ n3aldf ; DaGwl cllbog ug{.
- ❖ aldf lfa6 ; wf/ ; DaGwl cllbog ug{.
- ❖ bfal eOfglsf] ; d:of ; DaGwl cllbog ug{.
- ❖ aldf hfn ; fhL ; DaGwl cllbog ug{.
- ❖ aldf ahf/sf]cj :yf ; DaGwl cllbog ug{.
- ❖ aldf glt ; DaGwl cllbog ug{.
- ❖ aldf ; DaGwl tIsfn cf0kg{c6o laifoa:t'sf]c llbog ug{.

### u\_ sfo{kult} M

kgaldf tyf n3aldf ; DaGwl cllbog sfo{e/x\$}tyf c6o cllbogx? ; DkGg xg g ; s\$]cj :yf 5 .

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

kgaldf, n3aldf tyf aldf ; DaGwl tIsfn cf0kg{c6o laifoa:t'sf]c llbog ug{sfomdnf0{lg/Gt/tf lbg cfjZos blv65 .

3= ; ldltsf ; : yfut ; wf/ ug

### s\_ p2lo

aldf ; ldltsf]ldtf clea[4 u/l alds tyf aldf dWb:ystf{x?sf]cgludg / ; kl/j ]f0fnf0{  
kefj sf/L agfpg ; ldltsf] ; u7g tyf Aoj:yfkg ; j ]f0f klta]gdf lbOPsf ; emjx? tyf  
aldf lgodgsf/L lgsfox?sf]cgt/fi60 ; u7g -cf0Pcf0P ; \_ af/f aldfs]dhet  
l ; 4ftx?sf]cfwf/df ul/Psf]dNofsgsf]lgZsif{cg?k ; ldltsf] ; :yfut ; wf/ ug{sf nflu  
tIsfnlg, dWbsfnlg / bl3\$fnlg ofhgix? thof u/l sfo{og ug{.

### v\_ sfo{ofhgf M

- ❖ ;ldltsf] k|t a|hgx?sf] ; ePsf ; #yfut ; wf/ ; DaGwl k|t a|hgx?sf] ; ePsf] cfwf/df ; ldltsf] ; #yfut ; wf/sf]nflu Plssf] sfo{ofhgf tof/ ug]
- ❖ Plssf] sfo{ofhgf pk/ 5nkm tyf c|t|qmf ug]
- ❖ Plssf] sfo{ofhgf cg?k ; #yfut ; wf/sf nflu t|sfnlq, d|bsfnlg tyf bl3\$fnlg /Ofgltx? l; kmf/; ug].

### u\_ sfo{kult M

;ldltsf] ; #yfut ; wf/sf]nflu Plssf] sfo{ofhgf tof/ xg g; s\$]cj:yf 5 . ; fy}  
 ; #yfut ; wf/sf nflu t|sfnlq, d|bsfnlg, bl3\$fnlg /Ofgltx? l; kmf/; ug]sfo{; DkGg  
 e}s\$]cj:yf 5 .

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

pQm sfo{m|dnf0{cfufdl aifdf ; d] lg/Gt/tf lbg cfj Zos bl|vG5 .

4= lgodfjnl tyf lgb|zsf? thdf ug.

### s\_ p2|o

aldf ; ldltsf]tflnd, n|yfk/Lifof, kgaldf, n|yf, alldt clwsf/, n|yf, aldf ; ldltsf] ; ~rfng,  
 aldf Aoj ; fo ; ~rfng, aldf s/f/, aldf c|estf{ aldf ; e|/, tflnd, aldfsf] k|tfj  
 kmf/fd, ; ldltsf]cf|t|/s sfo{alw ; DaGwl lgb|zsf tof/ ug] tyf ePsf lgb|zsf?nf0{  
 ; #f|vg ug].

### v\_ sfo{ofhgf M

- ❖ aldf ; ldltsf]tflnd lgb|zsf,
- ❖ cf|t|/s n|yfk/Lifof ; DaGwl lgb|zsf,
- ❖ kgaldf lgb|zsf kl/dfhg,
- ❖ alldt -pk|f|\_ clwsf/ ; DaGwl lgb|zsf,
- ❖ aldf ; ldltsf] n|yf lgb|zsf,
- ❖ aldf ; ldltsf] -k|tfj t aldf k|lws/Of\_ ; #fng lgodfjnl,
- ❖ aldf ; ldltsf] -k|tfj t aldf k|lws/Of\_ Aoj ; fo ; #fng lgodfjnl,
- ❖ aldf s/f/ lgodfjnl,
- ❖ aldf c|estf{ ; DaGwl lgb|zsf,
- ❖ aldfsf]tflnd lg/Lifof lgb|zsf,
- ❖ aldf ; e|/ ; DaGwl lgb|zsf,
- ❖ k|tfj kmf/fd ; DaGwl lgb|zsf,

- ❖ aldf ; ldl t cftl/s sfofj lw lgbfzsf /
- ❖ lgodfj nlx?sf]d:ofbf pk/ ; DaGwt ; /f\$f/j fnf; u cftlqmf ugI.

### u\_ sfo{kult M

aldf ; ldl tsf]tflnd lgbfzsf tof/ ePsf] kgaldf lgbfzsf kl/dfhg ePsf]tyf cfo lgbfzsf? tof/ xg g; s\$]cfj :yf 5 .

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

pQm sfo{m]dnf0{cfufdl aifdf ; d] lg/Gt/tf lbg cfj Zos blvG5 .

5= n#' aldf nfu' ug

### s\_ p2]o

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

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

- ❖ gkfn ; /sf/af6 n3aldf lgodfj nl kfl/t u/fpg kxn ugI.
- ❖ hljg aldf cftuf gogtd @ j6f aldfn\yx? tof/ ugI
- ❖ lghlag aldf cftuf gogtd \$ j6f aldfn\yx? tof/ ugI
- ❖ n3aldf nfu"ugI.

### u\_ sfo{kult M

; ldl taf6 n3aldf nfu"e}; s\$]cfj :yf 5 .

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

pQm sfo{m]dnf0{cfufdl aifdf ; d] lg/Gt/tf lbg cfj Zos blvG5 .

6= aldssf l/: s kknf0nsf cfw/df /)fgllt to ug k)fnlsf :yfkf ug

### s\_ p2]o M

aldssf]; du|hf]vdsf]laZn]f0f tyf dNofsg u/l kflkt glthfsf]cfw/df ; ldltn]to ugI kgI/0fgllt tyf rflg' kgIpkQm sbdsf]; DaGwdf l; knf/; ug\$ nflu Ps kffnl :yfkf ugI.

### v\_ sfo{ofhg} M

- ❖ aldssf]l/:s klf]kf0nsf]cfwf/df /ofglit to ug{; ldltnf0{; knfl/; ug{k0ffnlsf] :yfkqf ug[.
- ❖ l; knfl/; ul/Psf]l/:s klf]kf0nsf]kl]tj bbg nfu"ug[.

### u\_ sfo{kult} M

aldssf]l/:s klf]kf0n tof/ ug\$fnflu la1 AolQm km]hf gk/\$f]sf/0fn]aldssf]l/:s klf]kf0n ; Da6wl sfo{xfn; Dd ; DkGg xg g; s\$]cj :yf 5 .

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

aldssf]l/:s klf]kf0n tof/ ug[sfo{c]toGt cfj Zos ePsf]xgfn]pQm sfo{m]dnf0{ lg/Gt/tf lbg cfj Zos b]vG5 .

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

### s\_ p2]o} M

aldfn]x?sf]lj sf; ug{tyf aldsn]kz ug[aldfn]x?sf]kof]t cl]bog u/L :jls]tsf nflu ; ldlit ; dl]f l; knfl/; ug{ tyf aldfn]ynf0{ ; j {fwf/0fn] aem] ; Sg] u/L ; /n / ; GtInt agf]psf nflu Ps k0ffnl :yfkqf ug[.

### v\_ sfo{ofhg} M

- ❖ :j f:Yo aldfn] -; Dkli6 ; d]\_ nf0{kl/dfhg u/L ; /n agfpg].
- ❖ ufx{y aldfn] -; Dkli6 ; d]\_ nf0{kl/dfhg u/L ; /n agfpg].
- ❖ 7\$]f/ tyf hf]vd aldfn]ynf0{kl/dfhg u/L ; /n agfpg].
- ❖ a\$; {0G8]Dg6l aldfn]ynf0{kl/dfhg u/L ; /n agfpg].

### u\_ sfo{kult} M

aldfn] ; /nls/of ug\$fnflu aldfn] ; /nls/of pk ; ldlit u7g e}sfo{e}x\$]f/ o; aif{ a\$; {0G8]Dg6l aldfn]ynf0{ ; /nls/of u/L pQm aldfn] ; Da6wl lgb]zsf ; d] hf/L e}s\$]cj :yf 5 .

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

aldfn] ; /nls/of ug[sfo{nf0{cfufdl cfly\$ aif]df ; d] lg/Gt/tf lbg cfj Zos b]vG5 .

8= aldf bfal ; DaGwl cfjZos sfuhft tflsl bfjl eQmfgl klqnof ; /nls/)f

### s\_ p27o M

aldf lgodfjnl, @)\$ ( sf]lgod #! / #@ adf]nd cfjZos sfuhft tflsl bfjl eQmfgl k\$pf ; /n agfpg].

### v\_ sfo{of]hgf -sfo{; wof @\_ M

- ❖ hljg aldf cGtuft d[o'bfjl ; DaGwl sfuhft tfl\$g].
- ❖ lghl]g aldf cGtuft aldf bfjl ; DaGwl sfuhft tfl\$g].

### u\_ sfo{kult M

; ldltdf kof(t dfgj ; #fwgsf]cefj ePsf]/ ePsf]dfgj ; #fwg clVtof/ b?kof]u cg; Gwfg cfof]uaf6 cfPsf kq ; DaGwl sfo{ug{v6fpg' k/\$f]xgfn]aldf bfal ; DaGwl sfuhft tflsl bfal eQmfgl klqnof ; /nls/of ug{g; l\$Psf]cj :yf 5 .

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

pQm sfo{mdnf0{lg/Gt/tf lbg].

9= aldf laifonf0· kf7oqmddf Aofkstf lbg

### s\_ p27o

aldf lj ifonf0{lj Bfno :t/b]v laZj laBfno :t/; Ddsf]kf7oqmddf qmda4 ?kdf lj :tf/ u/fpg].

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

- ❖ aldf laifonf0{kf7oqmddf Aofkstf lbg]; ldltdf u7g u/L aldfnf0{kf7oqmddf qmda4 ?kdf lj :tf/ u/fpg].

### u\_ sfo{kult M

- ❖ laBfno tyf dxflj Bfnosf laleGg kf7oqmdx?df aldf laifonf0{lg/Gt/t lbg]qmd hf/L /x\$]cj :yf 5 .

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

pQm sfo{mdnf0{cfufdl aifdf ; d] lg/Gt/tf lbg cfjZos b]v65 .

### s p27o M

aldf lfqsf]nflu cfjZos blf hgziQm tof/ ugItyf tflnd ; DaGwl gD; {-tflnd lgbIzsf\_ tof/ ugI.

### v\_ sfo{offhg} M

- ❖ aldf slo la1fg ; DaGwl tflnd -! j6f\_
- ❖ kgaldf ; DaGwl tflnd ! j6f
- ❖ aldf ; eD/sf]cfwf/et tflnd -@ j6f\_
- ❖ ;Jf kjz tflnd -! j6f\_
- ❖ cfOPcfOP; ; DaGwl tflnd -! j6f\_
- ❖ labzl klzlf saf6 aldf hfIvd ; DaGwl tflnd ugI-! j6f\_
- ❖ pRr lzIff clwbogsf nflu ; ldltsf sdf/Lnf0{5fqaIQ kbfq ugI-! j6f\_
- ❖ aldf ; ldl tyf aldssf]sdf/Lx?nf0{aldf ; DaGwl tflnd -\$ j6f\_
- ❖ a\$ tyf laQlo ; :yfsf sdf/Lx?nf0{aldf ; DaGwl cfwf/et tflnd -! j6f\_
- ❖ cfly\$ kqsf/x?nf0{aldf ; DaGwl cfwf/et klzlf0f -@ j6f\_
- ❖ afnl tyf kzkg5L aldf ; DaGwl tflnd -% j6f\_
- ❖ aldf cleftsf]cfwf/et tflnd -\* j6f\_
  - hljg aldf - ^ j6f
  - lghljg aldf -@ j6f

### u\_ sfo{kult} M

rfn"cfly\$ aifdf aldf slo la1fg ; DaGwl, aldf ; eD/sf]cfwf/et tflnd, aldf hfIvd ; DaGwl tflnd, 5fqaIQ kbfq, cfly\$ kqsf/x?nf0{aldf ; DaGwl cfwf/et klzlf0f tyf afnl tyf kzkg5L aldf ; DaGwl tflnd sfo{md offhg} cg; f/ g}; DkGg ePsf]/ cGosf]xsdf eg]tflnd sfo{md ; -rfng xg g; s\$]cj:yf /x\$]5 .

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

pQm sfo{m]dnf0{cfufdl cfufdl cfly\$ aifdf ; d] lg/Gt/tf lbg'kgIb]vG5 .



11= hgrtgf cleal\$

**s\_ p2]o M**

aldf af/]; j {fwf/0fdf r]gf clej [4 ug] tyf aldfnf0{uflldof lfg, Gog cfo ju{nufot ; dfhsf ; a}txsf]kx; Dd k'ofpg aldf ; DaGwl lj z]f k]f/ k] f/ sfoqmd tof/ u/L nfu" ug]

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

- ❖ >Aob]o tyf lhun tof/ u/L k] f/0f ug]
- ❖ ln^no tof/ u/L lj t/0f ug]
- ❖ aldf ; dfrf/ / lj rf/ klqsf ktos qofl; s ?kdf k\$fzg ug]
- ❖ laleG :yfgdf % j 6f xfl]8^ af\${/fVg]
- ❖ sf7df08f}pkTosf j flx/ !) j 6f cGt/lqnof sfoqmd ug]
- ❖ sf7df08f}pkTosf leq % j 6f cGt/lqnof sfoqmd ug]

**u\_ sfo{kult M**

>Aob]o tyf lhun tof/ ePsf]t/ kzf/0f xg afsl /x\$] aldf ; dfrf/ / larf/ klqsf k\$fzg e]x\$] sf7df08f}pkTosf leq / aflx/ of]hgf cg?k g}cGtlqnof sfoqmd ; DkGg ePsf]cj :yf 5 .

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

pQm sfoqmdnf0{lg/Gt/tf lbg cfj Zos b]vG5 .

12= lghljg aldf Aoj ; fo ug] aldssf] ; Neq; L dflhg ; DaGwl lgb]zsf tof/ u/L

**s\_ p2]o M**

lghljg aldf Aoj ; fo ug]aldsx?sf] ; Neq; L dflhg ; DaGwl lgb]zsf tof/ u/L nfu"ug].

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

- ❖ hljg aldf Aoj ; fo ug]aldsx?sf] ; Neq; L dflhg ; DaGwl lgb]zsf tof/ u/L nfu"ug]

**u\_ sfo{kult M**

lghljg aldssf] ; Neq; L dflhg ; DaGwl lgb]zsf tof/ cj :yfdf /x\$]/ cfufdl cfly\$ aifaf6 pQm lgb]zsf nfu" xg]cj :yf /x\$]5 .

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

sfo{m} ; DkGg e} s\$]xgfn]pQm sfo{m}nf0{cfufdl cfly\$ aifdf lg/Gt/tf lbg cfj Zos

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

### s\_ p2]o M

aldf ; e/ , hljg aldf clestf{ lghl]g aldf clestf{ hljg aldf clestf{sf]kgtfhul  
tflnd, lghl]g aldf clestf{sf]kgtfhul tflnd, ; e/sf]kgtfhul tflndsf]kf7oqnd  
tyf kf7o ; fdful tof/ u/l nfu"ug

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

- ❖ aldf ; e/sf]cfef/tt tflndsf]kf7oqnd,
- ❖ hljg aldf clestf{sf]cfwf/et tflndsf]kf7oqnd,
- ❖ lghl]g aldf clestf{sf]cfwf/et tflndsf]kf7oqnd,
- ❖ hljg aldf clestf{sf]kgtfhul tflndsf]kf7oqnd,
- ❖ lghl]g aldf clestf{sf]kgtfhul tflndsf]kf7oqnd,
- ❖ aldf ; e/sf]kgtfhul tflnd sfo{m}sf]kf7oqnd /
- ❖ ; ]f kjz tflnd sfo{m}sf]kf7oqnd .

### u\_ sfo{k}ult M

; ldltn]; ~rfng ug]tflnd sfo{m}x?sf]kf7oqnd tyf kf7o; fdu] kg/lj nfsq ug]sfo{  
; DkGg xg g; s\$]cj :yf 5 .

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

; ldltsf cGo sfo{m}x? pRr klyldstfdf /x\$]xgfn]pQm sfo{m}nf0{lg/Gt/tf lbg  
cfj Zos gb]VPsf]cj :yf 5 .

14= ; ldltsf nflu cfj Zos Plsst ; kr^j/sf cfj Zostf cllbog ug

### s\_ p2]o M

; ldltnf0{cfj Zos kg] ; du] ; Ygf tyf ; ldltsf]; DkOf{sfo{k}offnlnf0{cfwlgS 9un]  
Aojl:yt ug\$ nflu Plsst ; kr^j/ cfj Zostf klxrfg ug].

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

- ❖ lgodgsf/l lgsfonf0{cfj Zos kg]Plsst ; kr^j/ klxrfg ug{cfj Zostf cllbog ug]

**u\_ sfo{kult M**

;ldltsf]nflu cfjZos kgIPlsst ;knj/sf]cfjZostf clbog ug{g;lsPsf]cj:yf /x\$]5 .

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

;ldltsf cGo sfo{mdx? pRr klyldstfdf /x\$]xgfn]pQm sfo{mdnf0{lg/Gt/tf lbg cfjZos gb]VPsf]cj:yf 5 .

15= ; eo/ tyf clestsf 0hfhtkqnf0 laBtlo k)fnldf ?kfGt/)f ug

**s\_ p2]o M**

;ldltaf6 hf/L xg]aldf clestf{/ aldf ;e/sf]kdf0fkq ljBtlo k)ffnlaf6 hf/L ugI Aoj:yf ugI.

**v\_ sfo{of]hg M** aldf clestf{/ aldf ;e/sf]kdf0fkq ljBtlo k)ffnlaf6 hf/L ugI.

**u\_ sfo{kult M**

pQm sfo{; DkGg xg g; s\$]cf]cj:yf 5 .

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

;ldltsf cGo sfo{mdx? pRr klyldstfdf /x\$]xgfn]pQm sfo{mdnf0{lg/Gt/tf lbg cfjZos gb]VPsf]cj:yf 5 .

16=: jf:Yo aldf nfu' ug

**s\_ p2]o M**

:jf:Yo aldf ; DaGwl cfjZos sfggl Aoj:yf tof/ ug\$; fy}; f]; DaGwl aldfny hf/L u/L :jf:Yo aldf nfu"ug{kxn ugI.

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

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

**u\_ sfo{kult M**

pQm sfo{; DkGg xg g; s\$]cf]cj:yf 5 .

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

pQm sfo{m}dnf0{lg/Gt/tf lbg cfj Zos b]v65 .

17=cfsl:ds aldfsf]kf]df cfj Zos sd{f/lx? egf{u/l sf]sf]sfo{; r'f? / r't agf0{sf]fnf0{kgaldf sDkgldf ?kfGt/Of ug{kxn ug} .

### s\_ p2]o M

cfsl:ds aldfsf]kf]df cfj Zos sd{f/lx? egf{u/l sf]sf]sfo{; r'f? / r't agf0{sf]fnf0{kgaldf sDkgldf ?kfGt/Of ug{kxn ug}.

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

- ❖ cfsl:ds sf]sf cfj Zos sd{f/lx? egf{ug]Aoj :yf ldnfpg]
- ❖ sf]fnf0{kgaldf sDkgldf ?kfGt/Of ug{kxn ug}.

### u\_ sfo{kult M

- ❖ cfsl:ds sf]sf]fnf0{kgaldf sDkgldf ?kfGt/Of ug{sf nflu ; ldltn]lg/Gt/ kxn ul//x\$]/ sf]sf]kgaldf sDkgldf ?kfGt/Of ug]sfo{cuf9l al9/x\$]cj :yf 5 .

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

cfsl:ds aldfsf]fnf0{kgaldf sDkgldf ?kfGt/Of ug]sfo{cuf8l al9; s\$]xgfn]pQm sfo{f0{lg/Gt/tf lbg cfj Zos b]v65 .

18=alldt lxt ; /l)l sfif : yfkgf ug

### s\_ p2]o M

alldtx?sf]lxt ; /l)lft ug{alldt lxt ; Af0f sfif ; DaGwl sfggl Aoj :yf thdf u/l ; f] sfif : yfkgf ug}.

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

- ❖ alldt lxt ; Af0f sfif : yfkgf ; DaGwl sfggl Aoj :yf thdf ug}.
- ❖ alldt lxt ; Af0f sfif : yfkgf ug}.

### u\_ sfo{kult M

kofft sfggl Aoj :yf gePsf]sf/Of pQm sf]sf]: yfkgf ug{g; lsPsf]cj :yf 5 / pQm sfif : yfkgfsf nflu cfj Zos kg]sfggl Aoj :yf ; d] ug{g; lsPsf]cj :yf 5 .

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

pQm sfo{m}dnf0{lg/Gt/tf lbg cfj Zos b]v65 .

19=; ldtsf elts kjfwf/ lasf; ug .

### s\_ p27o M

; ldtsf]nflu hlluf vl/b ugI/ ; ldtsf]nflu gof-øj g lgdf@f ugI.

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

❖ ; ldtsf]hlluf vl/b ugI.

❖ ; ldtsf]nflu gof-øj g lgdf@f ugI.

### u\_ sfo{ult M

rfn"cfly\$ aif\$]cGtdf ; ldtsf]hlluf vl/b ugI{sfo{; DkGg ePsf]/ ; dofefj sf]sf/0fn] ejg lgdf@f{klqmf ; ? ug{g; lsPsf]cj :yf 5 .

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

; ldtsf]ejg lgdf@f{ug{afsl /x\$]xgfn]pQm sfo{mdnf0{lg/Gt/tf lbg cfj Zos bl]vG5 .

20= aldf klti&fg : yfkgf ug .

### s\_ p27o M

aldf kl|ti7fgsf]df\$fn6l to u/l aldf kl|ti7fg ; DaGwl sfggl Aoj :yf th@f ugItyf aldf kl|ti7fg : yfkgf ugI.

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

❖ aldf kl|ti7fgsf]df\$fn6l to ugI

❖ aldf kl|ti7fg ; DaGwl sfggl Aoj :yf to ugI

❖ aldf kl|ti7fg : yfkgf ugI

### u\_ sfo{ult M

pQm sfo{xb g; s\$]cj :yf 5 .

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

pQm sfo{mdnf0{lg/Gt/tf lbg cfj Zos bl]vG5 .



बीमा समिति  
BEEMA SAMITI

Insurance Regulatory Authority of Nepal

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

cfDbfgl tyf vr\$]f]  
cgdf]gt laj/0f

tyf  
jrt 3f6f laj/0f

@)&!

rfj lxn, sf7df08f}+

**aldf ;ldlt  
cfdBfgl tyf vr\$]cgdf]gt laj/0f  
-cf-a=)&!.&@**

**!= k}tfjgf**

aldf P0, @)\$ ( n]lgwf{0f u/\$f]p2]o k}ktsf nflu :yflkt o; ;ldlt n]gkfnsf]aldf  
lgodgsf/l lgsfosf]?kdf sfo{ub{cf0/x\$]5 . ; f}xl P0]sf]bkrf # \$ n]; ldlt sf]Pp6f 5\$}  
sf]f xg] tyf ; ldlt sf]tkrf6 ul/g]vr{x? ; f}xl bkrf adf]hdsf] sf]f df hddf u/\$f]  
/sdaf6 Aoxf]g]Aoj :Yff u/]cg?k ; ldlt n]cf^gf]cfly\$ lqmfnsfk ; ~rfng ub{cfPsf]5

cfly\$ tyf n}yf k4tlo l; 4f6t cg?k x/\$ cfly\$ aif\$]cfdBfgl / vr\$]k}f6dfgsf  
cfwf/df aflif\$ ah0 th0f u/l ; f}xl cg?k sfof]og ug{k}g[ePsf]h] ; ldlt sf]cf=j=  
)&!.&@ sf]cgdf]gt cfo Aoo sf]laj/0f tof/ ul/Psf]5 .

ah0 lgb]zsf, @)^ ( df pNny eP adf]hd cfdBfglsf laleG ( j6f zlif\$x? tyf vr\$]  
laleG !# j6f zlif\$x? leq /xl cfdBfgl tyf vr\$]k}f6dfg ul/Psf]5 . cfdBfgl tyf  
vr\$] zlif\$x?nf0{ ; f}xl lgb]zsf cg?k pkzlif\$ / It pkzlif\$nf0{n}yf k0f]hgsf nflu  
; xfos zlif\$x?df ; d] v108s/0f ul/Psf]5 .

**@= p2]o**

of]hgf4 9uaf6 cfly\$ lqmfnsfk ; ~rfng ug{x laQlo kf/blz}f sfod ug{x cfly\$  
cgzf; g tyf hj fknbl}xtf sfod ug{x ; lldt ; fwgaf6 clwstd pkn]Aw xfl; n ug{/ of]hgf  
tyf sfof]hdsf]; kmntfj} \$ sfof]og ug{0; ah0sf dVo p2]ox? /x\$] 5g\

**#= cfj=)&!.&@ sf]k}tfljt cfo Aoo laj/0fsf laz]tfx?**

**#!** k}Int aldf P0, aldf lgodfjnl, aldf ;ldlt sd{f/l ; jf zt{l]lgodfjnl, c6o  
; Dal6wt sfgl Aoj :yfx? tyf k}ng / k/Dk/fsf]cfwf/df ; ldlt sf]cfo Aoo cgd]g  
ul/Psf]5 .

**#@** aldf P0, @)\$ ( sf]bkrf # \$ sf]Aoj :yf cg?k cfdBfglsf dh zlif\$x? sfod  
ul/gsf ; fy}cfdBfglsf]ef/ tyf dx]j sf cfwf/df cfdBfglsf pk zlif\$x? sfod ul/Psf  
5g\

**##** aldf ;ldlt ah0 lgb]zsf, @)^ ( n]c]nDag u/\$f]n}yf k0ffnl 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 sb}Pp6f zlif\$df ; dfj } ul/b}cfPsf]vr{f0{k\$[tsf]cfwf/df pkoQm  
zlif\$ jf pkzlif\$df ; dfj } ul/Psf]5 .

#=% kfk tYofss]cfwf/df oyf; Dej oyfyk/s 9un]cfDbfgl tyf vr\$]kjfgdfg u/L ;]sf]kl60f0f; mlg ul/Psf]5 . kl60f0f; mlg ug{; Dej gePsf cfDbfgl tyf vr{?sf] xsdf lautsf]cgejnf0{cfwf/ dflgPsf]5 .

**\$= cf-a= @)&).&! sf]cfo Aaosf];ldlff**

**\$=! cfDbfgl tkn**

cf-j=)&).&! df @( s/f\$ !& nv &\$ xhf/ sh cfDbfgl xg]kjfgdfg ul/Psf]df c; f/ d; fgt ; Dddf #) s/f\$ @\* nv &^ xhf/ ^&% ?køf / k}f !%|dfq cfDbfgl ePsf]b]v65 .

cf-j=)&).&! df alds, aldf cleft{tyf ; e/ btf\$]btf{glj s/of b:t/af6 # s/f\$ @^ nv ?køf cfDbfgl xg]kjfgdfg ul/Psf]df c; f/ d; fgt ; Dddf # s/f\$ @@ nv %# xhf/ # ; o &% ?køfDfq cfDbfgl ePsf]5 .

aldsn];ldltnf0{aemfpg'kg[; ]f zNsaf6 @! s/f\$ %) nv ?køf cfDbfgl xg]kjfgdfg ul/Psf]df c; f/ d; fgt ; Dddf @# s/f\$ () nv \$\$ xhf/ ! ; o ?køf / \*# k}f dfq cfDbfgl ePsf]5 .

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

;e/ tflnds]tflnd zNs af6 \$ nv \*) xhf/ ?køf cfDbfgl xg]kjfgdfg ul/Psf]df c; f/ d; fgt ; Dddf @ nv \*) xhf/ ?køf dfq cfDbfgl ePsf]5 .

b08 hl/jfgfaf6 ! nv ?køf cfDbfgl xg]kjfgdfg ul/Psf]df c; f/ d; fgt ; Dddf #) xhf/ ?køf dfq cfDbfgl ePsf]5 .

c6o cfDbfgl zlif\$af6 !) xhf/ ?køf cfDbfgl xg]kjfgdfg ul/Psf]df c; f/ d; fgt ; Dddf \$# xhf/ & ; o ?køf / &@ k}f dfq cfDbfgl ePsf]5 .

**\$@ vr{tkn**

cf-j= )&).&! df ! c/j % s/f\$ @( nv \*! xhf/ @ ; o #@ ?køf sh vr{xg]kjfgdfg ul/Psf]df c; f/ d; fgt ; Dddf %\* s/f\$ !^ nv \$@ xhf/ @ ; o (# ?køf / \$\* k}f dfq vr{ul/Psf]5 .

cf-j=)&).&! df rfn"vr{tkn(!^ s/f\$ ^ ( nv \* xhf/ ! ; o &\$ ?køf tyf khlut vr{tkn(\*\* s/f\$ ^) nv &# xhf/ %\* ?køf dfq vr{xg]kjfgdfg ul/Psf]df rfn"vr{tkn(c; f/ d; fgt ; Dddf rfn'vr{tkn(^ s/f\$ ^\* nv && xhf/ & ; o @! ?køf / @%



k}f vr{ul/Psf]5 . To; u/l khlut vr{tkm(c; f/ d; fgt ; Dddf %! s/f\$ \$& nfv ^\$ xhf/ % ; o &@ ?k\$ / @# k}f vr{ul/Psf]5 .

rfrn"vr{cgtuf pkefu vr{zlif\$df c; f/ d; fgt ; Dddf # s/f\$ () nfv ^\* xhf/ @ ; o / k}f \* & k}f vr{ul/Psf]5 . To; }u/l c; f/ d; fgt ; Dddf sfofno ; ~rfrng vr{zlif\$df ! s/f\$ # \$ nfv &# xhf/ # ; o ^\* ?k\$ / k}f \* & vr{ul/Psf]5 . cgbfg vr{zlif\$df c; f/ d; fgt ; Dddf !\* nfv %% xhf/ ( ; o \$\* ?k\$ &% k}f vr{ul/Psf]5 . ; }f vr{zlif\$df c; f/ d; fgt ; Dddf ! s/f\$ @@ nfv %& xhf/ ^ ; o \$& ?k\$ k}f &^ vr{ul/Psf]5 . To:f}u/l ek/l cfpq]zlif\$df c; f/ d; fgt ; Dddf @ nfv @@ xhf/ % ; o ?k\$ (vr{ul/Psf]5 .

khlut vr{cgtuf khl 6f\$; km/ vr{zlif\$df c; f/ d; fgt ; Dddf %) s/f\$ !% nfv \* xhf/ % ; o &@ ?k\$ / @# k}f vr{ul/Psf]5 .

**%= cf=j= )&!&@ sf]cgbflgt cfo Aoo laj /Of**

**%! cfDbfgl tkm**

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

cf=j=) &!.)&@ df alds, ; e/ tyf aldf cleft{btf{/ glj s/Of b:t/af6 # s/f\$ %) nfv # \$ xhf/ ?k\$ cfDbfgl xg]cgbfg ul/Psf]5 .

aldsn]; ldltnf0{aemfpg'kg]; }f zNs @^ s/f\$ ?k\$ cfDbfgl xg]cgbfg ul/Psf]5 .

; ldltn]laleG a\$df hDdf u/\$f]d2lt lglf\$af6 # s/f\$ #% nfv ?k\$Fvb Aofh cfDbfgl xg]cgbfg ul/Psf]5 .

aldf cleft{sf]cfwf/e't tflnd tyf aldf ; e/ sf]cfwf/e't tflndsf]tflnd zNs af6 \$ nfv () xhf/ ?k\$ cfDbfgl xg]cgbfg ul/Psf]5 .

b08 hl/jfgaf6 #) xhf/ ?k\$ cfDbfgl xg]cgbfg ul/Psf]5 .

cGo cfDbfgl zlif\$af6 %) xhf/ ?k\$ cfDbfgl xg]cgbfg ul/Psf]5 .

**%@ vr{tkm**

cf=j= )&!.)&@ df &# s/f\$ ^^ nfv &@ xhf/ \* ; o ?k\$ \*\* sh vr{xg]kj'fgdfg ul/Psf]5 .

cf=j=) &!.)&@ df rfrn"vr{tkm(!\* s/f\$ !( nfv !\$ xhf/ ^ ; o @) ?k\$ tyf khlut vr{tkm(% s/f\$ ^& nfv %\* xhf/ @ ; o ^\* ?k\$ vr{xg]kj'fgdfg ul/Psf]5 .

rfn"vr{cgtuf pkefu vr{zlif\$df !! s/f\$ &^ nfv \*\* xhf/ ^ ; o # ?køf, sfoffo ; ~rfng vr{zlif\$df # s/f\$ ^ nfv ^# xhf/ % ; o !& ?køf, cgbfg vr{zlif\$df @( nfv \*% xhf/ ?køf, ; ]f vr{zlif\$df @ s/f\$ (( nfv %@ xhf/ % ; o ?køf tyf ek/l cfpg]zlif\$df ^ nfv @% xhf/ ?køf vr{xb]kjfgdfg ul/Psf]5 .

kFlut vr{cgtuf kFl 6&; km/ vr{zlif\$df /sd ljlgof]hg ul/Psf]5g, kFl lgdfvf vr{ zlif\$df %# s/f\$ \$( nfv %) xhf/ ?køf, nufgl vr{zlif\$df @ s/f\$ !% nfv \* xhf/ @ ; o ^\* ?køf / kFlut cgbfg vr{zlif\$df # nfv ?køf vr{xb]kjfgdfg ul/Psf]5 .

cf=a= 2071/72 sf] art #f^f laj <)f		
qm; ÷	laj <)f	<sd ?=
s.	rfn" cf=a=sf] kf<Dedf <x]sf] art gub df]bft	648,791,373.95
v=	rfn" cf=a=sf] cGt ; Dddf kf]kt xg] cgdflgt aflif]s cfDbfgl	247,844,778.34
u=	rfn" cf=a=cGt ; Dddf xg] cgdflgt sh gub df]bft -S ++V_	896,636,152.29
#=	rfn" cf=a=cGt ; Dddf xg] cgdflgt vr{	66,364,760.23
a=	rfn" cf=a=cGt ; Dddf xg] cgdflgt vb gub df]bft -u - #_	830,271,392.06
r=	cfufdl cf=a=sf] cGt ; Dddf kf]kt xg] cgdflgt aflif]s cfDbfgl	251,763,524.49
%=	cfufdl cf=a=sf] cGt ; Dddf sfod xg] gub df]bft	1,082,034,916.55
h=	cfufdl cf=a=sf] cGt ; Dddf xg] cgdflgt vr{	778,507,714.00
em	cfufdl cf=a=sf] cGtdf xg] cgdflgt art	303,527,202.55
; ]t // ; ldt]sf clen]		



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

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

@)&  
rfj lxn,  
sf7df08f}

cf-j =2070÷071 sf] cfo Joo lx; fj ljj <)f

<p style="text-align: center;"><b>aldf ; ldl</b>                      rfjlxn, sf7df08f}-                      cfo lbo ljj/0f                      ! &gt;fj0f @)&amp;) bljv #@ cif9 @)! -!^ hhf0(@)!# bljv !^ hhf0(@)!\$. ; Ddsf]</p>			
ljj/0f	cg; Fl g+	o; aif\$]/sd	ut aif\$]/sd
<b>; jfa6 kkt cfbfgl</b>			
btff{Pj +gj ls/0f zlls	15	32,150,625	36,909,583
; jf zlls	16	340,685,178	429,538,836
Aofh cfbfgl	17	37,355,717	91,521,992
tflnd zlls		280,000	220,000
cfo cfbfgl	18	113,679	1,625,153
<b>hddf cfbfgl</b>		<b>410,585,199</b>	<b>559,815,564</b>
<b>vr{</b>			
sd{f/l\$]vr{Pj+ eQfx?	19	35,361,174	26,227,106
; #fng vr{	20	30,812,492	20,863,139
lalQo vr{	21	-	-
xlf; vr{	4	6,380,638	4,577,331
<b>hddf vr{</b>		<b>72,554,303</b>	<b>51,667,575</b>
<b>cfos/ s\$] ug{cl3sf]vb art</b>		<b>338,030,896</b>	<b>508,147,989</b>
cfos/sf]Jo] :yf			
o; aif\$]s/ -l6kk0fl #=(=! cg; f/ _		-	-
:yug s/ -l6kk0fl #=(=@ cg; f/ _		-	-
<b>cfos/ s\$] kl5sf]vb art jf; nftdf ; f/\$f]</b>		<b>338,030,896</b>	<b>508,147,989</b>
!\$ bljv @! ; Ddsf cg" rlx? Gffknf gf\$; fg lx; fast clelg cæ xg\			

gf6 Mcf-j =2070÷071 sf]cfo Joo lx; fj ljj/0f >l dxfn]yf kl/lfssf]ljefu af6 n]yf kl/lf0f e0{g; s\$]f].

Vf08 u

cg; rLx?

- aldf ; ldl t sd(f/lx?sf]gdfj nl -cg; rL ! \_
- aldf ; ldl t sf]at dfg ; u7g ; Argf -cg; rL @ \_
- cf=j = @)&).&! df ePsf]d4fsf]lj j /0f -cg; rL # \_