

efu @

aldf ; ldl
dltJo

aldf kffnlsf]dhet p27o cfly\$ lft xbsf avt xhfgf pknAw u/f0{alldtnf0{kj}t cfly\$ cj:yfdf nhfg'jf cfly\$;/lfof ug{g}xf]. aldf Joj ; fo ; Da4 klfx?sf alrdf kllj lws hl6ntf tyf kl/l:ylth6o sf/0faf6 alds / alldtsf alrdf bfjl eQmgl ; Da6wdf ljjfb pTkGg e}c6ofo k/df jf c; xh ePdf alldtnf0{lgoldt cbfntsf] lfflwsf/ cftuf sfo]lw cjndag u/l sfggl kffnldf kjz ubf{xb]em6nf]klqmf ; fy}; do / vr{; d] Hofbf nllg]cj:yfnf0{dgg u/l ljwlosfaf6 o; ; ldltnf0{cw{Goflos lgsfosf]?kdf kl/sllkgf ul/Psf]xf].

aldf lgodgsf/l lgsfosf]?kdf sfo{ug[aldf ; ldltn]dfhbf sfggl Joj:yf, aldfsf dhe't l; 4ft tyf kllj lws tj/n]:yflkt dfkb08 / Jofj xfl/s lfgnf0{cftd; ft u/l lhdd]f/l jxg ub{cfPsf]; Gbedf cfknyf] lfflwsf/ cftuf aldf bfjl / bfloj lgwfx0f kffnlfnf0{; d] ; /n / kefj sf/l agf0{cfj Zos lg0f6 ugkg[cleef/f jxg ub{cfPsf]5 .

pk/fQm kl/k]odf aldf Pq, @)\$ (sf]bkmf * -3!_, bkmf !& sf]Joj:yf tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf] pk-lgod -!_ adf]hd aldsn]bfloj lgwfx0f gu/df jf u/]klg dsf{kg[u/l lgwfx0f u/df To; sf]sf/0f vfh] ; ldltdf ph/l ug{; Sg]sfggl Joj:yf adf]hd ; ldltdf hljg tyf lghl]g aldf ; Da4 bfjl ; Da6wl ph/l bfo/ xg]ub5g\ o:tf]Joj:yf adf]hd bfloj lgwfx0f ; Da6wdf kg{cfPsf]ph/l pk/ cfj Zos sf/jfxl u/l klf=ljklfsf]lhls/ ; gl, aem ; ldltaf6 lg0f6x? ul/b}cfPsf]5 .

; ldltaf6 ; do-; dodf ul/Psf lg0f6x?sf ; Da6wdf x/\$ d2fsf]lgjhg kqblv km}nf; Ddsf sf/jfxl?sf] hfgsf/l u/fpbf aldf lfg; E ; Da4 ; a}JolQm tyf ; yfx?sf nflu pkof]ul / nfebfos xg]7fgl lg0f6 ; xsf ?kdf k\$zfg ul/b}cfPsf]xf]. o; k\$f/sf]lg0f6 ; x k\$zfg ug\$]p27o ; j{fwf/0fnf0{o; ; Da6wl hfgsf/l lbg' clen] ug{/ sdl sdhf]l ePdf kf7s ju6f6 ; emj kkt u/l eljiodf ul/g]lg0f6x?df ; wf/ ub{nhfg]; d] /x\$fh]; emj sf] ck]ff /Vb}cfknyf]sfo\$ndf o; k\$fzgnf0{lg/t/tf lbg kfPsfdf vzl JoQm ub5'. o; }u/l o; lg0f6 ; xnf0{k\$zfg of]o agfpg]sfof ; xof]u ug]; ldltsf sd{f/l / ljz]f u/l sfgg tyf lgodg dxzfxfnf0{; d] w6ojfb lbg rfx65'.

kl=8f= kmQ axfb/ s; l=
c]b]f
aldf ; ldl

ljifo ; PL

| | | | | |
|------|---|------------------------------------|--|-----|
| l; = | k fsf]gfd | d2f | lg0f0÷ldlt | k h |
| g# | | | | g# |
| != | j h g ; g /f0; g kfn -k _ ln= lj = | t] f]k f aldf bfj l | aldf ; ldlt @)%#.) *.!& | ! |
| @= | lb=cfll/o06n 0=s#n=, sf7df08f} Ufflj Gb /fd cuj fn lj = | Dff0/ aldf bfj l | aldf ; ldlt @)%#!.)!) | % |
| #= | lb=cfll/o06n 0=s#n /d z >]7 lj = | JolQmut b36gf - dhb/_ aldf | aldf ; ldlt @)%#.) *.!& | * |
| \$= | o0f06\$ 0=s#g kfn_ ln= sf7df08f} kfyle/f h6 0=k _ln= lj = | cllg aldf bfj l | aldf ; ldlt @)%#!.@!\$ | !! |
| %= | o0f06\$ 0=s#g kfn_ ln= sf7df08f} lj = | lg0f0 ab/ | kg/fj h g cbfnt kf6g @)%%.)@!* | !\$ |
| ^= | kfyle/f h6 0=k _ln= sfzl a; Joj ; fol ; 3 k sf=sf=, lj /f6gu/ lj = | b36gf aldf bfj l | aldf ; ldlt @)%%.)\$.@@ | !* |
| &= | lb=cfll/o06n 0=s#n=, sf7df08f} ldlynf >]7, 9Efvfgl, n ntk/ lj = | u f y{aldf bfj l | aldf ; ldlt @)%%.)%.@! | @@ |
| *= | /fli60 aldf ; :yfg, sf7df08f} u/alb]l nfd, j l/uh, k; f{ lj = | b36gf aldf bfj l | aldf ; ldlt @)%(.)(.)^ | @* |
| (= | o0f06\$ 0=s#g kfn_ ln= sf7df08f} lb=cfll/o06n 0=s#n=, sf7df08f} lj = | lg0f0 ab/ | kg/fj h g cbfnt kf6g @)%%.)%.@! | #\$ |
| !)= | a h g ; g /f0{ g kfn k _ln= l8P; = sG:6& g s=k _ln= lj = | 7\$0f/ ; Dk0f{ hf]vd aldf bfj l | aldf ; ldlt @)%%.!!!* | #* |
| !!= | lk do/ 0=s#g kfn_ ln= sf7df08f} uk \$; \$ol/l6h, afFaf/l | t] f]k f aldf | aldf ; ldlt | \$# |

| | | | |
|------|--|--------------------------------|--|
| | lj= oġf06\$ 0-s=gkfn_ ln= sf7df08f} | bfj l | @)%%.!!.@# |
| !@= | cġgk0f{6\$; 6f0n ln=, sf7df08f} | dll; g/l a\$8fpg aldf bfj l | aldf ; ldlt \$* @)%%.!@.)! |
| !#= | lj= lb=cfll/o06n 0-s=n=, sf7df08f} | lg0f0 ab/ | kg/fj ħg %& cbfnt kf6g |
| !\$= | lj= ldlynf >]7, 9Efvfgl, nln tk/ lxdfno c6f] 0=kf= ln= | cllg aldf bfj l | @)%^.) *.@! aldf ; ldlt ^\$ @)%^.!@.)^ |
| !%= | lj= gġgn 0-s=n=, sf7df08f} | lg0f0 ab/ | kg/fj ħg ^^ cbfnt kf6g |
| !^= | lj= lkldo/ 0-s=gkfn_ ln=sf7df08f} | lg0f0 ab/ | @)%&.)%.@^ kg/fj ħg &@ cbfnt kf6g |
| !&= | lj= oġf06\$ 0-s=gkfn_ ln= sf7df08f} | lg0f0 ab/ | @)%*..)%.@* kg/fj ħg &^ cbfnt kf6g |
| !*= | lj= cġgk0f{6\$; 6f0n ln=, sf7df08f} | ; fdlb\$ aldf bfj l | @)%*..)^.!% aldf ; ldlt *\$ @)%(.)(.!@ |
| !(= | lj= Pnf0G; 0-s=n=, sf7df08f} | cllg aldf bfj l | @)%(.)(.!@ aldf ; ldlt *& @)%(.)(.!@ |
| @)= | lj= Pnf0G; 0-s=n=, sf7df08f} | Dff0/ aldf bfj l | @)%(.)(.@^ aldf ; ldlt (! @)%(.)(.@^ |
| @!= | lj= /fli60 aldf ; :yfg, sf7df08f} | gub aldf bfj l | @)%(.)(.@^ aldf ; ldlt (\$ @)%(.)(.@^ |
| @@= | lj= gġgn 0-s=n=, sf7df08f} | gub aldf bfj l | @)%(.)(.@^ aldf ; ldlt (^ @)%(.)(.@^ |

| | | | | |
|------|--|--------------------------|--------------|--------------------|
| @#= | z/0f axfb/ sfsll{ w/fg, ; g; /l lj= gžgn 0-s#n=, sf7df08f} | Dff/ aldf bfj l | aldf ; ldl t | (* @)%(!.)@\$ |
| @\$= | Affa' /a/ P08 knfli6s 0-kl#n= abj n lj= Pnf0G; 0-s#n=, sf7df08f} | cllg aldf bfj l | aldf ; ldl t | !)! @)%(!.)@\$ |
| @%= | /fhg >17, sf7df08f} lj= gžgn nf0km P08 h-0-s#n= sf7df08f} | Dff/ aldf bfj l | aldf ; ldl t | !)% @)%(!.)@\$ |
| @^= | /fhž dñ qm\ ln= sf7df08f} | :6kl aldf bfj l | aldf ; ldl t | !!) @)%(!.)@\$ |
| @&= | Pe/16 0-s#n=, sf7df08f} Aff/fxl art tyf C0f ; xsf/l ; #n= eQmk/ | Dff/; f0sn aldf bfj l | aldf ; ldl t | !!# @)%(!!!)\$ |
| @*= | Pnf0G; 0-s#n=, sf7df08f} c?offo 18li6n/l kl#n= lj= gžgn 0-s#n=, sf7df08f} | ; vdf/l aldf bfj l | aldf ; ldl t | !!^ @)%(!.@) |
| @(| x/lht kf08] af; lnE a}8l lj= /fli6 aldf ; :yfg, sf7df08f} | cllg aldf bfj l | aldf ; ldl t | !!(@)^.)!.@% |
| #)= | ufkls[0f dleh -kl#n= sf7df08f} | cllg aldf bfj l | aldf ; ldl t | !@& @)^.)!.@% |
| #!= | gkfn 0-s#n= d66E xfp; , lrtjg lj= /fli6 aldf ; :yfg, sf7df08f} | Dff/ aldf bfj l | aldf ; ldl t | !#) @)^.)@.#) |
| #@= | xl/ zs/ uNnf e08f/, s#fnl lj= /fli6 aldf ; :yfg, sf7df08f} | cllg aldf bfj l | aldf ; ldl t | !#& @)^.)@.#) |
| ##= | 6E/fh kf7s, hf]kf6l, sf7df08f} | cllg aldf bfj l | aldf ; ldl t | !\$@ @)^.)\$.^ |
| #\$= | ; u/dyf 0-s#n=, sf7df08f} gkfn On]6s elxsn 0-kl#n= lj= | Dff/ aldf bfj l | aldf ; ldl t | !\$% @)^.)\$.)(|

| | | | | |
|------|---|-----------------------|--------------------------------------|------|
| | g}zgn 0=s=n, sf7df08f} | | | |
| #%= | cGhgf 9Egf, lj /f6gu/, df7E lj= lkldo/ 0=s=gkfn_ ln, sf7df08f} | t} f]kIf aldf bfjL | aldf ; ldl @)^.)\$.)(| !\$(|
| #^= | S[0f k fb pk}L, wflbE lj= /fli6 aldf ; :yfg, sf7df08f} | Dff/ aldf bfjL | aldf ; ldl @)^.)\$.)(| !%@ |
| #&= | Pnf0G; 0=s=n, sf7df08f} lj= ; u/dfyf 0=s=n, sf7df08f} | lg0f ab/ | kg/fj g cbfnt kf6g @)^.)%.)% | !%^ |
| #*= | Pnf0G; 0=s=n, sf7df08f} lj= Aff/fxl art tyf C0f ; xsf/L ; n= eQmk' | lg0f ab/ | kg/fj g cbfnt kf6g @)^.)&.! | !%(|
| #(= | 6E/fh kf7s, hf7kf6L, sf7df08f} lj= ; u/dfyf 0=s=n, sf7df08f} | lg0f ab/ | kg/fj g cbfnt kf6g @)^!)*)!.*) | !^# |
| \$)= | /fli6 aldf ; :yfg, sf7df08f} lj= xl/ z\$/ uNnf e08f/, s}fnl | lg0f ab/ | kg/fj g cbfnt kf6g @)^@.)@.! | !^# |
| \$! | /fli6 aldf ; :yfg, sf7df08f} lj= xl/ z\$/ uNnf e08f/, s}fnl | lg0f ab/ | ; jfr cbfnt kf6g @)^#.!@.! | !^* |

lgj lssflgfd

a]hg ; g /f0; g]kfn -k] ln=
xfQL; f/, sf7df8f}

ljklfl

lb cfl/o06n 0G:of7Q; sDkgl ln=
sflGtky, sf7df08f}

d2fl fltklt {bfjl af/}

o; ; ldltdf k]kt a]hg ; g/f0h g]kfnsl]ldlt)%#÷\$÷!) sf]fltklt{bfjl af/]lj ifosf]lgj }hg ; DaGwdf
; ldltaf6 cf]Zos sf/]fxl e0{k}z xg cfPsf]alds lb cfl/o06n 0G:of7Q; sDkgl lnld6\$af6 hf/L
ePsf]aldfn]y g=#) (÷al cf]cf0ξ) ÷!!%^÷ P=el÷÷!÷ (%-(^ alldt a]hg ; g/f0h g]kfn /x\$] of
lj jfbdf kmf0n ; }Ug ; DkOf{sfuhft c]Wbog ubf{b}fo adf]hd eP u/\$]kf0of].

!= ldltdf)%#÷\$÷!) sf]alldt a]hg ; g/f0h g]kfnsl]fltklt{bfjl af/]lg]hsf]ph/L lgj }hg tyf ; }Ug
sfuhft .

@= ldltdf)%#÷\$÷!\$ sf] ; ldltsf]kqaf6 alds lb cfl/o06n 0G:of7Q; sDkgl lnld6\$nf0{aldf bfjl]sf]
fltklt{s]slt sf/0fn]gul/Psf]xf]; f]sf]; fy}pQm aldfn]y k]t nufot tI; DaGwdf eP u/\$] sfd
sf/]fxl ; DaGwl ; DkOf{sfuhft k}z ug{lgb}z}g .

#= ldltdf !@÷*÷!((^ sf]alds lb cfl/o06n 0G:of7Q; sDkgl lnld6\$sf]lnlvt hjfkm tyf ; }Ug
aldfn]y ; DaGwl dh kmf0n .

\$= ldltdf)%#÷%÷@# sf] ; ldltsf]fltklt{bfjl af/]lj ifosf]kqaf/f alldt a]hg ; g /f0h g]kfn k]ln=
nf0{k}z ug{lgb}z}g .

%= ldltdf)%#÷^÷!\$ sf]alldt a]hg ; g /f0h g]kfnsl]kqdf ; ldltsf]ldlt)%#÷%÷@# sf]kqaf/f dfu
ul/Psf]hfgsf/L k}z ul/Psf]Joxf]f tyf ; }Ug sfuhft .

^= ; ldltsf]ldlt)%#÷^÷#) sf]kqaf6 alds lb cfl/o06n 0G:of7Q; sDkgl ln=nf0{t} f]klf c]tuξ kg{
cfPsf bfjlx?df Excess s\$]f u/L xg cfpg]/sd bfloTj lgw{Of lsg gugI; f\$]lnlvt hjfkm k]df0f
; d} k}z ug{lgb}z}g .

&= ldltdf @(÷!)÷(^ sf]alds lb cfl/o06n 0G:of7Q; sDkgl lnld6\$sf]kqaf6 ; ldltsf]ldlt)%#÷^÷#)
sf]kqsf]hj fkm .

= ldltdf)%#÷÷@ sf] ; ldltsf]kqaf6 bfjl eQm]gl ug{gkg]sg}k]df0f jf tYo eP cfkm]f]; kmf0{k}z
ug{e}g]; d} Joxf]f]sf]alds lb cfl/o06n 0G:of7Q; sDkgl lnld6\$nf0{lgb}z}g .

(= ldltdf @%÷!÷!((^ sf]alds lb cfl/o06n 0G:of7Q; sDkgl lnld6\$sf] kqaf/f ; ldltsf]ldlt
)%#÷*÷@ sf]kqsf]hj fkm .

!)= o; k\$]f / ; DkOf{ldl; n ; }Ug sfuhft c]Wbog ubf{t} f]klf c]tuξsf ol bfjlx? Admitted liability
xf]xf0g e}g]dVo lj jfb /xl cfPsf]kf0of]/ o; ; DaGwdf aldsn]Admitted liability xf0g e}g]ts{
lbb}bfjlx? valid claim xf0g e}g]pNn]y ug\$]f ; fy}a]hg cj t/Ofsf]nflu lglZrt tfl]sPsf]:yfg
gePsf]sf/Of ; fdfGo ?kdf cj t/Of ubf{ePsf]fltsf]bfloTj Itg{gkgI; d} pNn]y ub{aldf bfjl]sf]
bfloTj c:j]lsf/ u/\$]f]; DaGwdf ldltdf !%÷\$÷(^ sf]kqaf6 aldsn]; e[u/L xfgl-gf\$; fglsf]dNof]g
ug{gk]Psf]; d} Joxf]f pNn]y u/L fltklt{bfloTj c:j]lsf/ u/\$]f]5 eg]aldss}ldlt @%÷^÷!((^
sf]kqdf alldtáf/f Pstkm{?kdf eQm]gl ul/Psf]fltklt{a]hg]sf]b36g]sf]sf/Of gePsf]; d} Joxf]f

pNny u/l bflsf] bflotj c:jlsf/ ul/Psf] b]v65 eg] alldtsf] egf0{km{xhf{ aldfny}df g} ; fdfgotof (?@,)))-al; xhf/_ aldsn] t] f] klaf6 kg{cfPsf] bfjl af/] cflwsfl/s JolQmaf6 kdfloft u/l sfuhft kZ u/df pQm bfjl aldsn] lbg5 egl :jlsf/Psf]?kdf aldsn]:jlsf/ u/\$f] aldf clen}df k]6 ?kdf pNny]vt ePsf]h] ; e/ v6f0/xg' gkg] tyf aldsn] cfkm] P8ld6\$ nfoljln6l ; d]af6 7f8}j]f:tf u/l ljleG jxgf agf0{cfkm]lhDd]f/laf6 klG5g vfh\$] ; d]sf] Joxf]fsf ; fy}j]hg]sf]cj t/Of ug]s]tko lglb]6 vhf :yfg /x\$]df]vs hfgsf/L lbPsf] aldsn] ln]vt ?kdf p8fg Pj +cj t/Of 7fp]f]gfd dfu gu/\$f]df]vs ?kdf g}hfgsf/L u/Psf]eG] ; d] Joxf]f 5 eg]alldt s} ; f]ldtsf]kqdf tyf)%#÷\$÷!) sf]kqdf lfltkl't\$]/sd oyflz3|lbnf0{ kfgp eG] ; d] Joxf]f /x\$]b]vg cfPsf]cj :yfdf alds lb cf]v06n 0G:of]l] ; sDkgl lnld6\$af6 hf/L ePsf] aldfny g# #) (÷al cf] cf0\$)÷!!%^÷P el÷!÷(%-(^ alldt a]hg ; g/f0h gkfn pNny]vt aldf n}df yk ul/Psf]excess clause sf]Jo] :yf u/l ; \$f]cy{nufpg' kg]blvof}.

!@= o; y{pQm bkmf tkm{xhf{ ; f]bkmf aldfny}df yk ul/Psf]kf0G5 eg] ; f]bkmfnf0{c]vbog ubf{pQm bkmf yk u/l aldsn]yk bflotj (admitted liability) :jlsf/ u/\$f]b]v65 . olb pQm bkmf yk gul/Psf]eP aldssf]egf0{cg?k ; e]ug{kfgp' kg\$] ; fy}sf]ggl bflotj (Legal Liability) cGtu{sf]bfjl eG] s'/fdf sg}zsf /xg]lyPg . t/, yk ul/Psf]clause df reimbursed eG]zAb pNny ul/Psf] ; d] b]v65 . o; /l ; fgf bfjlx?sf ; DaGwdf ; e]nufotsf sfodf n]l]g]nfut sd u/l alldtnf0{l]z]f ; ljwf k]fg ug{Jo] :yf ul/Psf]pQm bkmfn] ; e]ug{kfgp' kg]j]f alldtn] ; dodf g} ; 'rgf ug{k]g] h:tf kljwfgnf0{l] :yflkt u/\$f xhf pQm Excess clause df pNny ul/P adf]hdsf lgsfoaf6 sfuhft kZ xg cfP kl5 alldtnf0{ ; f]xl clause df ePsf]reimbursed eG]zAb adf]hd ; f]wegf{ jfktsf]/sd eQm]gl ug{k]g]j]hg]sf]b36gfd] lflit gePsf]eG] ; d]sf cfwf/df t] f]klfsf]bfjl Itg{c:jlsf/ u/\$f]b]v65 .

o; /l aldfny}df k]6 pNny ePsf zAbx?sf]cGoyf cy{nuf0{ ; e]ug{gkfPsf] tyf j]hg]sf] b36g]sf]sf/Ofaf6 lflit gePsf] ; fy}alldtn] ; dodf ; 'rgf gu/\$f]egl j]hg]sf]lglZrt cj t/Of :yn ; d] gePsf]sf/Of b]v65{aldf bfjlnf0{valid claim x]0g eG]cy{ub]pQm yk ul/Psf]bkmf admitted liability gePsf]l]hs/ lnPsf]b]v65 hasl alldtsf]egf0{cg?k cj t/Of :yn lglb]6 vhf :yfg /xg] hfgsf/L df]vs ?kdf aldsnf0{lbPsf]tyf p8fg tyf cj t/Of ug]7fp]f]gfd aldsn]ln]vt ?kdf dfu gu/\$f]eG] ; d] Joxf]f /x\$]aldfny}n]general excess cGtu{ kg]\$, % / * sf]kljwfg x6f0Psf]b]vPsf]cj :yfdf aldsnf0{j]hg] cj t/Of ; fy}aldf bfjl c:jlsf/ ug{k/\$f]sf/Of leG ldltdf leG leG b]vg' ; ldltaf6 dfu ul/Psf ln]vt hjfkm tyf bflotj Itg{k]g]sg}tYo jf kdf0f kZ u/l ; kmf0{lbg n]vPsf]df ; d] alnof]kdf0f kZ ug{k]g]egl dfq j]hg]af/f ePsf]lfltx? sg}j]f]b sf/Ofn]gePsf] pNny ub]k] {kqx?af6 vh:t kfl/ ; s\$]f] hfgsf/L lb0Psf] 5 hasl ; ldtsf]ldlt)%#÷*÷@@ sf]kqdf aldsn]lfltkl't{bfjl eQm]gl ug{k]g]sg}cfwf/et tYo kdf0f kZ ug{ ; s\$]f]b]vPg egl ; f]kZ ug{eG]pNny 5 .

!@= o; k\$]/ lg0f6 tkm{l]rf/ ubf{o; j]hg ; g /f0h gkfn]sf]aldf bfjl ; DaGwdf t]f]klfsf]xfgl-gf\$; fgl j]hg]sf]sf/Of (arising out of aircraft) x]x]0g eG]s'/fn]dVo eldsf v]b5 lsgls of] aldfny}df aircraft eG]gn]j]hg] alen65 / t] f]klfsf]xfglsf] ; DaGw lfltkl't{E /xG5 ls b36g]sf]

sf/0f; 6 < t; yM j hgsf]kpf]sf]sf/0faf6 ePsf]t>f]klfsf]lfltkt'f]bflotj pNn]vt aldfnydf
yk ul/Psf]excess clause cg?k yk bflotj (adimitted liability) ePsf]x6f ; f]L Clause df Joj :yf eP
adfl]ndsf lgsfoaf6 kpf]l0ft e0{k} xg cfPsf t}f]klfsf bfjlx? aldsn]alldtnf0{; f]w egf{ug{
kg]bl]vg cfPsf]h]aldf Pq, @)\$ (sf]bkrf !& tyf ; f]L Pqsf]bkrf * -3!_ df ePsf]clwsf/ kpf]u
u/l alds lb cf]l/006n 06:of]q; sDkgl Inld6\$nf0{ aldfny g# #)(÷al cf]
cf0ξ)÷!!%^÷Pel÷!÷(%-(^ alldt ahg ; g/f0h gkfn -kf_ ln= sf] t} f] klf bfj]sf] bflotj
aldfny]sf]zt{tyf ; ljwf adfl]nd kgMlgwf{0f u/l bfjl eQmgl ug{egl aldf lgodfj nl @)\$ (sf]
lgod ## sf]pklgod -@_ adfl]nd cfb} lbg' ; fy}o; pk/ lrQ gabm]aldf Pq, @)\$ (sf]bkrf #&
adfl]nd kg/fj }g cbfnt kf6gdf kg/fj }g ug{egl hfgsf/l lbg ; d} cfb} ul/65 .

Olt ; Dj t\@)%# ; fn dl_ / !& ut]/fh \$ zed\=====

lgj hssf]gfd

aldssf]gfd

uf]lj Gb /fd cu]fn
kf]a-g%@, lj /f6gu/ -gkfn.

lb cf]l/o06n 0G:of7[]; sDkgl ln=
sflGtky, sf7df08f]t.

d2f M df] / aldf bf]l af/].

o; ;ldltdf k]kt ldlt @)%@÷!@÷\$ sf] uf]lj Gb /fd cu]fn]sf] ph/L lgj h]g ; DaGwdf cf]Zos
sf/]jxl e0{kz xg cf]Psf]k|t't df] / aldf bf]l ; DaGwl lj jfbdf b]xfo adf]hd eP u/]sf]kf0of].

!= ldlt @)%@÷!@÷\$ sf] lgj h]s uf]lj Gb /fd cu]fn]sf] lgj h]gdf lb cf]l/o06n 0G:of7[]; sDkgl
lnld6\$af6 hf/L ul/Psf]aldfn]y g#) (÷lj /f6÷!#÷#!*÷lk ; l÷!)) *÷(#÷(\$ cftu\$ aldf ul/Psf]
; jf/L ; fwg g=h=c=r=@)! sf]ldlt !%÷&÷!((\$ df ef/tsf]gfnagbl -; f]gk/_ df b36gdf k/]sf].
b36gf ; dodf 8f0e/sf]nf0; []; jw gePsf]xgfn]ef/tlo df] / uf8lsf]lgod cg' f/ aldsn]aldf
bf]l /2 ul/lbPsf]. aldfn]ydf ef/tlo df] / uf8l sfgg, !(#(nfu"xb] elg csf]t/ Toxl ef/tlo
df] / uf8l sfgg]sf]cfwf/df bf]lnf0{/2 ul/Psf]. gkfn]df aldfn]y hf/L ul/Psf]h]ef/tlo df] / uf8l
sfgg nfu"xb] x]b] . aldfn]ydf rfns ; DaGwdf :ki6 ?kn] rfn lgDg d]l]l] æ-s_ sg}JolQm of]klg
k]Gw ul/Psf]5 ls b36g]sf]; dodf jw rfns cgdlt kq k]kt u/]sf]JolQm jf :yfol rfns]sf]
cgdlt kq k]kt u/]sf]-l; sf? rfns]sf]cgdlt kq k]kt u/]sf]afx\$ / o:tf]cgdlt kq /fVg jf
k]kt ug{cof]lo g7xl/Psf].E pNn]y ePsf]; jf/L rfns]sf]cgdlt kq :yfol xf]. pQm rfns ; jf/L
rfns cgdlt kq /fVg jf k]kt ug{cof]lo g7l/Psf]cgdlt kqsf]glj s/of e0; s]sf]. bf]l plrt
ePsf]x]bf bf]lnf0{aldsaf6 oyflz3|km50f] u/f0{aldf /sd lbnf0{lbg' xg eG]Joxf]7]sf ; fy
aldfn]y k]kt aldssf]ldlt km] /L @%, !((^ sf]kq ; d] ; m]lg /fvl lgj h]g u/]sf]kf0G5 .

@= ldlt)%@÷!@÷!! sf] ; ldlt]sf]kqaf6 pNn]y]t aldf bf]l s]slt sf/0fn]c:j]ls[ul/Psf]xf] ; f]
lnlvt hjfkmsf ; fy bf]l ; DaGwl ; Dk0f{sfuhft ; d] k]k] ug{lgb]g lb0Psf]b]lvof].

#= ldlt)%@÷!@÷!! sf] ; ldlt]sf]kqsf] k]toQ/df lb cf]l/o06n 0G:of7[]; sDkgl lnld6\$sf]ldlt
@(#÷#!((^ sf]kqdf bf]l ; DaGwl sfuhft 5fgjlg ubf{pQm ; jf/L ; fwg g=h=c=r=@)! sf] ; jf/L
btf{k]f0f-kq ldlt @)\$ (÷!!÷!@ sf] -@#÷#÷(#_ df >l s[0f k] fb bEfg]sf]g]ddf hf/L ePsf].
ldlt @)%!÷^÷!* - \$÷!) ÷ (\$_ df pQm uf8lsf]gDa/ kl/j t]g e0{sf]c=r= !!)& ePsf] ; DaGwt
aldfn]y h=c=r= @)! sf]nflu hf/L ePsf]/ aldf cjlw #) ÷&÷(# b]lv @(#÷&÷(\$; Dd ePsf]df
uf8l gDa/ kl/j t]g ePsf] ; r]gf laldtn]aldsnf0{glbPsf] ; f] ; DaGwdf aldsn]sg} Endorsement
hf/L gu/]sf]. o; }u/L ; jf/L rfns k]f0f-kq ldlt @)\$ (÷(÷& b]lv @)% ÷*÷\$; Ddsf]nflu
glj s/of ePsf]df & dlxgf kl5 @)%!÷!@÷& b]lv @)%^÷!@÷^ ; Ddsf nflu gjls/of ul/Psf]. b36gf
; dodf pQm ; jf/L rfns cgdlt kq jw÷nfu" g/x]sf]pQm uf8lsf]/fhZj btf{cflb ; d:ofn]uf8l
ef/tdf dfq rnfpg]ul/Psf]. ldlt @)%!÷#÷#!-!%÷&÷(\$_ df gfnfj/Ldf b36gf ePsf]. ef/tdf
b36gf ePsf]h]ef/tlo df] / uf8l lgod (Motor Vehicles Rules of India) nfu"xb]. ; f]lgod cg?k

b36gfsf]; dodf ; j f/l rfns kdf0f-kq nf0{dfGotf glbPsf]eGg]Joxf]f ; d; pNny ub; f;l sf/Of aldf bfjL c:jLst ul/Psf]Joxf]f 5 .

\$= alldtsf ljleG Idltsf tfs]f kqx? .

%= Idlt @)%#÷(÷# df aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -#_ adf]hd lfltklt{bfjL eQmfgl ug{gkg]sg}kdf0f j f tYo eP cfm]f ; kmf0{kz ug{; Idltaf6 aldsnf0{ePsf]cfb; .

^= Idlt @\$÷!@÷!((^ sf]aldssf]kqaf6 Idlt @÷#÷!((^ sf]kqaf6} ; DkOf{ ; kmf0{kz ul/Psf] hfgsf/l .

o; /l ef/tdf b36gf ePsf]/ ; f]bfjLsf ; DaGwdf bfjL 0Gsf/ ul/Psf]Idlt kmf0/l @%,!((^ sf]aldssf]kqdf /x\$]; j f/l rfns cgdlt kq jw gePsf]sf/Of aldf bfjL c:jLst ul/Psf]eGg] Joxf]f 7ls eP gePsf]; DaGwdf lj j fb /x\$]kf0of].

&= o; ; DaGwdf hf/l ePsf]aldf ny g#) (÷lj /f6÷!#÷#!*÷la; l÷!)) *÷(#÷(\$ df Motor Vehicle Act, 1939 is not applicable in Nepal. pNny ePsf]; j f/l rfns ; DaGwdf Driver Any of the following (a) Any person provided that the person driving had a valid driving license at the time of the accident or had held a permanent driving license (other than a learners license) and is not disqualified from holding or obtaining such a license ; d; pNny ePsf]b]vG5 . rfns cgdlt kq ; DaGwdf kInt sfggl Joj :yf tkm{x\$}; j f/l tyf oftfoft Joj :yf Pq, @)\$ (sf]bkrf %^ sf]pkbkrf -!_@_#_ / - \$ _ tt)\DaGwl Joj :yf ePsf]kf0G5 .

o; k\$ / aldfnydf ; j f/l rfns ; DaGwdf ePsf]Joj :yf, ef/tlo df / uf8l sfgg nfu"gxg] kljwfg, e]f]ns lfg cgtu ef/t ; d; ; dflj i6 ul/Psf]/ ; j f/l rfns gjLs/Of ; DaGwdf kInt ; j f/l tyf oftfoft Joj :yf Pq, @)\$ (sf]bkrf %^ sf]pkbkrf -!_ df rfns cgdlt kqdf n]vPsf] Dofb gf3\$] tlg dlxgf leq To:tf]rfns cgdlt kq gjLs/Of u/f0; Sg' k5{eGg] / ; f;l bkrf]sf] pkbkrf -\$_ df pkbkrf -!_ adf]hd Dofb gf3l rfns cgdlt kq gjLs/Of u/fpg cfp]rfnsaf6 kfF j if{Dd kfF ; o klztz yk b:t/ In0{To:tf]rfns cgdlt kq gjLs/Of ugk5{; d; Joj :yfsf ; fy}; f;l bkrf]sf]pkbkrf -#_ df csf]kfF j if{Ddsf]nflu gjLs/Of ugk5{egl ls6fgl Joj :yf ePsf] cj:yfdf rfns cgdlt kq ; q -!&_ dlxgf kl5 gjLs/Of u/fPsf]h] aldf bfjLsf]bfloTj af6 p6dlQm kfp]g aldfnydf rfns ; DaGwdf ul/Psf]Joj :yf / kInt sfggaf6 ; d; ldNg]b]vPg . ef/tdf b36gf ePsf]sf/Of ef/tlo lgod nfu"xb]; DaGwdf aldfnydf ; f]sfgg nfu"gxg]pNny xgsf ; fy} e]f]ns lfg cgtu ef/t ; d; kg]cj:yfdf b36gf ef/tdf ePsf]/ ; f]rfns cgdlt kq ef/tlo lgod cg?k jw gePsf]df ; f]rfns cgdlt kqsf] xsdf ; f]kljwfg nfu"e0{; j f/l rfnsnf0{ sf/jfxl xb ; Sg]cj:yf; Dd l; hgf xb ; Sg]ePtfklg alldtsf]lfl; ; f]kljwfgnf0{cflif ug{ aldfnydf pNny]t rfns ; DaGwl Joj :yfn]; d; ldNg]b]vPg . t; y]aldsn]bfloTj c:jLsf/ u/\$] dgfl; j gb]vPsf]h] pQm aldfny g#) (÷lj /f6÷!#÷#!*÷la; l÷!)) *÷(#÷(\$ cgtu]sf]Snq g=#) (÷lj /f6÷Pd el÷(÷(\$-(% sf]aldf bfjLsf]bfloTj aldsn]aldfny]sf zt{tyf ; ljwfsf clwgdf /lx ; e / P; -s} dfen]sf]ldlt #)÷*÷(\$ sf]; e[k]tj]bgdf pNny]t dNof]g adf]hdsf]bfloTj

:jlsf/ ug{kgIblVpsfh]; f]adflhd kgMbfloTj lgwf{0f u/l alldtnf0{bfjL eQnfgl ug{egl alds
lb cfl/o06n 0G:of7q; sDkgl lnd6\$nf0{aldf Pq, @)\$ (sf]bkrf * -3!_, bkrf !& sf]pkbkrf -\$_
tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -@_ adflhd cfbz lbgSf ;fy}o; lgOf6 pk/
lrQ gaem] aldf Pq, @)\$ (sf]bkrf #& adflhd kg/fjDg cbfnt kf6gdf kg/fjDg ug{ ;d]t
hfgsf/l u/f0G5 .

0lt ; Dj t\@)%# ; fn df3 dlxgf !) ut]/fjh % zed\==

lgj bssj]gfd

/dž >]7
; j f/l Joj :yfks
af=c=v=\$(%(

aldssj]gfd

ogf06\$ 0G:of]l; sDkgl -g]kfn_in=
sf7df08f]t

d2f M JolQmrt b36gf -dhub/ aldf_bfjl af/]

o; ;ldltdf k]kt alldt lgj bss /dž >]7sf]ldlt @)%#÷*÷!& sf]lgj b]g pk/ cfj Zos sf/j fxl e0{
kž xg cfPsf]o; aldf bfjl ; DaGwdf kmf0h ; m]lg sfuhft c]wbog ubf{b]xfo adf]hd eP u/{sf]kf0of]

ldlt @)%#÷*÷!& sf]laldt /dž >]7sf]k0f{aldf /sd ?-&%,))÷- lbnf0{kfpFeGg]; d]t lgj b]g sf]
Joxf]f .

; ldlt sf]ldlt @)%#÷(÷& sf]kqaf6 ; f] aldf bfjl ; DaGwdf ln]vt hfgsf/l sf ; fy bfjl ; DaGwL
sfuhft kž ug{aldsnf0{lgbžg lbPsf]b]vG5 .

; ldlt sf]p]n]v]t kqsf]k]oQ/df bfjl ; DaGwL sfuhft ; d]t ; m]lg u/l k7fPsf]ldlt @)%#÷(÷@@ sf]
aldssj]kqdf pQm bfjldf alldt /dž >]7sf]aldfo]o lxt sfod gePsf]. pQm a; sf dflns k\$zf
l; 6]f]f ePsf]p]n]v] ug\$sf ; fy}bfjl ; DaGwdf ; xof]u]sf]efj gf /Vg]lj z]f clwsf/ k]p]u u/l clwsQd
&%Ü dfq lbg ; lsg]cj:yf ePsf]. kll8t klf / d]w]b pk]osf a; Joj; fol ; 3; 4 cfk; L 5nk]mdf
aldssj]tkm]f6 &%Ü / af]l a; dflnsaf6 Joj; fol ; 3n]c; h pk/ ul/lbg]; xdlit e0{l]g0f6 u/l
; xdlit kq ; d]t ln0Psf]/ kll8t / Joj; fol ; 3 b]j]h] /sd k]kt e]f/df ; lx5fk u/{sf]p]n]v] ub]f; f]
uf8lsf]Jofks aldf kl]do/ 0G:of]l; sDkgl -g]kfn_in= df k\$zf l; 6]f]f sf]g]ddf ePsf]df uf8lsf]/
sG8S6/ ; d]t sf]l]ft k]t{lno{; s\$]f]eGg]; d]t Joxf]f /x\$]kf0G5 .

aldssj]ldlt @)%#÷(÷@@ sf]kq; fy ; m]lg sfuhft c]wbog u/l x]f{laldt /dž >]7sf]g]ddf ; j f/l
; fwg g=\$(%(sf]sd{f/l s]dbf/sf]aldf, alds ogf06\$ 0G:of]l; sDkgl -g]kfn_in= af/f hf/l
ul/Psf]se/gf6 g=#!)%\$@ c]tu]t aldf ePsf] / pQm se/gf6 c]tu]t pQm sG8S6/sf]xsdf ?=
&%,))÷- aldf] sfod ePsf]; d]t kf0G5 eg]aldf c]lw ldlt @)%@÷!)÷!\$ b]v ldlt @)%#÷!)÷!#
; Dd ePsf]b]vG5 . o; }alr ldlt @)%#÷#÷& sf lbg ; f]; j f/l ; fwgdf sfo{t /x\$}cj:yfdf b36g]df
k/l s08S6/ s[0f v8\$fsf]d[o"ePsf]/ ; f]sf]l]ft k]t{lgh d]t]ssj] >ldlt zf/bf v8\$snf0{lbg'egl
laldt /dž >]7n]alds ; dl]f kqfr/ u/{sf]; d]t kf0of]. o; }; Gbed]f pQm ; j f/l ; fwgsf dflns /dž
>]7 geP/ k\$zf l; 6]f]f ePsf]uf8L ; #fng ; DaGwL ; Dk0f{sfo{lgh /dž >]7n]ug]egl sg}ln]vt
s/f/ ePsf]; hgf ; d]t g/x\$]f]. sfg]l ?kn]/dž >]7 ; f]uf8laf6 xg cfPsf]l]ft k]t hjfk]b]k gxg]
tyf k\$zf l; 6]f]f]aldf gu/fPsf]x]f eQm]gl ug{j]w]tf g/x\$]f]egl aldsn]k=; ##%÷(^÷(& sf]
kqaf6 alldt /dž >]7nf0{hfgsf/l lbPsf]b]vG5 . ldlt @)%#÷&÷! df se/gf6 g=#!)%\$@ c]tu]t
; dfl]j i6 ePsf] s08S6/ s[0f v8\$fsf]d[o"ePsf]; DaGwdf ?= %^,@%)÷- lghsf]sfg]l xsjfnfnf0{
eQm]gl ug{ ; xdlit JoQm ub]f]e]gl d]w]b pk]osf a; Joj; fol ; 3n] ; xdlit kq (Letter of
undertaking) df x:tl]f/ u/l el]iodf sg}l]j fb p]TkGg ePdf aldsnf0{sg}klg b]f]o]j af6 pGdlQm
lbg]s/fdf ; xdlit ; d]t hgfPsf]sfuh ; m]lg /x\$]kf0G5 . o; }u/l ldlt @)%#÷^÷! sf]?= %^,@%)÷-
sf]l8:r]f]h e]f/ tyf ; f]l ldlt sf]?= %^,@%)÷-sf]r]š k7fPsf]kq ; d]t ; m]lg /x\$]b]vG5 . ; f]l
ldlt @)%#÷(÷@@ sf]kq; fy ; m]lg @)%# ; fn dfu{!# ut]a; dflns -af=c=v=\$(%(k\$zf l; 6]f]f
tyf /dž >]7sf]alr pQm a; 7\$]sdf rnfpg ul/Psf]s/f/gdf / ; f]s/f/gdfsf]zt{g=# df uf8lsf]
; #fng tyf aldf ug]; d]t sf sfo{/dž >]7n]ug]egl p]n]v] ePsf]kf0of]. ; ldlt sf]ldlt @)%@÷!!÷^
sf]kqaf6 pQm aldsnf0{lgh d]t]s s08S6/ s[0f v8\$fsf]b36g]df k/l d[o"eP jfktsf]l]ft k]t{

?=&%,))):--krxQ/ xhf/_ eQmfgl ug{gkg[sg]}cwf/e't tYo jf kdf0f eP ; kmf0{kz ug{; d} cfbz lb0Psf]kf0G5 .
;ldtsf]ldlt @)%#÷!!÷^ sf]kqsf]k]oQ/ alds ogf06\$ 0G:of7Q; sDkgl -gkfn_ ln=sf]k=; = () (÷ (^÷ (& ldlt !@÷!!÷)%# sf]kqaf6 lb0Psf]kf0G5 . pQm kqdf bfjl ug{/d} >]7sf]aldfof]oxlt gePsf]/ pQm a; sf dflns k\$z l; 6f]mf ePsf]/ To; df xg]jif kg{cfpg]bflo]j uf8lsf]gfd; f/l geP; Dd k\$z l; 6f]mf g]/lx/xg]/ 3/fo;L s/f/ ePtf klg ; f]sf]hfgsf/L b36gf ePsf]ldlt cufj} glbPsf]. o:tf]cj:yfdf aldf l; 4f]tnf0{x}bf{bfjl eQmfgl ug{sg}j flbtf g/xg]Joxf]f hfgsf/L u/f0{ ; lsPsf]tyf ; DaGwt a; Joj ; fol ; 3n]g}dSo:ytf ug{k}fng /x\$] ; d} pNny ub{/d} >]7 bfjlstf\$] ?kdf gcfPsf]Joxf]fsf ; fy}Joj ; fol ; 3sf]Inlvt ; xdlit kq / Beneficiary af6 klg To; sf]Discharge Voucher df x:tf]f/ u/L eQmfgl nlu; s\$] ; d} Joxf]f kf0G5 .
o; k\$ / o; bfjl tkm{lj rf/ ubf{bfjl ; DaGwdf lgj }s /d} >]7sf]aldfof]olxt eP geP tkm{x}bf{ s/f/ adf]nd uf8l 7\$]sdf ln0{; f\$] ; fng tyf ; f]uf8ldf sfd ug{rfns nufotsf sd{f/lx?sf] JolQmut b36gf aldf u/\$]f]f0{aldssf]k=; ##%÷(^-(& sf]kqdf s/f/gdf gePsf]elg pNny ul/P tfklg aldss}ldlt @@÷(÷)%# sf]kqdf s/f/gdf gePsf]egl pNny ; d} u/\$]kf0Pg . hasl pQm ldlt @@÷(÷)%# s}kq; fy pNny]vt s/f/gdf ; d} ; mlg e0{; ldldf k}kt xg cfPsf]b]V65 . o; /L s/f/gdf k} gePsf]cj:yfdf aldsn]u/\$] flitkl't{j fkt ?= %^,%})÷--5kGg xhf/ b0{; o krf; dfq_ eQmfgl u/\$]dgf]; j b]VP tfklg s/f/gdf k} ePsf]cj:yfdf af5L /sd ; d} flitkl't{j fkt eQmfgl lbg'kg}f ; f]adf]nd u/\$]kf0Pg . oBkl of]bfjldf lgj }s /d} >]7n]alds; u u/\$]aldf s/f/gdf adf]nd g]u/\$]b]V0g\$] ; fy}; f]; DaGwdf k}Int sf]gl Joj:yf tkm{x}bf{k}Int ; jf/l tyf offtoft Joj:yf Pq, @)\$ (sf]bkrf !\$ (df rfns, kl/rfns, ; /lffsdL{tyf cG0 sd{f/lx}tfl]sPsf] /sdsf]b36gf aldf ; jf/l wgl jf Joj:yfksn]ug{k5{eGg]; d} ls6fgl Joj:yf ePsf]kf0G5 . o; cj:yfdf lgh alldt /d} >]7sf]aldfof]o lxt b]VPg jf sfod xg ; Qm] eG ldN]g]b]VPg . o; /L /d} >]7sf]aldfof]o lxt sfod ePsf]b]Vg]cj:yfdf aldsaf6 hf/L ul/Psf]se/gf} g≠!)%\$@ cGtu} d[s s08S6/ s[0f v8\$fsf]xsjfnfnf0{flitkl't{/sd jkt ?= %^,%})÷--5kGg xhf/ b0{; o krf; _ eQmfgl u/\$]f]f0{dgf]; a eG ; lsPg . ctMaldsn]d[s s68S6/ s[0f v8\$fsf]JolQmut b36gf aldf flitkl't{j fkt ?= %^,%})÷--5kGg xhf/ b0{; o krf; _lgh d[ssf]xsjfnfnf0{k}bf]g ul/; s\$]b]Vg cfPsf]cj:yfdf af5L ?= !*,&%)÷--c7f/ xhf/ ; ft ; o krf; _ ; d} d[ssf]xsjfnfnf0{k}bf]g ug{k}b]VPsf]tyf JolQmut d[o' ; DaGwL bfjldf flitkl't\$]l; 4f]t (Principle of Identity) nfu"gxg]x}bf csf]alds; u flitkl't{eQmfgl lnP glnP tkm{lj rf/ ul//xg'gkg]; d}sf]/fo 7x/ u/L ; f]adf]nd ?= !*,&%)÷--c7f/ xhf/ ; ft ; o krf; _ d[s s[0f v8\$fsf]>ldtl zf/bf v8\$ -xsjfn_ nf0{bfjl eQmfgl ug{elg aldf Pq, @)\$ (sf]bkrf *-3!_ tyf bkrf !& sf]pkbkrf -\$_ adf]nd alds ogf06\$ 0G:of7Q; sDkgl -gkfn_ ln=nf0{cfbz lbg\$] ; fy}o; pk/ lrQ gaem]aldf Pq, @)\$ (sf]bkrf #& adf]nd kg/fj }g cbfnt kf6g, nlntk'/df kg/fj }g ug{; d} hfgsf/L u/f0G5 .

Olt ; Dat\@)%# ; fn r} !! ut]/f]h @ zed\=====

lgj

kfyle/f h6 008i6kh -kf_ ln=
06x/L-\$, ; g; /L .

ljkl

ogf06\$ 06:of; SDKgl -gkfn_ ln=
sf7df08f;

d2f M cllg aldf bfjl lfltklt{af/}

o; ;ldltdf klt aldt lgj s kfyle/f 008i6kh -kf_ ln=sf]ldlt @)%#÷(÷!! sf]ljB't rfk
z6f/f df/, lahhlsf ;fdgkx? tyf c6o ;fdgkx? cfuf]nflu xfgl-gf\$;fgl ePsf] ;Da6wdf ;d
lj ifosf]lgj dg pk/ cfjZos sf/jfxl e0{kz xg cfPsf]o; aldf bfjl ; Da6wdf kmf0n ; mlg sfuhft
cWbog ubf{bxfo adf]hd eP u/\$f]kf0of].

!= ldlt @)%#÷(÷!! sf]alldtsf] ;ldltdf klt lgj dg tyf ; mlg sfuhftdf pBf]sf] ; /lffsf]nflu
cfuf] e\$Dk, x/L, jtf; , tyf ljB'tlo bkmsf hf]vdsf]sf/Ofaf6 xg]xfgl-gf\$;fgl]aldf ul/Psf].
pBf] rfn' /x\$]cj:yfdf laxfg !) ah]ljB'tlo rfk, z6f/f df/, lahhlsf] ;fdgkx? tyf c6o
;fdgkx?df cfuf]nflu xfgl ePsf] / ;f] sf] hfgsf/L aldsnf0{u/f0{aldsn]dfu u/\$f] ;Dk0f{
sfuhft kz ul; s\$]aldsn]lgdg sf/Of byf0{bfjlnf0{/2 ul/lbPsf].

aldfn]df ; mlg ul/Psf ptkflbt ejgdf ; k6x? dW]g# / sRrf kbfsf]nflu udfdsf]; k6x?
dW]g=# sf]cfwf/df aldf /2 ul/lbPsf].

; k6 g# M /ftl !) ah]v laxfg % ah]Dd sg}sfo{xg'x5g .

; k6 g#M /ftl !) ah]v laxfg % ah]Dd sg}sfo{x5g / o; ;dodf ;Dk0f{9f\$fx? tyf
endfnx? a6b xgkb5 . pNn]vt ; k6x?nf0{sg]lsl;dn]eu u/\$f]5g . ljB'tlo rfkaf/f laxfg !) ah]t/
pBf] rfn' /x\$]cj:yfdf cfuf]nfu\$]hfgsf/L aldsnf0{l0Psf]df grflx\$]sf/Of byf0{aldf
bfjl /2 ul/Psf]5 .

kq; fy ; mlg sfuhftM
s= aldfn] tyf se/gf\$sf]klt .
v= aldsdfly bfjl u/\$f]klt .
u= aldsn]aldf bfjl /2 ul/lbPsf]kq .

@= ;ldltsf]ldlt @)%#÷#÷@@ sf]bfjl ; Da6wl lnltv hfgsf/L tyf sfuhft kz ug{Joxf]fsf]kqsf]
k]o0/df aldsn]@)%#÷(÷@* sf]kqaf6 lnltv hjfkm tyf sfuhft kz u/\$f]kf065 .

aldssf]ldlt @)%#÷(÷@* sf]kqdf ; e[/sf]l/kf[{adfl]nd ; f]pBf] b0{l; kn[df laxfg & ah]b]v ah]sl & ah]Dd / csf] ah]sl * ah]b]v ^ ah]Dd ; #fng ePsf]. aldfn]v c[gtu[/ftl sfd ug{ gkfp]g/ u/[df Breach of Warrenty xg]. pTkflbt ejgdf ; k[6 d]b]g=# df /ftsf]!) ah]b]v laxfg % ah]Ddsf]alrdf sg}sf0{ug{gxg]/ emfn 9f\$fx? aGb xg' kg]aGb]hsf]k]f]wfg /x\$]t/ ; f] aBf pNn3g ePsf]x]Bf bf]l eQmfgl ug{gldNg]Joxf]f cj ut u/f0G5 .

#= ; e[/sf]ldlt *÷!)÷!((% sf]; e[k]t]j b]gdf lgDg s/fx? pNn]v ePsf]kf0G5 .

!= laxfg ; ft ah]b]v !@ ah]Dd / @ ah]b]v ; fEm & ah]Dd tyf ah]sf * ah]b]v laxfg ^ ah]Dd u/l b0{l; kn[df pBf]v ; #fng ul/Psf].

@= Cause of fire:- The probable cause of fire was due to short circuiting or due to fluctuation of power supply

#= cfunful ldlt / ; doM ^÷%÷!((% laxfg !) ah]

\$= gf\$; fglsf]sh dNof]gm #\$,!(%÷- ; d] pNn]v ePsf]kf0G5 .

\$= ; ldtsf]ldlt @)%#÷!@÷& sf]kqaf6 alds obj06\$ 0G:of]j; sDkgl -g]kn_ ln=nf0{pNn]vt bf]l c:jlsf/ u/\$]hf0{dfgotf lbg ldNg]sg}tYo jf kdf0f eP ; ldldf k]z ug{eG]Joxf]f ; d] ; lrt u/\$] kf0G5 . aldssf]ldlt @)%#÷!@÷* sf]kqaf6 ; ldtsf]kqsf] hj fkm lbb}sdkgln]bf]lsf] bflot] c:jlsf/ ul/; s\$]df laldtn]; f]s/f/gfdfd /ftl sfo{ePsf]5\$ eG]sg}kdf0f gePsf]/ ; f] /ftl sfo{ug{g; Sg]aBf x6fpg]nflg]lk]dod zNs ; d] gaemPsf]x]Bf ; f]bflot] c:jlsf/ u/\$]hf0{dfgotf lbg pkoQm b]vg]eG]Joxf]fsf]l]hs/ lnPsf]b]vG5 .

o; bf]lsf ; DaGwdf knf0n ; m]lg sfuhftaf6 alldt kyle/f h6 008li6k k]n=sf]aldf alds obj06\$ 0G:of]j; sDkgl -g]kn_ ln=af/f hf/l ul/Psf]aldfn]v g=Pkm @#%÷(\$-(% c[gtu[aldf ePsf] / aldf cj lw leq]ldlt @)%@÷!÷@# sf lbg laxfg !) ah]lj B'tlo v/fal (Due to short circuiting or due to fluctuation of power supply) af6 ePsf]ljifodf sg}lj jfb kf0Pg . aldsn]bf]l c:jlsf/ ug\$]sf/0fdf pTkflbt ejgdf ; k[6l g=# / sRrf kb]y\$]nflu u]f]dsf]; k[6l g=# pNn3g ePsf]pNn]v u/\$]5 . ; f]bf]l c:jlsf/ ug]cfw/sf ?kdf aldsn]; e[/kf[hf0{lnPsf]b]vG5 . ; e[/ P; =s] dfem]sf]l/kf[df 008li6k ; #fng ; do laxfg & ah]b]v !@ ah]Dd / @ ah]b]v ; fEm & ah]Dd tyf ah]sf * ah]b]v laxfg ^ ah]Dd pNn]v ePsf] kf0G5 .

o; /l ; f]bf]lsf ; DaGwdf aldssf]egf0{cg?k Breach of Warrenty sf]sf/0f pQm b36gf eP geP tkm(x]f{; f]b36gf laxfg !) ah]; df]o pBf]v ; #fng ; dodf ePsf]b]vG5 . aldfn]v]nufPsf] aGb]h tkm(x]f{pQm aGb]h /ftsf]!) ah]b]v laxfg % ah]Ddsf]nflu nfu" xg]pNn]v 5 . o; k\$ / l]ftsf]; do aldfn]v]nufPsf] u/\$]; doleq gkg\$; fy}pQm l]ft b0{l; kn[df pBf]v ; #fng u/\$] sf/0fn]ePsf]cyf[aGb]h nufPsf]; dodf sfd ug[h]g]ePsf]k[6l ug{; Sg]sg}tYo kdf0f ; d]

aldsn]kz ug{; s\$]kf0b . o; cj:yfdf aldfsf]l; 4f6t cg?k aGb]h nufPsf]; dodf cfuf]nflu
gf\$; fgl ePsf]jf /tsf]; dodf pBf] ; #fng u/\$]sf/0fn]lflt ePsf]eP ; f]aGb]hsf]pNn3g ePsf]
hgf0{aldsn]bfjL c:jlsf/ ug{:j eflj s 7xb[of]. o; k\$f/ b36gfsf]glursf]sf/0f k]oIfMaldfn]ydf
aGb]h nuf0Psf]; dodf ePsf]jf aGb]h nufPsf]; dodf pTkGg sf/0faf6 g]l; nl; nj 4 ?kdf ; f]b36gf
36g uPsf]eGg]; eP/ P; =s] dfem]sf]kl]tj]hg / ; f]kl]tj]hgdf pBf] ; #fng ubf{alrdf s]l ; do
pBf] aGb e0{kG]Mcsf]l; k]df ; #fng ug[u/\$]Joxf]f ; d]n]ldNg]b]vPg . ctMaldfn]ydf pNn]vt
; fdf6o ; dodf pTkGg ePsf]cfunfulsf]sf/0f alldtsf]xfgl-gf\$; fgl ePsf]h]aldsn]bfloTj :jlsf/ u/L
bfjL eQmfgl ug[k]g]b]vg cfof]. ; eP/ P; =s] dfem]sf]ldlt *÷!)÷!((% sf]kl]tj]hg pNn]vt /sd ?=
#\$,!(% -rf]Q; xhf/ Ps ; o kGrfgAa]dfq_ af6 aldn]ysf]; ljwf adf]hd s\$ ug{k]g]/sd eP ; f]
s\$ u/L xg cfpg]af]l /sd alldt kfyle/f h6 008li6k -kf_ ln=nf0{bfjL eQmfgl ug{egl alds
ogf06\$ 06:of]l; sDkgl -g]kn_ ln=nf0{aldf P] , @)\$ (sf]bkf * -3!_ tyf ; f]l P]sf]bkf !& sf]
pkbkf -\$_ adf]hd cfb]z lb065 . o; pk/ lrQ gaem]aldf P] , @)\$ (sf]bkf #& adf]hd kg/fj]hg
cbfnt kf6g nintk/df kg/fj]hg ug{; d] hfgsf/l u/f065 .

0lt ; Dj t\@)%# ; fn r] !\$ ut]/f]h % zed\=====

>l kg/fj dg cbfnt, kf6g
; eQm Ohnfz
dfgglo Gofofwlz >l tk axfb/ du/
dfgglo Gofofwlz >l nf\$|b|dlns
af6 ePsf]km] nf

; Dj t\@)%\$; fnsf]b]k'g#=====^**

ogf068 06:of7q; sDkgl -g]kn_ ln= dsfd Itgwf/f kf7zfnf b/af/
dfu{sf7df08f\$ f clvtof/ k|kt sf=H=sf=d-g=kf= j 8f g=#@ a:g]

kg/fj ds

dfxg sz/ dfg k|vfg =====
lj?4 k|tj fbl

lj k|fl

kyfe/f h6 008li6k kf|n= dsfd 06x/l g=kf= j 8f g=\$; g; /l=====
j fbl

d2f M cllg aldf bfjL lfltklt {af/}

Gof0 kzf; g Pq,)\$* sf]bkmf *, ! cftu{ o; }cbfntsf]lfqflwsf/ leqsf]e0{bfo/ xg cfPsf]k|tt
d2fsf]; Hfkt lj j /of o; ksf/ 5 M

o; kyfe/f h6 0=kf|n=df ldlit @)%@÷!÷@# ut\$ f lbg c6bfhl laxfg !)) ah|t/ sf/vfgf rfn'
/x\$]cj:yfdf lj B'taf/f df/ tyf c6o lj B'tsf ; fdfgx? lfl ePsf]x\$; f\$]cljnda lg/Llf0f u/L
sf/vfgf kgM; fng ug{0hfht lbg xg cg/fw ub\$}eG]kyfe/f h6 0=kf|n= sf]ldlt @)%@÷!÷@\$
sf]kq .

xfdln]ogf068 06:of7q; s=g]kn_ ln= la/f6gu/af6 xdf]pBf]sf]; /lfsf]nflu cfuf] e\$Dk, x/L atf;
tyf lj B'tlo bkmsf hf]vdsf] sf/0faf6 xg] xfgl-gf\$; fgl\$] aldf @&÷!@÷!((\$ blv @&÷!@÷!((%
; Ddsf nflu u/fPsf]. xdf]pBf] rfn' /x\$]cj:yfdf ldlit @)%@÷!÷@# ut\$ f lbg laxfg !)) ah|
lj B'tlo rfk ; 6af/f df/, lahhlsf ; fdfgx? tyf c6o ; fdfgx?df cfuf]nflu xfgl ePsf]lyof]. o; sf]
hfgsf/L aldsnf0{u/f0{; s\$] lyof}. aldsn]dfu u/\$f ; Dk0f{sfuhftx? kx u/L ; sk15 aldsn]
grflxbf ; Dk0f{egl sf/of byf0{aldf bfjL /2 u/f0{lbPsf]xdf]bfjL dfly sf/jfxl u/L bfjL /sd lbnf0{
kfpF eG] ; d] Joxf]fsf] kyfe/f h6 008li6k kf|n=n] aldf ; ldlit sf7df08f]f0{ n]y\$] ldlit
@)%#÷(÷!! sf]kq .

kyfe/f h6 008li6k kf|n=n]aldf bfjL /2 ul/Psf]egl ; k|l6 ; Dal6wt kfj wfg ; d] p|n]v ubx]pQm
; k|l6x?nf0{sg}lsl; dn]eu u/\$f 5df]eG] ; d] p|n]v u/L tI; Da6wL sfuhftx? ; d] ; mlg u/L
xdf]plrt bfjL dfly sf/afxl u/L bfjL /sd lbnf0{lbg xg eG] ; d] Joxf]f n]v0 cfPsf]pQm aldf

bj]l lsg 0Gsf/ ul/Psf]xf]; f\$]Invt hfgsf/l ; fy tI; DaGwl aldfn]v kl]t ; e]kl]tj]hg nufot ; f] ; DaGwdf eP u/\$f sfd sf/jfxl ; DaGwl ; DkOf{sfuhft ; d] of]kq k]kt ldltn] !% lbg]eq o; ; ldltdf k]z ug{xg lgb]zfg' f/ ; lrt ul/G5 elg ogf06\$ 0G:of]q; sDkgl -g]kn_ ln=nf0{aldf ; ldltn] ldl]t @)%#÷(÷@@ df n]v\$]kq .

o; uf=]j=; = j8f g=\$ l:yt >l kflye/f h6 008li6k k]n=df ldl]t @)%@÷!÷@# sf lbg ljBt xf0{ e]f]6]hsf]sf/Of dl]zgd] cfuf]n]l]g]sf]; fy}sRrf h6 kb]y{cf]b c6o jfol/E u/l c=?= !,@,)))- sf] l]ft ePsf]k]df]of]t ul/Psf]5 eG]06x/l uf=]j=; =sf]ldl]t @)%@÷#÷!^ sf]kq .

; e]f]/sf]l/k]f]ad]f]hd ; f]h6 008li6k b0{l; k]ndf laxfg &M) ah]v ah]sf &M) ah]Dd / csf] ah]sl *M) ah]v laxfg ^M) ah]Dd ; #fng ePsf]5 / xdf]k]f]n; l g=Pkm=@#%÷(\$÷(% se/ gf] g=^&# c]tu] /ftl sfd ug{gk]fg]; f]u/]f Breach of Warranty xg]; fy}p]k]f]bt ejgdf ; k]i6x? d]v]df g=# / sRrf kb]y\$]n]flu uf]f]dsf]; k]i6 d]v]g=% df (Night Work) /fts]f!)M) ah]v laxfg %M) ah]Ddsf]alrd] sg}sfo{ug{xg]/ em]n 9f\$fx? aG]b xg'kg]aG]b]hsf]k]f]wfg /x\$]t/ ; f]a]f] p]n]3g ePsf]x]f] b]j]l eQm]gl ug{gld]ng]Joxf]f] cj]ut u/fp]5]eG]Joxf]f]sf] ogf06\$ 0G:of]q; sDkgl -g]kn_ ln=n]aldf ; ldl]tnf0{ldl]t @)%#÷(÷@* df n]v\$]kq .

alldt kflye/f h6 008li6k k]n= 06x/l-\$, ; g; /lsf]ldl]t @)%#÷(÷@@ sf]lg]hg ; DaGwdf cf]Zos sf/jfxl x]f]To; sDkglaf6 ; f]b]j]lsf]b]f]o]j c:j]lsf/ u/\$]f]f]f]o{df]got]f lbg ldl]ng]sg]t]v]o j]f k]df]of e0 of]kq k]kt ldl]tn]& lbg]eq o; ; ldltdf k]z ug{xg aldf lgod]f]nl,)\$(sf]lgod ## sf]pk]lgod - !v_ ad]f]hd o; sDkglnf0{; l]t ug]cf]b]zfg' f/ ; lrt ul/G5 eG]aldf ; ldl]tn]ogf06\$ 0G:of]q; s=-g]kn_ ln= nf0{ldl]t @)%#÷!@÷& df n]v\$]kq .

o; sDkgl]n]b]j]lsf]b]f]o]j c:j]lsf/ u/l ; s]f]df lald]tn]; f]sf/v]fg]df /ftl sfo{ePsf]5] eG]sg] k]df]of gePsf]/ ; f]/ftl sfd ug{g; Sg]eG]a]f] x6]fg n]l]g]aldf lkl]dod z]ns ; d] ga]m]Psf]x]f] ; f] b]f]o]j c:j]lsf/ u/\$]f]f]f]o{df]got]f lbg pko]m]b]v]g]s]f] cj]ut u/fp]5]eG]Joxf]f]sf]ogf06\$ 0G:of]q; sDkgl -g]kn_ ln=n]aldf ; ldl]t sf7df08]f]f]o{ldl]t @)%#÷!@÷* df n]v\$]kq .

aldfn]v p]n]l]vt ; fdf]o ; dod]f p]k]g ePsf]cfun]fulsf]sf/Of lald]tsf]x]fg]l-g]f]; fgl ePsf]h]; e]f]/ P; =s]dfen]sf]kl]t]hgdf p]n]l]vt /sd ?= #\$,!(%.- aldfn]v]sf]zt{; l]wf ad]f]hd s]f ug{k]g]sd eP ; f]s]f u/l af]l /sd k]f]le/f h6 008li6k -k]n=nf0{eQm]gl ug{egl ogf06\$ 0G:of]q; sDkgl ln=nf0{cf]b]z lb065 eG]; d] Joxf]f]sf]aldf ; ldl]tsf]sf7df08]f]f]ldl]t @)%#÷!@÷!\$ sf]cf]b]z .

; e]f]/sf]kl]t]hg cg' f/ l]kl]laf6 Breach of Warranty ePsf]x]f] eQm]gl ug{gld]ng]Joxf]f] cj]ut u/fPsf]df p]m]k]df]of]sf]; d]sf]d]n]of]g gu/l aldf ; ldl]taf6 b]j]l cg' f/ eQm]gl ug{egl ePsf]cf]b]z q6]k]of{x]f]j]b/ u/l G]fo k]f]f]eG]; d] Joxf]f]sf]ogf06\$ 0G:of]q; sDkgl -g]kn_ ln=s]o; cb]ntdf kg{cf]Psf]k]g/f]hg l]hs/ .

j]f/06]lsf]k]7 ; v]of ! sf]q]m; =# / k]7 ; v]of @ sf]q]m; =% sf]k]z]gd]f q6]l ePsf]b]v]Psf]h]; f]aldf ; ldl]tsf]lg]of]6 l]rf/l]fo x]f] c=j=@)@ g= / k]j]c= lgod]f]nl, @)\$* sf]lgod \$& ad]f]hd l]kl]f lems]f0{cf]Pkl]5 j]f c]lw gf3]kl]5 lgod]fg' f/ k]z ug{eG]ldl]t @)%\$÷(÷@ (sf]o; cb]ntsf]cf]b]z .

7x/

lgod adfllnd blgs d2f kzl ; rldf r9l kx xg cfPsf]k|t't d2fsf]kg/fj dg ; lxtsf]z? ldl; n
cVbog u/L kg/fj dg tkmf6 pkl:yt lj afg\clwj Qmf >L g/|b|k|fb uf:dn]ug[Psf]jx; ; d; ; lg
lg0f6 tkm(lj rf/ u/L aldf ; ldlit sf7df08f]u/\$]cfb; ldn\$]5 5g ; f;l lj ifodf lg0f6 lbgkg|b|vg
cfof].

o; df lj kfl sDkglN]j f/|6lsf]pNn3g u/\$]dgrf]gl tl/sfn]pBf]usf] ; #fng u/\$]cj:yfdf bfjl
cg'; f/ eQmfgl lbg'eG]aldf ; ldlit\$]cfb; j b/ u/L kfpFeG]dVo kgf/fj dg lhls/ /x\$]k|t't d2fdf
lg0f6tkm(lj rf/ ubf{alldt kfyle/f h6 008li6k -k|=In= / alds ogf06\$ 06:of7]; sDkgl alr
aldfn] g=Pkm@#%-(\$-(% c6tu\$ aldf ePsf]f lj jfb b]VPg . aldf cj lw @&÷!@÷!((\$ b]v
@&÷!@÷!((% ; Dd t]sPsf]ldl; n ; #lg kx ePsf]k|tlnikaf6 b]VPsf]5 . aldf cj lw leq ldlit
@)%@÷!@÷!# sf lbg laxfg !) ah]lj B'tlo v/falsf sf/0fn]cfuf]nflg u0{; fdfg lft ePsf]s/fdf
; d; lj jfb b]VPg . aldsn]bfjl c:jlsf/ ug\$]sf/0fdf pBf] ; #fng ; do cfk]lgwf(0f u/L
; #fng u/\$]elg n]vP b]vPtf klg pBf]df cfunflu ePsf]; do laxfg !) ah]eG]s/f laldtn]
aldsnf0{ldlt @)%@÷!@÷!\$df n]v\$]kqdf pNn]v u/\$]s/fnf0{ogf06\$ 06:of7]; sDkglaf6 cGoyf
eG ; s\$]l:ylt b]VPg . ; f]b36gf laxfg !) ah]; fdf6 pBf] ; #fng ; dodf ePsf]; e/sf]
k|tj dgaf6 b]V65 . aGbh nufPsf]; dodf pBf] ; #fng u/L pQm lft ePsf]eG]s/fsf]kli6 ug{
aldsn]sg}tYooQm ; j b kdf0f kx ug{g; s\$]l:yltdf dgrf]gl pBf] ; #fng u/\$]eG]ogf06\$
06:of7]; sDkgl -g|kn_ In=sf] kg/fj dg lhls/ dgfl; j df6g ldn] . t;y{ ; e/ P; -s]dfem]n]
k|tj dgdf pNn]v u/\$]?#\$(%.-; Dd aldf jfkt kfpg]7x/f0{ldlt @)%#÷!@÷!\$ df aldf ; ldlit
sf7df08f]u/\$]cfb; ldn\$}b]vbf ; b/ xg]7x5{. kg/fj b]ssf]kg/fj dg lhls/ klg ; Sb] . ldl; n
lgod cg'; f/ aemf0lbg'. pQm /fodf d ; xdt 5' .

-nf\$|b|dlNns_
Gofoflwz

-tk axfb/ du/_
Gofoflwz

Olt ; Dj t\@)%% ; fn h]7 !* ut]/f]h @ zed\=====

lgj bssj]gfd

sfzl a; Joj ; fol ; 3
k\wfg sfofho lj /f6gu/
d\vo kzf; lgs sfofho, 06x/L .

aldssf]gfd

lb cfl\o06n 0G:of7Q; sDkgl ln=
sflGtky, sf7df08fz

d2flM aldf bfjl lbnf0{kfpF .

aldf Pq, @)\$ (sf] bknf * -3!_ bknf !& tyf aldf lgodfj nl, @)\$ (sf] lgod ## cgtuf o;
; ldltdf kg{cfPsf]k|t't aldf bfjl lbnf0{kfpF; DaGwl ph/L lgj bgsf] ; Hfkt Joxf]f o; k\$ / 5 .
!= ; fj hlgS ; jf/lSf ; fwgdf sfd ugIrfns sG8S6/ / vnf; lsf]qmdz ! nfv, &% xhf/ / %) xhf/
?k\ofsf] b36gf aldf clgjfo{u/L lbg' kgI sfggl Joj :yf eP cg' f/ o; ; 3af/f ; #flnt gf-c=v=
&^@% g=sf]a; df sfd ugI gfd gvhsf pk/fQm kbsf # hgfsf] b36gf aldf lbgf\$ @%÷*÷!((%
blv @\$÷*÷!((^ ; Dd sfod /xg]u/L lb cfl\o06n 0G:of7Q; sDkgl ln=df ul/Psf]pQm a; df sfd
ugI s08S6/ >l 1fg axfb/ a:g] ldltd @)%#÷!÷* ut]; fxl a; df l8p6l ubI sf7df08fzaf6 w/fg
cfpE}ubf{; f]a; b36gf e}; Vt 3f0t]ePsf]/ x\fbf c:ktfndf pkrf/ xBf xBf]lghsf]d[o' ePsf].
To; sf] hfgsf/L pQm aldf sDkglnf0{@)%#÷!÷!) ut] lbPsf] aldf sDkgl] hfgsf/L kkt u/kI5
@#÷\$÷!((^ df cfjZos sfuhft dfu u/L k7fPsf]df pQm sDkgl]sf] kqf; f/ dfu ul/Psf]; DkOf{
sfuhft ; lxt kkt Snq kmd{e/L k7fP kI5 aldf sDkgl]bfjl eQm]gl gug{ j xfgf u/L lgh d[sn]
/S; L vfPsf]egl 8fS6/n]kdfloft gu/\$f]cj :ydf s; n]eg\$}e/df cf/fk nuf0{\$÷!@÷!((^ df kq
k7fPsf]. pQm kq kkt ePkI5 o; ; 3n] aldf sDkglnf0{ldlt @)%#÷!÷!)÷@ ut] kq nyl aldf
; ldltnf0{; d] afwfy{lPsf]. ; fy}lgh s08S6/ >l 1fg axfb/ a:g]sf]d[o' ; jf/L b36gfaf6 ePsf]
xBf kx/L kl]tj bgsf cfwf/df /f;x6 lhNnf cbfntdf ; f]a; sf rfns pk/ sf/jfxl xBf h/ljfgf w/f6L
?-&.)- Itg{kgl]pQm cbfntn]cfbz{u/\$f]s/fnf0{aldf sDkgl]j}f:tf u/L cfkn]f] aldf kh]ydf
cfkn]h]sfd u/\$f]; jf/Ldf sfd ubf{ub\$}cj :ydf d[o' ePdf hf]vd j xg ugI elg :jlsf/ u/\$f]s/f
kdfloft gePs}cfw/df bfjl lbg 0Gsf/ ug{/ k6s k6s pk/fQm aldf pNny u/L cg/fw ubf{klg sg}
kIoQ/ glbPsf] xBf pQm aldf sDkglnf0{bfjl oyflz3|lbg' elg cfbz u/L kfpFeG] Joxf]fsf]ldlt
@)%\$÷#÷@ (sf]lgj bgsf ; fy}tt\DaGwl sfuhft ; d] ; nlg u/L kz ePsf]kf0G5 .
@= ; ldltsf]ldlt @)%\$÷\$÷!# sf]kqaf6 aldsnf0{sf/0f vhf0{lnlvt hjfkmkz ug{lgbz}g .
#= aldssf]ldlt @)%\$÷\$÷!# sf]kqdf cbfntdf kz ul/Psf]kq d[es s08S6/ dfbs kbfi{; }g u/L
l8p6ldf /x\$]/ dfbs kbfi{g]zfsf]sf/0f pgl uf8laf6 v; \$f]eG]pNny 5 . ; fy}cbfntdf kz
u/\$f kqsf]kmbf\$kl ; nlg 5 eG]Joxf]f kf0G5 .
\$= ; ldltsf]ldlt @)%\$÷\$÷#! sf]kqaf6 tt\DaGwdf cbfntl km} nf jf eP c6o kdf0f sfuhft tyf
lj j/0f ; d] kz ug{aldsnf0{lgbz}g .
%= aldssf]ldlt @)%\$÷%÷# sf]kqdf cbfntl km} nf pknAw ug{yk ; do cfjZos ePsf]. pQm km} nf
; Dej tMxfl \$; #6]a/ !((& leq k7fpg]sf]zz ugI5f]eG]Joxf]f kf0G5 .

^= aldssf]ldlt @)%\$÷%÷!& sf]kqdf cbfntaf6 xfn;Dd pk/fQm d2fdf sg}lg0f6 ePsf]5g yk hfgsf/l cbfntsf]lg0f6 kkt xg; fy k7fpg]5f}eGg]Joxf]f kf0G5 .

&= aldssf]ldlt @)%\$÷&÷* sf]kqdf lhNnf cbfnt /f;x6sf]lg0f6df pNny eP cg; f/ of]kdfloft xg cfp5 sl d[s b36gfsf]; dodf cToflws dfbs kbfiy{; }g u/l lgoGqOf eGbf afx/sf]cj:yfdf u8L/x\$]uf8laf6 v:g u0{pkrf/sf]qmdf d[o"ePsf]xf]aldfn]ysf]ckjfbdf pNny ul/Psf]5 sl dfbs kbfiy{j f o:t}gzfn' kbfiy\$]; }gsf]sf/0fn]sg}b36gf xg u0{d[o"ePdf jf 3f0t]ePdf jf kOf{czQmtf ePdf pQm bfjl nflg]5g . pNny]vt bfjl klg o; }kl/lw leq k/\$f]xgfn]xdfs]bflotj g/x\$] hfgsf/l u/fp5f}eGg]Joxf]fsf] ; fy}pk/fQmf; f/ cbfntsf]lg0f6sf]gSsn ; #lg /x\$] kf0G5 .

;ldltsf]ldlt @)%\$÷(÷@# sf]kqaf6 d[s sG8S6/ 1fg axfb/ a:g]sf] glhssf] xsjfnfnf{-cfkm'xsjfnf ePsf]vNg]kdfloft sfuh kdf0f ; lxt_ ;ldltdf pkl:yt xg sfzl a; Joj; fol ; 3 dfkm ; lrt ul/Psf]kf0G5 .

sfzl a; Joj; fol ; 3sf]ldlt @)%\$÷!)÷!) sf]kq; fy d[s 1fg axfb/ a:g]sf afa' g/axfb/ a:g] cfm'xsjfnf ePsf]kdf0f ; lxt aldf ;ldltdf pkl:yt e}lgh / lghsf 5f]f lzj axfb/ a:g] ; d;n]ldlt @)%\$÷!!÷!) df aofg ; d; lbPsf]b]vG5 .

;ldltsf]ldlt @)%\$÷!!÷@& sf]kqaf6 pQm aldf bfjlsf]lfltklt\$]eQmgl aldfn]ysf] zt{tyf ; ljwf adf]hd lsg gug[xf]; f]af/df cGo cfjZos sfuhft tyf ljj/Of eP ; f]; lxtsf]lnlvt hj fkm k; ug{aldsnf0{lgb;g .

aldssf]ldlt @)%\$÷!@÷& sf]kqdf aldfn] lzj sdf/ /f0\$]gfddf hf/L ePsf]a; g#&^@% g#sf]a; sf s08S6/ 1fg axfb/ a:g]sf]ldlt @)%\$÷!÷* df dfbs kbfiy{; }g u/l a; af6 v; l b36gf e0{; Vt 3f0t]ePsf]df xfb c:ktfndf pkrf/ u/fp5f u/fp5]d[o"ePsf]km}nfaf6 b]vG5 . lzj a:g]n]d[s ef0 sf7df08f]cfp5sf]cj:yf Hofbf /S; l gvfp egl ; DemPsf]lghsf ef0n]/S; l c]bflws dfqdf ; }g u/\$f]x] a; sf]9f\$af6 crfgs v; l 3f0t]e0{; f]l rf0k6saf6 ePsf]d[o' ePsf]h]sfgg adf]hd nf; ; bub ug[lhd]df kfpFeGg]; d; Joxf]fsf]hfx]l b:tvf k/\$f]s/f km}nfaf6 b]vG5 . aldf ;ldlt ; dlf sfzl a; Joj; fol ; 3n]kq nyl d[s sG8S6/sf]afa' g/axfb/ a:g]n] kfp]aldf /sd ?= &,%))) .- e/f0{lbg kq nyl\$]b]vG5 . sfzl a; Joj; fol ; 3sf]gfddf o; aldf sDkglaf6 aldfn] hf/L ul/Psf]5g . aldfn] g}hf/L gePsf]; yfn]lfltklt\$]bfjl ; DaGwdf kqrf/ ug{g}clgoldt ePsf]. a; rfnf /fhlj aflgofF/ alenPsf ; lh]dg ; d;n]d[sn]dfbs kbfiy{; }g u/\$f]sf/0fn]ubf{cfkm'sG8S6/ e0{cfPsf]a; sf]9f\$af6 em/L n8l pkrf/ ubf{ub;d/\$f]eGg]s/f km}nfaf6 b]vG5 . /f;x6 lhNnf cbfntsf]km}nfaf6 d[ssf]; xfb/ bfhh]lbg'ePsf]hfx]l b/vf:tnf0{ cGoyf dfGg ; lsg]cj:yf ljBdfg gx] sDkglaf6 hf/L ePsf]aldfn]ysf]terms and condition sf] kOf{ljk]l/t xfb lfltklt{lbg'kg]cj:yf ljBdfg 5g eGg]Joxf]fsf] ; fy sDkglaf6 hf/L ePsf]aldfn] / /f;x6 lhNnf cbfntsf]km}nf ; d; ; #lg ePsf]kf0G5 .

o; k\$ / aldf ePsf] / aldf ul/Psf]af-c=v= &^@% g#sf]j ; af6}v; l sG8S6/ 1fgaxfb/ a:g]sf]d[o' ePsf]df ; d; sg}ljfb g/x\$]o; aldf bfjl ; DaGwdf ljfbdf sfzl a; Joj; fol ; 3n]

u/\$f]kqfrf/ clgoldt eP gePsf]tkr(; d] lj rf/ u/l pQm s6S6/sf]d[o' dfbs kbfy{ ;]g u/\$f] sf/Of a; af6 v; L d[o' ePsf]xf]xf0g e6g]7x/ ug{kg]b]vof].

7x/

o; /L lj rf/ ubf{sf]zL a; Joj ; fol ; 3sf]ldlt)%#:#@ (sf]lgj 6g; fy ; mlg pQm ; 3sf]ljwfg @)\$) -klxf] ; xfv]g, @)%) ; d]_ nf0{d]wogh/ /vbf pQm ljwfgsf]p2]o c6tu6 -v08 h_ df oftoft Joj ; fo; u ; Dal6wt j :t5f]Ph6; L lng] / aldf ; Da6wl Ph6; L ln0{ofq' tyf Joj ; folnf0{ ; xof]u k6ofpg] 5 e6g]pNny ePsf] / pQm Joj ; fol ; 3n]aldsnf0{ldlt @)%#:#!)#:# sf]kqdf d]ssf afa' g/axfb/ a:g]n] aldf bfjl k]kt ug{g; sl lgj 6g lbPsf] e6g]pNny 5 eg]ldlt @)%\$:#:#@% df To; ; 3 c6tu6 ; #fnt a; ePsf]gftfn]pQm aldf sDkgl tyf aldf ; ldlt nufot ; Da4 lgsfodf To; } ; 3af6 cfjZos bfjl Pj +sfd sf/jxl u/l aldf bfjl jfkt kfg] lftkl't{?=&%,)))- lbnf0{e/f0{kfpFelg n]lvbPsf]b]v65 . pk/fQm cfwf/df ; Dal6wt ; #yfn]kqfrf/ ug]nf0{ clgoldt 7x/fg ldNg] b]vPg . ; #yf :j6n] aldf bfjl k]kt ug{kqfrf/ u/\$f]ge0{kl8t klfsf] cg/v]df To:tf]klfnf0{cfly6 lftkl't{lbnfpg]sfd; Dd u/\$f]b]vg cfPsf]h]kqfrf/nf0{clgoldt 7x/ ug{pkoQm b]vPg . csf]tkr(d]sn]dfbs kbfy{ ;]g u/\$f]sf/Of a; af6 v; L d[o' eP geP ; Da6wdf c]wog ubf{/f]x6 lhNnf cbfntsf]ldlt @)%\$; fn ciff9 @^ ut\$]km]nfsf]7x/ v08df kl]jfb]n] :jlsf/ u/l cbfntdf aofg u/\$f]b]vPsf]/ lgh kl]jfb]n]tf/v ; d] 5f6L a; \$]x6f e6g]Joxf]f /x\$] kf0of]. kf]6df66 l/kf6 x6f{pQm l/kf6df dfbs kbfy{ ;]g u/\$f]gb]vPsf]/ lhNnf cbfnt /f]x6sf] km]nfsf]7x/ v08df ; d] dfbs kbfy{ ;]g u/l d[o' ePsf]e6g]pNny gul/Psf]:ki6 cj :yf x6f hfx]L b/fvf:t nufot c6o sfuhftdf pk/fQm Joxf]f /x\$]e6g]s/f unt xg k]b5 . hfx]L b/fvf:t Ps klflo cf/flk dfq xf]eg]km]nfsf]7x/ v08 dfg\$]klf ljklfsf]ts{Pj +k6f0dfly lj rf/ u/l lbPsf] Goflos lg0f6 xf]. o; /L bj}klfsf]k6f0f aem lb0Psf]Goflos lg0f6df dfbs kbfy{ ;]g u/\$f sf/Of a; af6 v; L lgh s08S6/ 1fgaxfb/ a:g]sf]d[o' ePsf]7x/ gu/\$f]tyf ; f]sf] ; fy kf]6df66 l/kf6df ; d] ; f]pNny gePsf]:ki6 cj :yf /x6f ; f]l lg0f6 adf]hd lgh s08S6/sf]d[o'a; af6 v; L b36gdf k/L d[o' df6g' kg]xg cfp65 . o; y{alds lb cfl/o06n 06:of]l; sDkgl ln=nf0{pk/fQm bfjlsf]bflo]j jfktsf] ?=&%,)))- -krxQ/ xhf/_ :jlsf/ u/l lgh d]s 1fgaxfb/ a:g]sf lktf >l g/ axfb/ a:g]nf0{eQmfgl ug{egl aldf P6, @)\$ (sf]bknf *-3!_ bknf !& sf]pkbknf -\$_ tyf aldf lgodfjnl, @)\$ (, sf]lgod ## sf]pklgod -@_ adf]hd cfbz lbg6f ; fy}; f]pk/ lrQ gaem]aldf P6, @)\$ (sf] bknf #& adf]hd kg/fj 6g cbfnt kf6g, nlnk/df kg/fj 6g ug{ ; d] ; lrt ul/65 .

0lt ; Dj t@)%% ; fn >fj Of @@ ut]/f]h ^ zed

lgj hssjlgfd

>l ldlynf >]7,
j8f g# ; fgkf, 9ufvfgl, nlnk/ .

aldssfjgfd

>l /fli6 ald ; :yfg
/fdzfxky, sf7df08f:

d2m u{x:y{aldf bfjl af/}

!= /fli6 ald ; :yfgsf]aldfn\ g# ## Pr=Pr=^ cgtuf n=k=pk dxfgu/kflnsf j8f g=#, ; fgkf, 9ufvfgl, zflgt a:tl l:yt a; faf; sf]3/ sfgg ; Ddt tj/n]aldf u/\$f]sf] sg}ljfb g/xsf]ldlt @)%#÷\$÷#! ut]/ftl cs:dft hldg efF, g hfbf aldf u/\$f]pQm 3/ klg hldg efF, Ps}sf/0f lfltu|t ePsf]. o; /l b}l k\$fkaf6 hldg efF, 0{aldf u/\$f]3/ lfltu|t ePk15 ldlt @)%#÷%÷@ df /fli6 ald ; :yfgnf0{hfgsf/l u/fPsf]. pQm ; :yfgaf6 ; e/ ; d; vl60{lfltu|t 3/sf]lg/lifof ; e[u/l ; e/n] lfltu|t ePsf]elg kltj dg ; d; bflvnf ug{ePsf]. aldf u/\$f]3/ lfltu|t ePk15 pQm 3/sf]vfkf rf\$; afx\$?=^, (*,)^.^ k}fsf]bfjl @)%#÷%÷@\$ df u/l ; f]aldf bfjl /sd pknAw u/f0{kfpgsf] nflu af/Daf/ pQm ; :yfgsf clwsf/l ju{; dlf cg/fw u/\$f]. pQm ; :yfgaf6 d]f]bfjlsf]; DaGwdf sg} 6uf]gnuf0 lbPsf]sf/0f @)%\$÷@÷@\$ df aldf lgodfjnl, @)\$ (sf]lgod #@ sf]clwgdf /xl >ldfg\ dxfkjGwsHo," /fli6 ald ; :yfg ; dlf bfjl /sd kfpFelg lgj dg r9fPsf]. ; f]lgj dgsgf]klg 6uf]gnuf0Psf]. jiff{Dd bfjl u/\$f]/sdsf]; DaGwdf sg}lgof6 tyf 6uf]gnuf0{bflotj lgwf{of gu/l csf/0f emhf0{d ph/jfnf alldtnf0{Hofb}g}dsf]kf/\$f]xhf aldf lgodfjnl, @)\$ (sf]lgod ## sf]clwgdf /xl aldf ; ldlt ; dlf of]lgj dg ug{cfPsf]5'. ctMaldfn\ g# ## Pr=Pr=^ cgtuf /fli6 ald ; :yfgdf aldf u/\$f]d]f]a; faf; sf]3/ lfltu|t ePsf]xgn]d ph/jfnf alldtn]bfjl u/\$f /sdsf]; DaGwdf cljnda lgof6 u/l bfjl /sd pknAw u/f0{kfpFeGg]; d; Joxf]fsf]lgj ds ldlynf >]7sf]ldlt @)%\$÷^÷(sf]ph/l lgj dgsgf]Joxf]f .

@= ; ldltsf]sf=zf&&-@)%\$÷%% r-g=(^-(^^ ldlt)%\$÷(÷@^ sf]kqaf6 aldf lgodfjnl @)\$ (sf]lgod ## sf]pklgod -!s_ sf]Jo; yf adf]nd lnlt hfgsf/l sf ; fy tI; DaGwl sfuhft ; d; k; ug] aldsnf0{cfb; .

#= pQm 3/sf]uf{x y aldfsf]nflu ldlt)%#÷\$÷@& -!÷*÷!((^_ df k|tfj kmf/fd e/l aldf nfu" u/fpg' ePsf]df pQm ldlt cufj}tkf0sf]pQm 3/df lr/f k/l efF, g]qmd hf/l e}sf]aleng cfPsf] ; Gbedf pQm aldfsf]s/f/sf]cfwf/ dflgg]k|tfj kmf/fddf tkf0h]ajf:tIjs ; Fgf tyf tYo nsfPsf] 5g, unt Ijj/0f lbPsf]jf unt JofVof u/l k|tt u/\$f]5g, ; fy}; :yfsf]aldfn\sf]cu dfgl k|tt k|tfj ; :yfg / d alrsf]s/f/sf]cfwf/ xg\$ eGg]s/f ; d; :jlsf/÷3f]f0ff ub\$E egl k|tfj kmf/fddf ; xl ug{e0{jf:tIjs tYo tyf aldfsf]dVo ljifo j:tbf]Ijj/0f nsf0{; xl ; Fgf hfgsf/l gu/fpg' ePsf]cfwf/df tkf0sf]lhls/nf0{kl60f0{ug]sg}cfwf/ eP # lbg leq k; ug{xg eGg]; d; aldssf] k=; d-k-g=\$!÷)%\$÷%% ldlt !#÷!)÷@)%\$ sf]lgj dsnf0{n}sf]kqsf]Joxf]f .

\$= alldtsf]ldlt @)%\$÷!)÷@@ sf]/fli6 ald ; :yfgsf]k=; d-k-sf=\$!÷)%\$÷%% sf]; DaGwdf d]f]a; faf; sf]3/ aldf ubf{pQm 3/ efF, Psf]rl/f k/\$f]lyPg . aldf ug{cufj}3/ efF, g]qmd hf/l ePsf] eGg]aleng cfPsf]eGg]; :yfgsf]kqsf]syg sg kdf0fn]kl6l u/\$f]xf] < s]cfwf/n]To:tf]aemf0{ IjZjf; glo / e/kbf]xg ku\$]xf] < sg klqmf k4lt / sfggl kfj wfgn]Tof]aemf0{cfllwsf]/s dflgPsf]xf]

< h:tf cfwf/et s/f; Dd klg Wbfg glb0{ xr] fsf]e/df lj j /of tYo nsfPsf]eGg]alldt pk/sf]cf/fk
oyfydf Ps klflo / lg/fwf/ 5 . dh]aldf ubf{tYo nsfPsf]eP / lj j /of emf lbPsf]eP of]of]tYo /
sf/0faf6 lj j /ofx? emf ePsf]eGg ; Sgk5{eg] dfGg' xBq tl egf0nf0{kdf0fn]g}kl6L ug{kB5 . emf]
lj j /of lbPsf] / tYo nsfPsf]eGg]cf/fk g}lj nsh}lg/fwf/ 5 . ctMsfGg ; Ddt tl/sfn]; To tYo s/f
bzf0{aldf u/\$f]3/ lftu|t ePsf]oltsf]nfd]cj lw Joltt e}Sbf klg aldf /sd gkfPsf]h]aldf bfjL
kfpG ; lj go cg/fw 5 eGg]; d] Joxf]fsf]aldsn0{lgj hsn]lbPsf]hj fkm.

%= ; ldtsf] sf=zf=*^@_)%\$÷)%% r=g≠!#(÷\$) ldt)%\$÷!!÷! sf] kqaf6 ; ldtsf] ldt
@)%\$÷(÷@* sf] kqaf/f dfu ul/Psf ; Dk0f{sfuh kqsf ; fy}; f] bfjL ; DaGwdf ; :yfgaf6 u7lt #
; b:olo 5fgjlg cfof]n]kl]tj hG tof/ kfbf{lnPsf]; Dk0f{sfuh kdf0f ; d] kZ ug{lgbZg .

^= aldsn]k=; ≠r=g≠)÷)%\$÷)%% ldt)%\$÷!@÷\$ sf] kqdf ; ldtaf6 dfq eP adf]hd lgDg
sfuhx? ; mlg u/L k7fPsf]eGg]pNn]v ub]sf7df08f]pkIosf gu/ ljsf; of]hg sfoffj og ; ldt,
nlntk/sf]ldt)%\$÷@÷@) r=g≠&! sf]kqsf]kl]tlnk tyf vfgl tyf eue{l]efusf]ldt)%\$÷@÷@*
sf]kqsf]kl]tlnk tyf ; f] ; fy ; mlg pQm l]efuaf/f n≠=zflGt a:tdf ul/Psf]clwog kl]tj hGsf]
kl]tlnk ; mlg u/L cG sfuhftx? ldt df3 !#÷)%\$ k=; ≠d≠sf=\$!÷)%\$÷)%% sf]kq ; fy txfk7f0{
; lPsf]eGg]; d] Joxf]f .

&= ; ldtsf]sf=zf=(& -@_)%\$÷)%% r=g≠\$)@÷!\$)# ldt)%\$÷!@÷@% sf]kqaf6 pQm # ; b:olo
5fgjlg cfof]n]kl]tj hG tof/ kfbf{lnPsf]; Dk0f{sfuh kdf0f kZ ug{nl]vP tfklg pQm 5fgjlg
cfof]usf]k[7 # df pNn]vt ldlynf >]7n]ldt @)%#÷%÷% df n≠= pk-dxfgu/kflnsf j8f g# sf]
sfoffh0df lbPsf]lgj hG tyf ; e] / lzjZrg zfvMsf]; e]kl]tj hG To; ; :yfgsf]pNn]vt kq tyf df3
!@)%\$ sf]kq ; d]sf]; fy ; mlg e0{cfPsf]kf0Pg . ctMpNn]vt sfuhft ; ldtdf kZ ug{aldsn0{
lgbZg .

*= aldssf]k=; ≠d cf0{%(ldt)%#÷@÷% sf]kqdf ldlynf >]7sf]bfjL ; DaGwdf ; e] /sf]kl]tj hGsf]
cnfj cG sfuhftx? kZ u/L ; lPsf]df ldt)%\$÷!@÷@% sf]kqaf6 ldlynf >]7n]ldt)%#÷%÷%
df n≠= pk-dxfgu/kflnsf j8f g# sf]sfoffh0df lbPsf]lgj hG tyf ; e] /sf]kl]tj hG dfq ul/Psf]xBf
kgM pQm sfuhftx?sf]; fy}zflGt ljsf; Snjsf]ldt)%#÷\$÷@& sf]kqsf]kl]tlnk tyf pQm zflGt
a:tdf hldg efF 0{l]yflkt ePsf kl/jf/x?n]ldt)%#÷%÷%* df n≠=sf ; f;bx? tyf kdfvsf]gfpdf
lbPsf]lgj hGsf]kl]tlnk klg o; }; fy ; mlg ul/Psf]5 eGg]Joxf]f .

(= aldf bfjL ; DaGwdf lgj hssf]dfu adf]hdsf]bfl0j lgwf{0f lsg ug{gkg]xf]; f]; DaGwdf cG
cfjZos sfuhft tyf lj j /of eP ; f]; d] kq kfl]t ldt]; ft -&_ lbg leq ; dtdf kZ ug{aldf Pq,
@)\$ (sf]bkrf !& sf]pkbrf # tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -!v_ sf]Jo] :yf
adf]hd aldsn0{; lrt ul/Psf]; ldtsf]k=; ≠sf=zf=!#!÷@÷)%\$÷)%% ldt)%#÷#÷! sf]kqsf]Joxf]f .
!)= o; u/L kn0n ; mlg sfuhft tkrf{xdf{l]dt @)%#÷\$÷# bl]v kb]cfPsf]jiff\$]kfgl jf cG s]l
sf/0faf6 6f]ndf /x\$]f ; ft -&_ 3/ lr/f k/\$]f]bl]vg cfPsf]; f]lr/fx? lbg kl]tbg a9b}u0/x\$]f]xBf s]
slt sf/0fn]; f] xg uPsf]xf]; DalGwt kl]j lwsaf6 lg/Ll0f tyf cg; Gwfg u/L s] ePsf]xf] tYo
kl]j lwsaf6 /fo pknAw u/f0{; xof]u u/L lbg eGg]:yfglo zflGt ljsf; Snjn]vfgl tyf eue{l]efun0{
n]v]sf]ldt @)%#÷\$÷@& sf]kqsf]Joxf]f kf0G5 .

vfgl tyf eue{ljefusf >l ljho a=>]7 nufot # ;b:olo kflj lws 6fihln]; fpg @*,@)%# / ebf} &,@)%# -!@÷*÷!((^ / @#÷*÷!((^_ df :ynut cWbog u/l kltjhg ;d} k} u/\$f] b]v65 . aldsáf/f ul7t # ;b:olo 5fgljg ;ldtsf]ldt @)%\$÷\$÷@# sf]kltjhgdf alldtn]aldf u/\$f ldt @)%#÷\$÷@& df g}:yfglo zflgt ljsf; Snjsf cWbf an/fd sflh]vfgl tyf eue{ljefudf lbPsf] lgjhgdf @)%#÷\$÷# ut]b]v k/\$f]j iff\$]kfglsf]sf/Of & j6f 3/ lr/fk/\$f]elg ls6fg ;fy pNn] ePsf]. o; ;ldtaf6 :ynut lg/Lifof ubf{; f]7fpdf alldt ;d}sf]& j6f 3/ lr/f k/\$f]egl ls6fg; fy pNn] ePsf]. o; ;ldtaf6 :ynut lg/Lifof ubf{; f]7fpdf alldt ;d}sf]& j6f 3/ rs\$]b]vbf alldtsf]3/ hldg efF, g uPsf]sf/Ofaf6 ePsf]s/fdf ljjfb g/x\$]ldt @)%#÷\$÷#! df 3/ rs\$] ge}cfkn]3/lr/f kg{yfn]kl5 ldt @)%#÷\$÷@& df aldf u/\$f]. jf:tj s tYo (Disclosure of material facts) vhf0{; xl tYo lj j/Of (Utmost good faith) k} gu/\$f]. ldt @)%#÷\$÷# b]v k/\$f]j iff]lr/f kf/\$f 3/x? dWb]alldtsf]3/ ;dfj} ePsf]tYo lghn]ldt @)%#÷%÷% df j8f sfofhodef lbPsf]lgjhg / ;f]adfhnd ug{j8f sfofhosf]l; kmf/; ;fy}; e/n]k} u/\$f]kltjhgaf6 b]vg]eG]; d} Joxf]f kf065 . j8f sfofhosf]ldt @)%#÷%÷% sf]kqdf ldt @)%#÷\$÷#! ut]b]v hldg efF, g]qmdn]df/ hfg]af6f/ alldt ;d}sf]^ j6f 3/ lft ePsf]Joxf]f pNn] 5 . ldt @)%#÷%÷* sf]alldt nufot ;ft -&_ hgfsf]hldg efF, 0{lj :yfikt kl/jf/sf]JoJ :yf ;DaGwdf eG]Joxf]fsf]; f; b- tyf gu/kfnsf kd\vnf0{n]y\$]kqdf >fjOf #! ut]/ftlb]v cs:dft hldg efF, 0 ;ft 3/x? a:g cof]o ePsf]pNn] u/\$f]b]v65 . ;e/ ;f6f 0lghlogl/È Pzfl; o6\df]ldt ^÷*÷)%# sf]; e]kltjhgdf lftsf]sf/Of hldg efF, g (landslide) /x\$]pNn] ub}pQm hldg efF, g]qmd cui6 dlxgfsf]alrdf ePsf]tyf ;f]3/sf]aldf !! cui6df ul/Psf]Joxf]fsf]; fy}lgj }ssf]3/sf]lft dNofÍg ?= %,)(,^).- ul/Psf]kf065 . o; k\$ / ldl; n ; mlg sfuhftsf]cWbog kZrft lgj }s ldlynf >]7sf]bfjL adfhnd alds /fli6 ald f ;:yfgn]bfloTj :jlsf/ u/l bfjL eQmgl ug{kglgkg]; DaGwdf aldf P, @)\$ (sf]bkf !& sf]pkbkf - #_ tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -!v_ adfhnd dfu ul/Psf]c6o cfjZos sfuhft tyf lj j/Of lbPsf]Dofb / sfgg adfhndsf]Dofb leq /fli6 ald f ;:yfgn]; lldtdf k} gu/\$f] xbf aldf lgodfjnl @)\$ (sf]lgod ## sf]pk lgod -!u_ adfhnd Pstkn]lg0f6 ug{kglb]vg cfPsf] o; tkm]lj rf/ ubf{aldsn]bfloTj :jlsf/ u/l bfjL eQmgl ug{kglgkg]tkm]lg0f6 ug{cufl8 pQm alldt ldlynf >]7n]alds ;dlf cfkn]3/ aldf ug{cfpg' cuj}cfkn]3/ lr/f kg{z? e0; s\$]af/df lghnf0{hfgsf/L lyof]jf lyPg eG]af/]7x/ ug{kglb]vof]. Psftkm]ldl; n ; mlg sfuhftdf /x\$] zflgt ljsf; Snjn]vfgl tyf eue{ljefunf0{n]y\$]kqdf ldt @)%#÷\$÷# b]v kb}cfPsf]kfgln]jf c6o sxl sf/Ofaf6 pQm 6fhsf sxl 3/x? -; ft 3/_ lr/f k/\$f]eG]Joxf]f kf065 eg]csf]km]vfgl tyf eue{ljefusf]ltg ;b:olo 6fhl]sf]kltjhgdf Houses inside the influence area have developed serious cracks eG]5 . ;fy}aldsáf/f ul7t # ;b:olo 5fgljg cfof]usf]kltjhgdf & j6f 3/ rs\$]b]vbf ldlynf >]7n]eg]cg?k ;f]3/ ldt @)%#÷\$÷#! ut]b]v rs\$]eG]s/f ljZjf; ug{ldNg]sg}cfwf/ b]vPg eG]pNn] u/\$f]kf065 . ;dflij6df xbf{zflgt ljsf; Snj vfgl tyf eue{ljefusf]kltjhgdf sf]s; sf]3/ lr/f k/\$f]xf]; f]pNn] gul/g' / :jo+aldsáf/f ul7t # ;b:olo

5fgljg cfofun]; d; lgj bsn]eg]cg?k ; f]3/ ldt @)%#÷\$÷#! ut]blv rs\$]eG]s/f ljZf;
ug{ldNg]sg}cfwf/ blvPg egl zsf:kb Joxf]fsf]kljt; dg k; u/\$f]kl/k]odf aldsn]pNny u/\$f]
ldt @)%#÷%÷% sf]lgj b; s ldlynf >]7n]nlntk/ pk-dxfgu/kfnsf j8f g=# df k; u/\$f]eG]kq
ld; n ; mUg e}; ldtdf k; xg gcfPsf] t/ ; f;l ldt]sf] pQm pk-dxfgu/ kfnsfsf]kqdf ldt
@)%#÷\$÷#! ut]/ftlb]v z? ePsf]cs:dft hldg efF; g]qmdn]egl l; kmf/; kdfloft ul/Psf] ldt
@)%#÷%÷* sf]; f;bx? tyf kdv]sf]gfd] lbPsf]lgj dgdf ; d; >f]of #! ut]/ftlb]v cs:dft hldg
efF; g u0{eG]Joxf]f pNny ePsf]5 . o; /l ldt; n ; mUg sg}sfuh kdf0af6 lgj b; s ldlynf >]7sf]
pQm 3/ aldf ug{cufj}lr/f k/\$f]/ ; f]sf]hfgsf/l ePk15 dfq pQm Joxf]f n]sf0{aldf u/\$f xg egl
kl6l ug{; lsg]cj:yf ljBdfg /xg cfPsf]blvPg . o; k\$f/ aldsn]:ki6 cfwf/ kdf0f gePsf]
cj:yfdf s]n zsf]sf]e/df alldtnf0{bfjl eQm]gl ug{0Gsf/ u/\$f]blvG5 . :ki6 cfwf/ kdf0f ljgf
zsf]sf]cfwf/df eMf lj]j/Of jf tYo lbPsf]egl bfjl eQm]gl ug{c:jlsf/ ug{ldNbg . of]tYo / kdf0fn]
pQm lj]j/Of jf tYo eMf xf]egl olsg ; fy lgSof] ug{/ To:tf]egf0nf0{kl6l ug]lgj]fb kdf0f ; d;
k; ul/g'kg]xG5 . o; y{aldsaf/f zsf]sf]cfwf/df bfo]j c:jlsf/ u/l bfjl eQm]gl ug{0Gsf/ ug{
ldNg]cj:yf blvPg . o; }u/l lgj bsn]lft jkt ?= ^,(*)^^÷^^ -^ nfv cG7fgAa]xhf/ 5}qL ?kdf
5}qL k}f dfq lftkl't{dfu u/\$f]df lft dNof]gstf{; e]af/f ?=,)(,^)- -kfF nfv gf}xhf/ 5
; o ?kdf dfq a/fa/ lft dNof]g kljt; dg ; d; k; xg cfPsf]blvbf ; f]dNof]g pk/ alldt tyf
alds b}klaf6 lj]fb gp7fPsf]cj:yfdf ; f]dNof]gnf0{cGoyf eG ldNg]cj:yf /xg .

7x/

o; k\$f/ kmfOn ; mUg ; Dkof{ sfuh]tsf] cWbog ljZn]f0f kZrft uf{x}y aldfny g##
Pr=Pr=)))^÷(^)*!! cftu; aldf ul/Psf] alldt ldlynf >]7sf] 3/ aldfny cj]w leq}ldt
@)%#÷\$÷#! blv cs:dft hldg efF; 0{3/ lr/f kl/ lft ePsf]blvg cfPsf]h]alds /fli6 aldf
; :yfgnf0{alldt ldlynf >]7nf0{aldf lftkl't{jkt ; e]n]dNof]g u/\$f ?=,)(,^)- -kfF nfv
gf}xhf/ 5 ; o ?kdf dfq bfjl eQm]gl ug{egl aldf P; , @)\$ (sf]lgod ## sf]pk-lgod -@_ adf]hd
cfb; ul/G5 . ; fy}o; pk/ lrQ gaem]aldf P; , @)\$ (sf]bkf #& adf]hd kg/fj dg cbfnt kf6g,
nlntk/df kg/fj dg ug{hfg'egl klfx?nf0{hfgsf/l u/f0G5 .

0lt; Dj t\@)%% ; fn efb|@! ut]/fh ! zed\==

lgj bssfgfd

>l u/alb]l nfdf, j l/uh
gkfn oftoft :j tGg dnb/ ; u7g,
s7 sf, ktntl; 8s .

aldssfgfd

>l ogf06\$ 0G:of7Q; sDkgl -gkfn ln=
ltgwf/f, kf7zfnf, b/j f/dfu{
sf7df08f}.

d2f M alldt /sd lbnf0{kfpF

aldf Pq, @)\$ (sf]bkrf * -3!_ bkrf !& tyf aldf lgodfjnl, @)\$ (sf]lgod ## cftuf o;
k\$ f/ 5 .
!= d7f]klt >l ; Gb/ nfdf a; wgl kyd klf a; fdn l; Gwl / bf7]f]klf dfxg l; xsf]a; g=gf-c=v=
\$*@@ df sfo{t /x\$]cj:yfdf ldlt @)%#÷#÷@! ut\$ f lbg j l/uhaf6 wgu9ltkm{hf 7ls lgtgk/
l:yt ; j f/l b36gfd k/l pkrf/ u/fp]s}cj:yfdf d[o' xg cfPsf]/ ldl; n kdf0f ; lxt alldt /sd
kfpgsf nflu aldf sDkgl afx\$ cG0 ; /sf/l kzf; g ; d7df lgj hg lbf klg xfn; Dd kll8t klf]kfpG'
kg[alldt /sd kfpG g; s\$]xgfn]>ldfg\; dl f /x\$]ldl; n kdf0f ; lxt pQm alldt /sd lbnf0{e/f0{
lbg]sfo{f ; xofu u/l kfpFeG]; d7 Joxf7sf]lgj b]sf u/alb]l nfdsf]ldlt @)%\$÷*÷!^ sf]ph/l
lgj hg .
@= plNlvt lgj hgsf]sf/jfxl lsgf/f ug{lgh dfxg l; * ; /bf/hl; u ; f]k5 ; d7 ug{kgl]b]vPsfh]
lgh dfxg l; * ; /bf/hlnf0{cljnda o; ; ldlt df pkl:yt xg hfg ; lrt ul/lbg' e}cfjZos ; xofu
ul/lbg' xg eG]; d7 gf/fo0fl oftoft Joj ; fol ; 3nf0{cg/fu ul/Psf]; ldtsf]ldlt @)%\$÷(÷@# sf]
kqaf6 aldsnf0{lgbzg .
#= plNlvt bfj l ; DaGwdf s]s; f]eP u/\$]xf]; f]sf]lnlvt hfgsf/l sf ; fy tt\DaGwl ; Dk0f{sfuhf
kz ug{; ldtsf]ldlt @)%\$÷(÷@# sf]kqaf6 aldsnf0{lgbzg .
\$= lgj b]sf u/alb]l nfdsf]ldlt @)%\$÷*÷!^ sf]lgj hg pk/ cfjZos sf/jfxl xB gf/fo0fl oftoft
Joj ; fol ; 3 dVo sfo{no xdf\$nf0{To; ; fdbfos ; Jf s[bh]ny\$]ldlt @)%#÷(÷@% sf]kq
; DaGwdf s]l s'f aemg cfjZos ePsfh] ; f] ; DaGwdf cfkm' u ePsf kdf0f sfuh ; lxt ; ldlt df
pkl:yt xg ; fdbfos ; Jf s[bh]f0{; ldtsf]ldlt @)%\$÷(÷@\$ sf]kqaf6 lgbzg .
%= gj/fh aflgof ; fdbfos ; Jf s[b]j l/uh zfvf >lk/-!^ lj/uh gkfnnf0{lnlvt hjfkm tyf
tt\DaGwl sfuh kdf0f kz ug{lgbzg lb0Psf]; ldtsf]ldlt @)%\$÷!)÷& sf]kqsf]Joxf7f .
^= ogf06\$ 0G:of7Q; sDkgl -gkfn lnld6\$sf]cflwsf]s cleft\$]x]; otn] ; fdLxs b36gf aldf
cftuf hf/l ul/g]se/gf kbfug ug]l; nl; nfdf ldlt @)%#÷#÷@! ut]; j f/l wgl a; fdn l; Gwl j l/uh
gu/kfnsf & n]cfkng]; j f/ldf sfo{t 8f0e/ sG8S6/ / x]k/sf]aldf u/f0{lbg]sf]nflu k]tfj /Vg'
ePsfh] ; j f/l g=gf-c=v= \$*@@ g=ef8f jfkt ?= !,)),)))- &%,)))- / %),)))- aldf ; /lfsf]
se/gf hf/l ul/Psf]pQm se/gf @)%#÷#÷@! ut]lbpFf]\$=\$% ah]; j f/Lsf]?6 Ohfht kq glj s/Of
ug[kof]hgsf]nflu egl ; DalGwt ; j f/l wgn]nflg]aldfzNs aemf0{n]hg' ePsf]xf]. ; f]; j f/l ; f]l lbg
b36gf e0{sG8S6/ ; Gb/ nfdsf]pkrf/ xBxB}; f]l lbg d[o'ePsf]; f]; j f/l ldlt @)%#÷#÷@! ut]
lbg]sf]@#) ah]b36gf e} s\$]alemg cfPsf]. ldlt @)%#÷(÷@% ut]o; ; Jf s[bh]gf/fo0fl oftoft
Joj ; fol ; 3sf]ldlt @)%#÷(÷@\$r-g+)&& hfgsf/l u/f0{lbg]eG]kqsf]hjfkmdf cGbfhl \$=\$% ah]

dfxg l; * ; /bf/hl cf0{aldf u/f0{nu\$}hfgsf/l u/Psf]. n]vPsf]Joxf]f d]h]hfg]aem] Dd 7ls ; fFf] 5 eGg]; d] ldt @)%\$÷!)÷& sf]; fdbflos ;]f s]b\$]kqsf]Joxf]f .

&= ; ldtaf6 ldt @)%\$÷(÷@# kqaf6 dfu eP adf]hd cfjZos sfuhftx? g]yl u/l k7fPsf]eGg] Joxf]fsf]alds ogf06\$ 0G:of7]; sDkgl -g]kn_ ln=sf]ldt @)%\$÷!!÷!) sf]kq .

*= pQm sDkglaf6 aldf ubf{open policy adloc policy jf agreement s]sg cfwf/df aldf clestf]f/f se/gf] hf/l ul/Psf]xf]; f]vhf0{eP ; f]; DaGwl sfuhft ; d] ; ldtdf k]z ug{tyf clestf]; fdbflos ;]f s]b]hf0{lgb]zg lbPsf]; ldt]sf]@)%%÷!÷& sf]kq .

(= ogf06\$ 0G:of7]; sDkgl -g] ln= af6 k]kt ; fdbflos b36gf c]tu{sf]se/gf] hf/l ug]sDkgl]sf] ldt cg?k o; s]b]j]l/uh zfvaf6 ; jf/l wgl a; fdn l; Gwlsf]gf=c=v=\$*@@ g=sf]ef8f a; sf] ldt @)%#÷#÷@! df c]b]hl \$=#) ah]k]5 aldf ; /]f0f xg]k]p]hsf nflu se/gf] hf/l ul/Psf]xf]. pQm aldf se/gf] ; jf/l P] , @)\$ (sf]kl/R5] * sf]b]kf !\$ (tyf ; f]l P]sf]kl/R5] sf]b]kf &* cg?k oftoft Joj:yf sf]no j]l/uh zivdf ; d] ?6 Ohfht k]kt ug]k]p]hsf nflu k]z ug]; d] k]ng /x\$]5 . t/ k]t]s dfxg l; xn]; jf/l b36gf e}sg8S6/sf]d[o' e0; s]k]5 aldf ug{cfpg' ePsf]h] o; ;]f s]b]j]f:t]js Joxf]f ; DaGwt sDkgl]df cjut u/fPsf]lyof]. ; fy}lghn]?6 Ohfht ; d] ; dodf gj]s/of gu/fpg]/ hf] kf; ; d] gug]u/\$]lghn]k]t' u/\$]; jf/l]sf]Ohfhtaf6 ; d] b]v65 . ; fy}pQm Joxf]f ; DaGwt oftoft Joj:yf sf]hoaf6 ; d] pknAw xg]j]Zj; lbnfp5f; d[o' e} s]k]Zrft eP u/\$]aldf lghsf]b]j]l k]g]xf]j]f x]g >ldfg\af6 c]l]bog xg]g}5 egl of]lnlvt hjfkm; fdbflos ;]f s]b]t]k]af6 k]z u/\$]5'. >ldfg]sf]hf]cfb]z eGg]; fdbflos ;]f s]b]ldt @)%%÷!÷!\$ sf]lnlvt hjfkm.

!)= ; fdbflos ;]f s]b]l]j/uh zfvaf6 hf/l ul/Psf]se/gf] g=s!)!!^& sf]; DaGwdf Toxf]af6 ; f]v]gl ePsf]df o; sDkgl]c]Go aldf clestf]ug]h:t}sf]o{k4ltsf]rn\$]rng adf]hdsf]kyf adf]hd ug]ul/Psf]Joxf]f cjut u/fPsf]5'eGg]aldssf]azfv !\$, @)%% sf]kq .

!!= plNlvt aldf b]j]l ; DaGwdf c]Go sfuh k]p]of jf l]j/of eP ; f]; d] lnlvt hjfkm]sf ; fy ; ldtdf k]z ug{; ldt]sf]ldt @)%%÷#÷@% sf]kqaf6 lgj]bsnf0{lgb]zg .

!@= tkf0\$]ldt @)%\$÷*÷!^ sf]lgj]hg pk/ cfjZos sf/]fxl e0{alds ogf06\$ 0G:of7]; sDkgl -g]kn_ ln=sf]ldt @)%\$÷!!÷!) sf]kq tyf ; m]g sfuhft / aldf clestf]; fdbflos ;]f s]b]t]k]af6 gj/fh aflgofsf]ldt @)%\$÷!)÷& tyf ldt))%%÷!÷!\$ sf]lnlvt hjfkm ; d]af6 ldt))%#÷#÷@! ut]lbpFf]\$=\$% ah]t/ ?6 Ohfht kq gj]s/of ug]k]p]hsf]nflu elg ; jf/l wgl a; fdn l; Gw] l]j=g]kf= & sf]g]ddf bt]f{/x\$]gf=c=v=\$*@@ g=sf]ef8f a; sf]oftoft d]hb/ aldf >l dfxg ; /bf/hln]u/f0 nu\$]/ aldf ug{cufj}ldt @)%#÷#÷@! ut]!\$#) ah]pQm a; n]; f]l a; df s]d ug]sg8S6/ ; Gb/ n]dfnf0{7Ss/ lb0{lghsf]j]l/uh c:ktfndf pkrf/ x]f x]f}d[o' ePsf]eGg]Onsf k]l sf]no l; d/f af/fsf]ldt @)%#÷%÷(sf]kq ; d]sf]Joxf]f b]vg cfPsf]h]; f]; DaGwdf s]s; f] eP u/\$]xf]; f]af/]oyfy{hfgsf/l xg]tkf0\$]lnlvt hjfkm]sf ; fy}eP sfuh k]p]of jf c]Go l]j/of ; d] ; ldtdf k]z ug{aldf lgodf]nl, @)\$ (sf]lgod ## sf]pk-lgod -!v_ sf]Joj:yf adf]hd lgj]bsnf0{; lrt ul/Psf]; ldt]sf]ldt @)%%÷%÷!% sf]kqsf]Joxf]f .

!#= lgj]bsf u/alb]l n]dfsf]ldt @)%%÷%÷@* sf]kqdf ald]s ogf06\$ 0G:of7]; sDkgl -g]kn_ n]d]h] u/\$]alldt /sdsf]b]j]l pk/ dnf0{hfgsf/l lbP cg' f/ d]h]k]fpg'kg]alldt /sd Toxf]aldf sDkglaf6

gkfp]ePsf]xgfn]k5M ; j/f/ wgl >l a; fdn l; Gwl ePsf]>l dfxg l; * ; /bf/; u aldf /sd gkfp]g
lj ifodf 5nkm ubf{pQm >l dfxg l; * ; /bf/n]dnf0{eg]ls of]aldsf] /sd h; /l ePkg aldf
sDkgl]ltgk5{. lsgeg]d]h]aldf u/fPsf]5' / ; do; u xfdlnf0{sg}; /f\$ / 5g . ; do; u ; /f\$ /
ePsf]ePb]v ; fdbflos ; jf s[b\$] >l gj /fh afgof] ; do cjZo nVg' xg]lyof]. lxhf] ; do gnVg]
ca ; dosf]lj jfbdf cNenfP / /fVg ldnb] . d]h]aldsf] /l; b sf6\$]5' / ; fxl /l; b sf6Psf]ldt Ps}
lbgf]k/df sxl km/s kb] lsgeg] /l; b sf6Ps}lbgf] /ftl !@) ah]v aldfsf]lhDd]f/l -l/S;
se/_ nfu"x65 . t; y{o; sf]nflu xfdln]sfg]l ; Nnfxsf/; u ; Nnfx lnb]aldf sDkgl dfly d2f lbg'k5{
/ of]alldt /sd h; /l ePkg aldf sDkgl ogf06\$ 06:of] ; sDkgl -g]kn_ ln=n]Joxf]k5{elgPsf]
x]f d; u /x\$] ; DkOf{sfuhft -ldl; n km0n_ ; lxt ToxfAlldf ; lldtdf lgj]g; u k]z u/\$]Joxf]
cg/f]sf ; fy hfgsf/l u/f065 . s[of d]h]kfp]alldt /sd sxf6 / s; n]lbg'kg]xf] ; f\$]oyflz3|
lgOf6 u/l kpfeg]l ; d] >ldt u/alb]l nfdsf]lgj]g]Joxf]f .

!\$= ; lldtdf k]t lgj]sf u/alb]l nfd, jL/uh]sf] alldt /sd lbnf0{ kpfeg]lj ifosf]ldt
@)%\$÷*÷!^ sf]ph/l lgj]g ; DaGwdf cfjZos sf/jfxl x]f pQm lgj]gdf kyd klf a; fdn l; Gwl /
bf]k]k]df dfxg l; *sf]a; g=gf-c=v= \$*@@ df sfo{t /x\$]cj:yfdf lldt @)%#÷#÷@! ut]d]f]klt
; Gb/ nfdsf] ; jf/l b36gdf d[o'ePsf]elg pNn]y ePsf]tt\DaGwdf alds ogf06\$ 06:of] ; sDkgl
-g]kn_ ln=, tyf aldf cleftf{; fdbflos ; jf s[b] u aem]f pQm a; g=gf-c=v= \$*@@ sf]b36gf e0{
ldt @)%#÷#÷@! ut]@) ah]s6S6/ ; Gb/ nfdsf]d[o'ePsf] / ; f]sf]hfgsf/l glb0{; fxl lbg
cGbfhl \$M\$ ah]aldf se/gf] hf/l u/f0{nu\$]eG]; d] Joxf]fsf]lnvt hfgsf/l o; ; lldtdf k]z
xg cfPsf]h] ; f] ; DaGwdf s]s]f]eP u/\$]xf] ; f]af/]eP k]f0f-sfuh ; lxt ; lldtdf pkl:yt xg >l
a; fdn l; Gwl jL/uh] gu/kfnsf j8f g=& nf0{; lrt ul/Psf]ldt @)%#÷!^÷@& sf] ; lldtsf]kq .

!%= lgj]s dfxg l; *n] a; g=gf-c=v= \$*@@ lldt @)%#÷#÷@! ut]f lbg jL/uh]af6 wgu9L
hfgk/\$]h] ; fxl lldtdf laxg !!) ah] ; fdbflos ; jf s[b]jL/uh] zfvfsf] >l gj /fh afgofsf] /-g=
!)!!^& ePsf] /l; bdf dnb/ aldf s6f0{/sd aem]f]f alldt /sd kll8t klnf0{aldf sDkgl]lbg
lsg gldNg] ; fdbflos ; jf s[b\$]gj /fh afgof]dhl{aofg sxFDd sfg] ; ut xg]xf]lsg eg]
; dosf]lhis/ ug{gldNg]cj:yfdf ; dosf]lj jfb lsg < / cl3 g}; do nVg'kg]lsg n]vPg < aldf
/l; b sf6Psf]lbg cl3Nnf] /ftl b]vg}aldf nfu"xg'kg]x]f kll8t kln]aldf /sd aldf sDkgl af6}
kfp]k5{eG]Joxf]fsf]hfgsf/]sf] ; fy}cg/f] ub5' . >ldf]sf]hf]cfb]z egl lgj]s dfxg l; *sf]ldt
@)%#÷&÷@& sf]Joxf]f .

!^= o; /l ldl; n ; m]g sfuhftaf6 a; g=gf-c=v= \$*@@ df sfo{t s6S6/ ; Gb/ nfdsf] ; fxl a;
b36gdf k/l lldt @)%#÷#÷@! ut]3f0t]e0{pkrf/ ubf{ub]d[o'ePsf]f ; d] lj jfb g/x\$]o; aldf
bf]ldf pQm a; g=gf-c=v=\$*@@ sf]b36gf xg'cufj}aldf ePsf]xf]jf a; b36gf kZrft aldf ul/Psf]
xf] ; f]af/]of] oslg ug{kg]b]vg cfof]. o; tkm]lj rf/ ubf{alds ogf06\$ 06:of] ; sDkgl -g]kn_
ln=sf]tkm]f6 pQm se/gf] g=!^& hf/l ug]aldf cleftf{; fdbflos ; jf s[b]jL/uh] zfvfsf
gj /fh afglof] ; lldtdf pkl:yt e0{lnvt hjfkm k]z ubf{; d] pQm aldf lldt @)%#÷#÷@! sf lbg
lbpF]cGbfhl \$M\$ ah] ; jf/l wgl a; fdn l; Gwlsf]dflg; dfxg l; * ; /bf/hln]u/f0{nu\$]elg :ki6
ls6fg] Joxf]f n]v]bPsf]kf065 . o; ; DaGwdf lgj]snf0{cfkm]k]f0f sfuh k]z ug{elgPsf]f lghn]

; jf/l wgl sf dflg; dfg l; * ; /bf/hln]aldfsf]/sd h; /l eP klg aldf sDkglN]ltg{k5{eg\$}f]
; do; u ; /f\$ / ePsf] eP cleftf] klxNo}; do pNny ug{kgllyof}. b36gf ldt / aldf /l; b
sfl6Psf]ldt Ps}lbg k/] sxl km/s kb] lsg eg]/l; b sfl6Ps}lbg sf]/ftl !@) ah]v aldfsf]
ld]f/ -l/S; se/_ nfu"x65 eg\$}f].

s[of d]kfp' kg]alldt /sd sx6f / s; n]lbg' kg]xf]; f\$]oyflz3|lg0f6 u/l kfpFegl Inlvt
hjfm k] u/\$]kf065 eg]; jf/l wgl a; fdn l; Gwlnf0{pkl:yt xg n]vPsf]f lgh Dofbleq ; ldt df
pkl:yt xg cfPsf]kf0b] eg] hfgsf/l ; Da6wdf egl dfg l; *n]; ldt df Inlvt kq k7fPsf]/ ; f]
kqaf6 ldt @)%#:#:#:@! sf lbg jL/uh wgu9l hfg' k/\$]h]laxfg !!@) ah]; fdbflos ; jf s[
jL/uh zfvfsf]>l gj/fh afglof] se/gf hf/l u/f0{nu\$}alldt /sd kl8t klfnf0{aldf sDkglN]
lbg lsg gldNg] gj/fh afglof]dhl{aofg sx6f]d sfg; Ddt xg]xf]lsg eg]; dosf]lhl/ ug{
gldNg]cj:ydf ; dosf]ljfb lsg < / cl3g}; do n]g' kg]lsg n]v < aldf /l; b sfl6Psf]lbg
cl3Nnf]/ftl b]vg}aldf nfu"xg' kg]x6f kl8t klfn]aldf /sd aldf sDkgl af6}kfp' k5{eg}Joxf]
k] u/\$]kf0of].

7x/

o; k\$ / lg0f6tkm{lrf/ ubf{b36gf ; do cuj}se/gf hf/l ePsf]/ aldf /l; b sfl6Psf]cl3Nnf]
/flt b]vg}aldf nfu"xg]eg}Joxf]f kli6 ug]sg}sfuh kdf0f lg]psaf6 k] xg gcfPsf]cj:ydf
aldssf]tkm]6 pQm se/gf hf/l ug]; fdbflos ; jf s[jL/uh sf gj/fh afglof]; ldt df pkl:yt
e0{pQm se/gf ldt @)%#:#:#:@! ut]lbg sf]sl/a \$!\$% ah]t/ hf/l u/\$ egl Inlvt hjfm k]
u/\$] / b36g sf ; Da6wdf Onsf k/L sf0f]o l; d/f, af/fsf] ldt @)%#:#:#:(sf] kqdf ldt
@)%#:#:#:@! ut]lbg sf]!\$% ah]f]; dodf gf=c=v= \$*@@ g=]a; n]; f]l a; df sfd ug]s6S6/
; Gb/ nfdnf0{7Ss/ lb0{lghsf]jL/uh c:ktndf pkrf/ ubf{ub]d[o"ePsf]elg pNny ePsf]b]vg
cfPsf]k]t sfuh]af6 ; f]b36gf xg cufl8 g}aldf e0; s\$]; j baf6 b]vg gcfPsf]/ ; jf/l wglnf0{
o; ; Da6wdf pkl:yt e0{kdf0f lbg]cfb] ubf{kgl lghn]; f]; Da6wdf kdf0f bflvnf gu/\$]h] pQm
se/gf b36gf cg' cuj}hf/l ePsf]dfG ldNg]cj:yf /xg . o; u/l aldfsf]dhet l; 4ft cgtu[
k/d\ljZj; sf]l; 4ft (utmost good faith) ljk/lt jf:t]s tYo nsf0{aldf u/\$]xf]g elg
lg]ps alldtsf tkm]6 :ki6 sfuh kdf0f]kli6 ug}; Sg' kg]x65 . k]t' aldf bf]ldf gj/fh afglof]
aofg em]ePsf]jf aldf u/\$]lbg sf]cl3Nnf]/ftl b]vg}aldf nfu"x65 elg kli6 ug]sfuh kdf0f k]
xg gcfpgsf]; fy}aldfsf]k]ngdf ; d] aldf u/\$]alldtsf]cl3Nnf]/ftaf6}aldf u/\$]df]gg]eg]
g/x\$]/ aldfsf]k/d ljZj; sf]l; 4ft ljk/lt ; d] b]vg cfPsf]of]alds tyf alldt alr aldf s/f/
ePsf]dfG ldNg]cj:yf ge0{aldf gu/\$]cj:yf dfG' kg]x65 . o:t]cj:yfnf0{; jf/l tyf oftoft
Joj:yf P, @)\$ (sf]bkf !\$(sf]cj:yf dfG' kg]x65 / ; f]l ad]nd lftkl't{k]t ug}; Sg]g]x6f
; f]; Da6wdf o; ; ldtaf6 ljrf/ u/l /xg' k/] . ctM aldf P, @)\$ (sf]bkf * -3!_ tyf bkf !& sf]
pkbkf -\$_ ad]nd of]lg]vg vf/h xg]7x5{. o; pk/ lrQ gaem]aldf P, @)\$ (sf]bkf #& ad]nd
kg/fj]vg cbfnt, kf6g, nlnk/df kg/fj]vg ug}; d] ; Dal6wdf klfnf0{hfgsf/l u/f065 .

Olt ; Dat\@)%% ; fn k'; ^ ut]/f] @ zed\

>l kg/fj hq cbfnt, kf6g nlnrk/

; eQm Ohnfz

dfgglo Gofoflwz >l lj gff k| fb 9u|h

dfgglo Gofoflwz >l xl/ axfb/ a:gj

af6 ePsf]km] nf

; Dj t\@)%# ; fnsf]b]k'g#=====^@(.#^\$#

sf=h=sf=d=g=kf= j 8f g#! sfltky l:yt lb cfl/o6n 06:of7q; sDkgL

kg/fj hq

In=sf tkmf6 clwsf/ k|t dgh/ 8f=lePg= df/uj f=====

k|t j fbl

lj?4

k|oyl{

sf=h=sf=d=g=kf= j 8f g#! xflQ; f/ l:yt ahg ; g/f0h gkfn kf|n=====

j fbl

d2f M lg0f6 j b/ af/].

Gofu kzf; g Pq,) \$* sf]bkf *-!_ cg; f/ o; }cbfntsf]lfqflwsf/ leqsf]k|tt d2fsf]; Hfkt tYo / 7x/ o; ksf/ 5 .

ldlt @)%#÷\$÷!) sf]laldt ahg ; g/f0h gkfn]lfitk|t{bfjl af/]lj ifosf]ph/L lgj hq tyf ; mlg sfuhft . ldlt @)%#÷\$÷!\$ sf]; ldlt]sf]kqaf6 alds lb cfl/o6n 06:of7q; sDkgL Inld6\$nf0{aldf bfjlsf]lfitk|t\$]s]slt sf/0fn]gul/Psf]xf]; f]sf]; fy}pQm aldfny k|t nufot tt\Da6wdf eP u/\$f sfd sf/j fxl ; Da6wL ; Dk0f{sfuhft kzf ug{ lgbzg .

ldlt !@÷*÷!((^ sf] alds lb cfl/o6n 06:of7q; sDkgL Inld6\$sf] Inlvt hjfkm tyf ; mlg aldfny ; Da6wL dh km0h . ldlt @)%#÷%÷@# sf]; ldlt]sf]lfitk|t{bfjlaf/]lj ifosf]kq laldt ahg ; g/f0h gkfn kf|n=nf0{hfgsf/L kzf ug{ lgbzg .

ldlt @)%#÷^÷!\$ sf] alldt ahg ; g/f0h gkfn]sf]kqdf ; ldlt]sf]ldlt @)%#÷%÷@# sf]kqaf/f dfu ul/Psf]hfgsf/L kzf ul/Psf]Joxf]f tyf ; mlg sfuhft tyf ; ldlt]sf]ldlt @)%#÷^÷#) sf]kqaf6 alds lb cfl/o6n 06:of7q; sDkgL Inld6\$ t] f]klf c6tu€ kg{cfPsf bfjlx?df Excess s\$ u/L xg cfpq]/sd bflotj lgwf\Of lsg gug]; f\$]Inlvt hjfkm kdf0f ; d] kzf ug{e6g]; d]sf]Joxf]f . ldlt @(:!)÷(^ sf] alds lb cfl/o6n 06:of7q; sDkgL Inld6\$sf]kqdf ; ldlt]sf]ldlt @)%#÷^÷#) sf]kqsf]hj fkm tyf ldlt @)%#÷*÷@ ; ldlt]sf]kqaf6 bfjl eQmgl ug{gkg]sg}kdf0f jf tYo eP cfknyf]; kmf0{kzf ug{e6g]; d] Joxf]f]sf] alds lb cfl/o6n 06:of7q; sDkgL Inld6\$nf0{ ; Rgf / ldlt

@%÷!÷!((^ sf]lb cfl/o06n 0G:of7]; sDkgl Inld6\$sf]kqáf/f ;ldltsf]ldlt @)%#÷*÷@ sf]kqsf] hj fkm ul/Psf].

o; k\$f/ ;Dk0f{ldl; n ; ðlg sfuhft cllbog ubf{t} f]klf cgtu{sf ol bfjlx? Admitted Liability xf]xf0g eG]dVo lj jfb /xl cfPsf]kf0of]. o; ; DaGwdf aldsn]Admitted Liability xf0g eG]ts{lbb}bfjlx? Valid Claim xf0g eG]pNny ug\$; fy}ahg cj t/0fsf]nflu lglZrt tfl]SPsf]:yfg gePsf]sf/0f ; fdfGo ?kdf cj t/0f ubf{ePsf]lfltsf]bfloTj Itg{gkgI; d] pNny ub} aldf bfjlsf]bfloTj c:jlsf/ u/\$f]; DaGwdf ldlt !%÷\$÷(^ sf]kqaf6 aldsn]; e[u/L xfgl-gf\$; fglsf] dNof]g ug{gkfPsf]; d] Joxf]f pNny u/L lfltkl't{bfloTj c:jlsf/ u/\$f] 5 eg] aldss}ldlt @%÷^÷! (^ sf]kqdf alldtáf/f Pstkn{?kdf eQmfgl ul/Psf]lfltkl't{ahgsf]b36gfsf]sf/0f gePsf] ; d] Joxf]f pNny u/L bfjlsf]bfloTj c:jlsf/ ul/Psf]b]v65 eg]alldtsf]egf0{tkm{xhf{aldfny}df g} ; fdfGotof ?= @,) .)- al; xhf/; Dd aldsn]t] f]klfaf6 kg{cfPsf]bfjl af/]cflwsf/s JolQmaf6 kpfloft u/L sfuhft k}z u/df pQm bfjl aldsn]lbg\$ egl :jlsf//flQmsf]?kdf aldsn]:jlsf/ u/\$f] aldf clen}df k|6 ?kdf pNnyvt ePsf]h]; e/ v6f0{/xg' gkgI tyf aldsn]cfkmg] P8ld6\$ nfolaln6l ; d]af6 7f8}a]:tf u/L ljleGg jxfgf agf0{cfkmg]lhDd]f/laf6 klG5g vfh\$; d]sf] Joxf]fsf ; fy}ahgsf]cj t/0f ug]sltko lglb{6 vhf :yfg /x\$]df]vs hfgsf/L lbPsf]aldsn]Inlvt ?kdf p8fg Pj+cj t/0f 7fpE]gfd dfu gu/\$f]h]df]vs ?kdf g}hfgsf/L u/fPsf]eG]; d] Joxf]f 5 eg]alldtsf]; f]ldltsf]kqdf tyf @)%#÷\$÷!) sf]kqdf lfltkl't\$]/sd oyflz3|lbnf0{kfpG eG]; d] Joxf]f /x\$]b]vgh cfPsf]cj:yfdf alds lb cfl/o06n 0G:of7]; sDkgl Inld6\$af6 hf/L ePsf] aldfny g#)(÷lj cf]cf0\$)÷!!%^ P el÷!÷(%÷(^ alldt ahg ; g/f0h gkfn pNnyvt aldfnydf yk ul/Psf]Exces Clause sf]Joj:yf u/L ; \$f]cy{nufpg' kgIb]vof]. o; y{pQm bkrf tkm{xhf{ ; f] bkrf aldfnydf yk ul/Psf]kf0G5 eg]; f]bkrfnf0{cllbog ubf{pQm bkrf yk u/L aldsn]yk bfloTj :jlsf/ u/\$f]b]v65 . olb pQm bkrf yk gul/Psf]eP aldssf]egf0{cg?k ; e]ug{kfpG' kg\$; fy} sfggl bfloTj cgtu{sf bfjl eG]s/fdf sg}zsf /xg]lyPg . t/, yk ul/Psf]Reimbursement eG] zAb pNny ul/Psf]; d] b]v65 . o; /L ; fgf bfjlx?sf ; DaGwdf ; e]nufotsf sfodf nllg]nfut sd u/L alldtnf0{lz}f ; ljwf kpfG ug{Joj:yf ul/Psf]pQm bkrfn]; e]ug{kfpG' kgIj f alldtn]; dodf g} ; Fgf ug[kg]h:tf kljwfgnf0{lz:yfikt u/\$f]xhf Exces Clause df pNny ul/P adf]hd lgsfoaf6 k}z xg cfP kl5 alldtnf0{; f]xl Clause df ePsf]reimbursed eG]zAb adf]hd z]vegf{jfktsf] /sd eQmfgl ug[kg]f ahgsf]b36gfd lflit gePsf]eG]; d]sf cfwf/df t] f]klfsf]bfjl Itg{c:jlsf/ u/\$f]b]v65 . o; /L aldfnydf k|6 pNny ePsf zAb?sf]cGoyf cy{nuf0{ ; e]ug{kkfPsf] tyf ahgsf]b36gfsf]sf/0faf6 lflit gePsf]; fy}alldtn]; dodf ; Fgf gu/\$f]elg ahgsf]lglZrt cj t/0f :yn ; d] gePsf]sf/0f b]yf0{aldf bfjlnf0{Valid Claim xf0g eG]cy{ub}pQmyk ul/Psf]bkrf yk bfloTj gePsf]lhls/ lnPsf]b]v65 hasl laldtsf]egf0{cg?k cj t/0f :yn lglb{6 vhf :yfg /xg] hfgsf/L df]vs ?kdf aldsnf0{lbPsf]tyf p8fg tyf cj t/0f ug]7fpE]gfd aldsn]Inlvt ?kdf dfu gu/\$f]eG]; d] Joxf]f /x\$]b]vgh] aldfny]n]General exclusion cgtu{ kgI\$, % / (sf]

kfj wfg cj :yfdf aldsnf0{ahg cj t/0f :ynsf]af/df hfgsf/l lyPg eG ; lsg]cj :yf g/xgxf ; fy} aldf bfjl c:jsf/ ug{k/\$f sf/0f leG ldtdf leG leG blvg' ; ldtaf6 dfu ul/Psf Inlvt hjfkm tyf bfloj Itg{gkg[sg}tYo jf kdf0f kZ u/L ; km0{lbq nlvPsfdf ; dt alnof]kdf0f kZ ug{gkg[egl dfq ahgaf/f ePsf] lftx? sg}j lwsf/0fn]gePsf] pNny ubx kj {kqx?af6 vh:t kfl/; s\$] hfgsf/l lb0Psf]5 hasl ; ldtsf]ldt @)%#÷*÷@@ sf]kqdf aldsn] lftkl't{bfjl eQmgl ug{gkg[sg}cfwf/e't tYo kdf0f kZ ug{; s\$]blvPg egl ; f]kZ ug{eG]pNny 5 .

ahgsf]kpf]sf]sf/0faf6 ePsf] t] f]klfsf] lftkl't\$]bfloj pNnlvt aldfnydf yk ul/Psf]Excess Clause cg?k yk bfloj ePsf]x\$; fxl Clause df Joj :yf eP adf]ndsf lgsfoaf6 kdf0ft e0{kZ xg cfPsf t] f]klfsf bfjlx? aldsn]aldtnf0{; f]vegf{ug[kg[blvg cfPsf]h]aldf Pq, @)\$ (sf]bkf !& tyf ; fxl Pqsf]bkf * -3!_ df ePsf]clwsf/ kpf] u/L alds lb cf]o06n 0G:of]q; sDkgl In=nf0{ aldfny g#)(÷lj cf]cf0\$)÷!!%^ P el÷!÷(%÷(^ laldt ahg ; g/f0h gkfn -kf_ In=sf] t] f]klf bfjlsf]bfloj aldfny]sf]zt{tyf ; ljwf adf]nd kgMlgwf{0f u/L bfjl eQmgl ug{egl aldf lgodfjnl, @)\$ (sf]lgod ## sf]pk-igod -_ adf]nd cfbZ lbg'eG]; dt Joxf]fsf]aldf ; ldtsf]lg0f6 .

cj t/0f ug]:yfgsf]cefjdf klt{hlufefbf ; fdf6o cj :yfdf klg clnslt bf\$ af\$ u0{cfj flb hlufdf cj t/0f xgf; fy t] f]klfnf0{ lftkl't{lbg] eG]cj :yfsf]l; hgf g}xg ; Sbq . ljklfl ahg ; g/f0h kfHn=af6 ul/Psf bfjlx? sfgq ; Ddtsf bfjlx? gePsf]h]aldf ; ldtn]kgMlgwf{0f u/L bfjl eQmgl ug{ egl aldf lgodfjnl, @)\$ (sf]lgod #-_ adf]ndsf] cfbZ ab/ u/L kfpFeG] ; dt Joxf]fsf] kg/fj hgsf]kg/fj hq hlsl/ .

o; df ; ldtn]lg0f6 gu/L clwlfaf6 dfq lg0f6 ePsf]aldf Pq, @)\$ (cg?k gePsf]/ jf:tljs lft kl\$]blvg]j:tut tYosf]cefj ePsf]; dt sf/0f aldf ; ldtsf]clwlfsf]lg0f6 km/s kg{; Sg]blvbf c=j @)@ g+adf]nd 5nkmsf]nflu emu8lof lemsf0{cfPk15 jf cj lw gf3k15 lgodfg; f/ u/L kZ ug{ eG]o; cbfntsf]cfbZ .

o; df aldf Pq, @)\$ (sf]bkf *_@_ / Pqsf]bkf !& adf]nd ph/ldf ; ldtn]5fgjlg u/L lg0f6 ug[kg[/ Pqsf]bkf \$# df ; ldtn]cfkny]clwsf/ k]ofof]hg ug{; Sg]eG]pNny ePsf]x\$ aldf ; ldtsf] clwlf nj k}fb zdfnf0{; ldtn]pQm bkmsf]kpf]hgyf{clwsf/ k]ofof]hg u/\$]5 5q < eP ; f\$] kl'tlnk ; ldtaf6 lemsf0{lgod adf]nd kZ ug{eG]o; cbfntsf]ldt @)%#÷#÷@\$ sf]cfbZ .

7x/

lgod adf]nd blgs kZl ; rldf r9l kZ xg cfPsf]k|tt d2sf]ldl; n clwbog u/L aldf ; ldtsf] clwlf]lg0f6 u/\$]ldn\$]5 5q < ; fxl lj ifodf lg0f6 lbg'kg[blvg cfof].

o; df lg0f6tkm(lj rf/ ubf{kq/fj h s lb cf]o06n 0G:of]q; sDkgl In=sf] tkmf6 hlsl/ In0{cfP adf]nd ljklfl ahg ; g/f0h kfHn=af6 ul/Psf]bfjlx? sfgq ; Ddt gePaf6 aldf ; ldtn]kgMlgwf{0f u/L bfjl eQmgl ug{egl aldf lgodfjnl, @)\$ (sf]lgod #-_ adf]ndsf] cfbZ ab/ u/L kfpFeG] ; dt sf]kg/fj hq bfjl adf]nd pQm lg0f6 cfbZ ab/ xg]gxg]s]/x\$; f]tkm(lj rf/ ubf{; jkyd kg/fj hsn]bfjl In0{cfPsf]pQm lg0f6 aldf ; ldtsf]clwlfaf6 ePsf]lghsf]clwsf/ lqleq /xl lg0f6 ug{; Sg]g; Sg]s]/x\$ elg x\$ {aldf Pq, @)\$ (sf]bkf \$# adf]nd aldf ; ldtn]pQm Pq adf]nd

clwsf/ cfj Zostf cg' f/ k\ofof\hg ug{; Sg]klj wfg cg' f/ g}ldlt @)%!÷!)÷\$ sf]a}S g=#!(af6
k\ofof\hg e}/x\$]ldl; n ; m\lg Joxf\faf6 b\vg cfpБ . ca kg/fj Ъs / ljklfl alr ePsf]; Demf}f
kqdf bj}klf alr p\Nn\ ePsf]zt{aGb\hdf lftkl't{k\kt ug[; d\df dGh' /xl ; f\l adf\hd ug{
u/fpg'kg\bl\vg cfpБ . kg/fj Ъs / ljklflalr ePsf]; Demf}f xBf g\=? @),,)))- ; Ddsf]bfjLsf]xsdf
sfuhft k\kt u/L ; f\wegf{ug[eG]p\Nn\ ePsf]b\l\G5 . k\tt lj jfb /x\$]lftkl't\$]xsdf ; DalGwt
lh\Nnf k\zf; g sfof\hosf]/f\j/df Ing' lbg' e}ljklfaf6 eQmfgl ePs}b\l\vf o;/L ; Demf}fdf n\l\Psf]
zt{k/f gu/\$]eG]b\l\Pg . To:t}j:f:tj s lftsf]d\Nof\g ug[itkm(?=@),,)))- ; Ddsf]/sddf eQmfgl
lbg]eG]; Demf}fdf p\Nn\ ePs}b\l\vf kg/fj Ъssf]j:f:tj s gf\$; fgl gePsf]eG]sygtkm(gf\$; fg xg]
t] f]klfsf]lftkl't{aem\$]e/kf0{g}kof\kt /x\$]b\l\G5 . o;/L kg/fj Ъsn]; Demf}f kqsf]zt{jGb\h
nuf0{:jLsf/ u/\$]/ ljklflsf]gf\$; fglLsf]; Gbedf lftkl't{ug{gkg[eG]syg /x\$]gb\l\Psf]/ lftkl't{
j:f:tj s lftjfnfnf0{eQmfgl ubf{k\qmf; Dd ; Demf}f adf\hd gePsf]eG]lhls/; Dd /x\$]; f]klg
dgfl; a gb\l\Psf]cj:yfdf aldf Pq, @)\$ (sf]clwsf/ kof\l u/L ljklflsf]bfjL kl't\$]bfjLsf]kgM
lgwf\of u/L bfjL eQmfgl ug[u/L ePsf]ldlt @)%#÷*÷!& sf]aldf ; ldtsf]c\blfaf6 ePsf]lg0f6
cGoyf /x\$]eG]gb\l\vf pQm lg0f6 cfb\ ab/ u/L kfpFeG]; d\sf]kg/fj Ъs lb cfl/o06n 0G:of\q;
sDkgl ln=sf]tkm\af6 cfPsf]kg/fj Ъg lhls/ kl\g ; Sb\ . bfo/L nut s\$ u/L ldl; n lgodfg' f/ aemf0{
lbg'.

pQm/fodf d ; xdt 5'.

-xl/ axfb/ a:g_
Gofolwz

-lagf\ k| fb 9\h_
Gofolwz

Olt ; Dj t\@)%% ; fn df3 !@ ut]/f\h # zed\=====

lgj bssj]gfd

l8-P; =s6:6&; g s=klHn=
kVjL lgdf@f ; j]f / ; kgf lgdf@f ; j]f klHn=
dx/f/huh, sf7df8f, g]kfn .

aldssj]gfd

>l lk|do/ 06:of7j; s=g]kfn_ ln=
lqk/7j /, sf7df8f, -

d2f M_ aldfsf]bfjl eQmfgl lbnf0{kfpF.

aldf P@, @)\$ (sf]bkrf -3!_, bkrf !& tyf aldf lgodfj nl, @)\$ (sf]lgod ## adf]hd o; ; ldltdf
kg{cfPsf]7\$@f/ ; Dk0f{hf]vd aldfny (CAR) cgtu{sf]k|tt d2fsf]; Hfkt Joxf]f o; k\$ / 5 .

! = ljkfl alds lk|do/ 06:of7j; sDkgl -g]kfn_ lnld6\$]n] d lgj b]s; u /\$] aldfny adf]hdsf]
bfloTj 7x/ u/l d]b]bfjl u/\$]aldfsf]bfjl eQmfgl ug{k\$@f ; f]s]l gu/l bfloTj lgj f{ gu/\$]h]; f{x}
cGofodf k/l aldf P@, @)\$ (; z]vg ; lxtsf]bkrf *-3!_, bkrf !& tyf aldf lgodfj nl @)\$ (sf]lgod
; d]sf cfwf/df c]k]f]hf]ePsf]; To ; fF]Joxf]f lgDg k\$/Ofx?df vhf0{of]lgj j]hg ug{cfPsf]5'
. ljkflsf]bfloTj 7x/ u/l d]b]bfjl u/]cg'; f/ aldf bfjl /sd eQmfgl ldnf0{kfpF. ; 8s l]efu /f\$
d]6g]; P08 l/xflj ln6]zg k]h]6 -kl/of]8s d]6g] k]u]d_ cgtu{ tfg; @-l/8l ; 8s kofsh g=#
tfg; @ xfyf\$ v08)±))) ls=dl=b]v !)±*%) ls=dl= ; Ddsf]; 8sdf /l u]elnE, d]j; g/l tyf l]ofjlg,
6]f kvf / gfnl lgdf@f ug]sfo{o; l8-P; = s6:6&; g sDkgl klHn= kVjL lgdf@f ; j]f / ; kgf lgdf@f
; j]f klHn= sh7j / sf7df8f]; @Qm ?kdf -Hj f0G6 e]r/_ ug]u/l ldltd @)%# ; fn c; fh @\$ -cS6f] /
!)-!((^_ df ; 8s l]efu; u sh /sd ?#,)*)^,&#%.- clf?kl Itg s/f\$ cf7 nfV 5 xhf/ ; ft; o
k]h; df 7\$sf ; Dem]f u/l ldltd @)%\$÷^÷@# -(cS6f] / !((&_ leq sfo{; DkGg ug]ztdf lgdf@f sfo{
; ~rfng u/l cfPsf]df ldltd @)%\$÷^÷!(-% cS6f] / !((&_ df 7\$sf ; Dem]f cg'; f/ ug]k]g]; Dk0f{
lgdf@f sfo{; DkGg eof].

@ = pQm 7\$sf ; Dem]f cg'; f/sf] sfo{7\$sf ; Dem]f ePsf]ldltn)! jif{eq ; DkGg u/l sfo{; DkGg
ePsf ldltn)! jif{Dd pQm ; 8s dd{ ; Def/ ug]sfo{o; Hj f0G6 e]r/ sDkgl]bfloTj eP cg'; f/
ldltd @)%\$÷^÷!(-% cS6f] / !((&_ df ; Dk0f{lgdf@f sfo{; DkGg u/l ; f]l ldltd]v Ps jif{Ddsf]
; 8s dd{ ; Def/ ug]qmdf ; 8s dd{ ; Def/sf]sfo{-ub]cfPsf lyof]-ul/b]cfPsf]lyof].

= pQm ; 8s ; u ; DalGwt ; 8s l]efu, o; Hj f0G6 e]r/ sDkgl / ljkfl lk|do/ 06:of7j; sDkgl alr
ldltd @)%#÷*÷#) -!%-!@-!((^_ df pQm ; 8ssf]aldf u/fp]f aldfsf]s/f/gdf ; DaGwl clwsf/ tyf
bfloTj p]n]vt lnt ePsf]lyof]. pQm aldfny cg'; f/ aldf cj lw @)%#÷^÷@\$ -!)-!)-!((^_ b]v
ldltd @)%\$÷^÷@# -) (-!)-!((&_ ; Ddsf]; 8s lgdf@f cj lw / To; kl5sf]yk !@ dlxgf dd{ cj lw
; Ddsf] cj lwnf0{aldf cj lw sfod ul/Psf] 5 . pQm ; 8ssf] aldf u/fp]f Earthquake, Valcaniam,
Tsunami, Strom, Cyclone, Flood, Inundation, Landslide sf]sf/0faf6 xg ; Sg]lfltsf]nflu aldf ul/Psf]s/f
pQm aldfny]n]:ki6 ub5 .

\$ = pk/fQm k\$/Of g=# adf]hd lgdf@f sfo{; DkGg u/l k\$/Of g=@ adf]hd lgj b]sn]; 8s dd{ ; Def/
sfo{-ub]cfPsf]cj:yfdf @)%% ; fn c; f/ >fjOf -!(((* hhf0{ dlxgdf cfPsf]leifof jiff]sf]sf/Of
klx/f]u0{pQm ; 8s lfltd u]t ePsf]ldltd @)%%÷\$÷!(-!\$ cui6 !((*_ df ; f]f]lnlvt hfgsf/L
ljkfl lk|do/ 06:of7j; sDkgl]nf0{u/f0of]. ; f] hfgsf/L lbOP cg'; f/ ljkfln] g]kfn Sn@ Ao/f]

sfGtKynf0{pQm ; 8sdf ePsf] lfltsf] ; e[u/l l/kf0{kz ug{kqfrf/ u/\$f] lyof]. lj klfL 0G:of7Q;
sDkglSf]tkm6 v6f0Psf]; e0/ ; 8s ljefusf]kltlglw / o; Hj f0G6 e[r/ sDkglSf]kltlglw ; d]sf]
/fj]/df pQm lfltu|t ; 8ssf] ; eQm ?kdf lg/Llfof Pj+gfkfhf u/l cfP cg'f/ pQm ; 8sdf
Landslide sf sf/of ePsf]lfl t jfkt o; Hj f0G6 e[r/ sDkglN]kfpG' kgI/sd ?= !),!#,%\$(\div)^%
eQmfgl kfpGsf nflu lj klfL 0G:of7Q; sDkglNf0{ldlt @)%%\div\!% -#! cui6 !((*_ df kqfrf/ u/l o;
Hj f0G6 e[r/ sDkglSf]tkm6 cg'f/ u/Psf]lyof].

%= o:t0f @)%% ; fn >fj 0f-efb| -!((*_ cui6_ dlxgdf cfPsf]leifof jiff6sf]sf/of pQm aldf ul/Psf]
; 8sdf klx/f] ; d] u0{bf] f] k6s kgM lfltu|t ePsf]h] @)%%\div\!@ -cui6 @*-!((*_ df lj klfL
0G:of7Q; sDkglNf0{; f\$]lnlvt hfgsf/L u/f0{@)%%\div\#! -!^ ; 60a/ !((*_ df bf] f]k6s ePsf]
lfltsf]; Dk0f{ljj/of ; lxt lan ; d] kz u/l lj klfL 0G:of7Q; sDkgl ; df aldf bfjL eQmfgl kfpGsf
nflu o; Hj f0G6 e[r/ sDkglSf]tkm6 kqfrf/ u/l cfPsf]5 . ; f]bf] f]k6ssf]lfltsf]; DaGwdf lj klfL
sDkglN]bflotj lgwf{0f u/l hfgsf/L lbPsf] avt lgj0snf0{dsf{k/df sfg0 adf]hd cfkmg] xs
; Af0ffY{sf/jxl rnfpg kfpG]xs ; /lft /x\$]h]o; df pNny ul//xg'k/g .

^= lj klfL sDkgl; u ePsf]aldf cjlwleq aldfnydf pNnylvt sf/0fn]; 8s lfltu|t ePsf]x0f pk/fQm
k\$/of g=\$ df pNny ul/P adf]hd d]lj klfL sf0fn0f{lfltsf]hfgsf/L lb0{aldf /sd bfjL u/l
kqfrf/ u/k15 lj klfL]aldf lgodfjnl, @)\$ (sf]lgod #@ adf]hdsf]k\$0f cjdag u/l d lgj0snf0{
aldf bfjL /sd eQmfgl ug{k0f ; f]gu/L ; f]lfl t b]L k\$0f sf sf/0fn]ePsf]h]o; Hj f0G6 e[r/ sDkgl
; f]lfltu|t ; 8s kgM lgdf0f ug{jflb gxg]/ lj klfL 0G:of7Q; sDkglN]klg pk/fQm k\$/of g=\$ df
pNnylvt klxnf]k6s lfl t ePsf] ; 8ssf] -@)%%\div\! (cyf \$ cui6 !((*_ sf] kqfrf/ hfgsf/L
u/f0Psf] aldf bfjL eQmfgl lbg af]b gxg]elg ldlt @)%%\div\^@\@ -@@ ; 60a/ !((*_ df k=; \)%%\div\^-
)%* sf]kqaf6 lj klfL 0G:of7Q; sDkglN]o; Hj f0G6 e[r/ sDkglNf0{hfgsf/L u/fPaf6 lj klfL]cfkmg]
bflotj k'f gu/\$f]:ki6 x65 .

&= t; y{pk/fQm k\$/ofx?df j0f0 ul/P d'tflj s pQm ; 8s aldf ul/Psf]cjlw leq0f lfltu|t ePsf]
aldfnydf pNny ePsf]sf/of klx/f] (Landslide) af6 g}lfl t ePsf] ; f]lfltu|t ; 8s dd\$; ef/
cjlw, lgdf0f sfo{ ; DkGg ePk15sf] !@ dlxgf leq0f lfl t ePsf]sf/of ; 8s ljefu; u u/\$f] 7\$sf
; Dem]f cg?k lgj0s Hj f0G6 e[r/ sDkglN]kgM dd\$; Def/ ug{k0f]cj:yf lj Bdfg e]/x\$]l:yltdf
lj klfL 0G:of7Q; sDkglN]aldfny adf]hd cfkmg]bflotj 7x/ u/l pk/fQm k\$/of g=\$ adf]hd ?=
!),!#,%\$(\div)^% aldfsf]bfjL o; Hj f0G6 e[r/ sDkglNf0{eQmfgl ug{k0f gu/L bflotjaf6 klG5g
vfh]0fn]lj klfL klldo/ 0G:of7Q; sDkglNf0{lmsf0{cfjZos sfg0l sf/jxl u/l pk/fQm'f/ klxnf]
k6s lfl t ePsf]?=!),!#,%\$(\div)^% aldfsf]bfjL lj klfLaf6 eQmfgl lbnf0{kfpF. ; fy}lj klfL]d lgj0s
alldtsf]xs lxt lj?4 bflotj lgj0f gug]u/l lg0f6 u/l df\$0f aldf bfjL eQmfgl glb0{ ; 8s kgM lgdf0f
sfo0f afwf k'of0{gf\$; fg k'ofPsf]h]aldf P0, @)\$ (sf]bkmf !& adf]hd lfltkl't{/sd ; d] lbnf0{kfpF
eGg]Joxf]fsf]lfl t ePsf]/sd aldfny g=Pd-P=\P; =, l=)! \div \$=#)!# \$ adf]hdsf]lg]h]g aldfsf]bfjL
eQmfgl lbnf0{kfpFeGg]lj ifosf]ldlt @)%%\div\^@\ (sf]lgj0g kq .

pQm aldf bfjL ; DaGwdf s]s; f]eP u/\$f]xf]; f]; d] vNg]u/l tt\DaGwdf eP u/\$f] sfd sf/jxl
; DaGwL ; Dk0f{sfuhft ; d] kq k'kt ldltN]kgw|-!%_ lbgleq ; ldltdf kz ug{ljklfL aldsnf0{aldf
lgodfjnl, @)\$ (sf]lgod ## sf]pk-lgod -!s_ sf]JoJ:yf adf]hd ; ldltsf]ldlt @)%%\div\^@\) sf]
kqaf6 cfbz .

alldtn] pknAw u/fPsf] kqx?af6 sfo{ ; d'kt e0{ x:tf0t/of ul/; s\$]f] cj:yfnf0{ bl6ut u/l
aldfny]sf] Period of cover sf] JoJ:yf cg'f/ x:tf0t/0fsf sf/of klx/f\$] lfl t pk/ alldt s]
aldfny]df Insurable Interest gx0f bfjL lbg gldNg]Joxf]f vfh]L ldlt @@\div\(\div)!((*_ df hfgsf/L

u/Psf]Maintenance Period df 7\$bf/ :josf]sf/0fn]lflt ge0{c6o sf/0f -klx/f] n]lflt ePsf] eGg]bfjL kqaf6 Pj +; e[kltj]bgaf6 vlg cfPsf]Joxf]f ; lxt tt\Da6wl sfuhft ; d] ; mlg ljklfl aldsn]ldlt @)%%÷&÷@% sf]kq .

; ldltdf d2f lj rf/flwg /x\$]f] aldf sDkglN]k/f ug[kg]bflotj k'ug{cfn6fn ul//x\$]f]cj :yfdf kgM km] /L @* , !(((; Dd ; 8s dd\$; ef/ cj lw ylkPsf]/ pQm cj lw leq lftu}t ; 8s dd\$ ul/ ; Sg' kg]elg !!÷!!÷!((* df kqrf/ ul/Psf]x\$]f] pQm kq o ; }lgj]bg ; fy ; mln /fvl lgj]bg u/\$]f]5' . ldl ; n ; mlg /fvl kdf0f nuf0{clj nDa d]f]k} {lgj]bg bfjL d'tflj s aldfs]bfjL eQmfgl lbnf0{kfpFeg] Joxf]fsf]ldlt @)%%÷(÷#) sf]lgj]bs tkm\$]lgj]bsf]Joxf]f .

o; k\$]f/ ldl ; n ; mlg sfuhfts]c]l]bog kZrft lg0f6 tkm{lj rf/ ubf{aldfn]y cj lw !}÷!)÷!((^ ; Dd / yk afx dlxgf dd\$; ef/ cj lw (Maintenance Period) sfod ePsf]pQm 7\$sf sfo{c6t}tsf] sfd ; dft ePsf]/ & cS6f] , !((& df Certificate of Completion ; d] hf/L ePsf]kf0of] . o ; /L lgdf sf] sfo{ ; dft eP tklg yk dd\$; ef/ cj lw leq}* hhf0{!((* blv (hhf0{!((* ; Dd k/\$]f]kfglsf] sf/0f klx/f]u0{xfgl-gf\$; fgl ePsf]blvg cf0f] . 7\$bf/ ; Dk0f{hf]vd aldf c6tu\$ aldf cj lw ; dft e0{Completion Certificate hf/L e} s\$]f]cj :yfdf 7\$bf/n]dd\$; ef/ sfo{ubf{ ; f]dd\$; ef/ u/\$]f] sf/0fn]sg}xfgl-gf\$; fgl ePdf ; f\$] lftkl't{kft ug{aldfn]ydf dd\$; ef/ cj lw pln]y u/L yk ; dosf]Joj :yf ul/65 . Completion Certificate hf/L ePk15 lgdf sf] sfo{ ; dft e0{to ; df /xg]aldfo]o lxt (Insurable Interest) ; d] 7\$bf/df g/xl dflns (Principle) df /xg hf65 . dd\$; ef/sf]cjlwdf dd\$; ef/sf]sf/0f afx\$ c6o b]lk\$]f]k (Act of God) sf] sf/0fn] ePsf] xfgl-gf\$; fgl 7\$bf/ ; Dk0f{ hf]vd aldf jxg gug]xgn]c6o aldf h:tf]Pp6} aldf cj lw sfod gu/L b0{k\$]f/sf] ; dofj lw pln]y ul/Psf]x65 . o ; Joj :yf c6tu\$ dd\$; ef/sf]sf/0fn]xg]lftsf]bflotj ; Dd 7\$bf/sf]/xg]x\$]f] 7\$bf/ ; Dk0f{hf]vd aldfn]ydf 7\$bf/x?n]dd\$; ef/ cj lw ; d]sf]/lffj/0f u/\$]f]x65g\

7x/

o ; /L k}tt bfjLdf sfd ; dft e}Completion Certificate ; d] hf/L e} s\$]f]/ dd\$; ef/ ubf\$]f] ; dodf dd\$; ef/ sfo{u/\$]f] sf/0fn] ge0{klx/f\$] sf/0fn] xfgl-gf\$; fgl ePsf] aldf l ; 4f6tdf c6t]lgt lxt aldf lxt (Insurable Interest) 7\$bf/df g/x\$]f] / dd\$; ef/ cjlwdf b]l k\$]f]sf]sf/0fn] xg uPsf]xfgl-gf\$; fgl 7\$bf/ ; Dk0f{hf]vd aldfn] /lffj/0f gug]x\$]f] of]bfjLsf]bflotj c :jlsf/ u/\$]f] aldssf]sfohf0{c6oyf eGg ldNg]blvPg . o ; y{ aldf Pg , @)\$ (sf]bkrf * -3!_ tyf bkrf !& sf]pk-bkrf -\$_ adf]hd o ; ; ldltdf kg{cfPsf]lgj]bs w] sfl\$]f]ldlt @)%%÷^÷@ (sf]lgj]bg vf/h xg] 7x5{ . o ; pk/ lrQ gaem] aldf Pg , @)\$ (sf]bkrf #& adf]hd kg/fj]bg cbfnt kf6gdf kg/fj]bg ug{ ; d] hfgsf/L u/f065 .

0lt ; Dj t@)%% ; fn kmNu0f !* ut]/f]h @ zed\=====

lgj hssjlgfd

>l uk \$; \$ol/uf; , afFaf/L,
dx/f/huh, sf7df8f;gkfn .

ljklf

>l obj06\$ 0G:of7q; s=gkfn_in=
b/af/dfu{ sf7df8f;}

d2f M aldf /sd eQnfgl af/]

aldf Pq, @)\$ (sf] bkmf * -3!_, bkmf !& tyf aldf lgodfjnl, @)\$ (sf] lgod ## cgtuf o;
; ldltdf kg{cfPsf]k|tt d2fsf]; Hfkt ljj /of o; ksf/ 5 .
!= sDkglN] xfd] uf8{806ldf a; \$f] ahf p; sf] nfkf/j fxlN] ubf{sg} lsl; dsf] xfgl-gf\$; fgl e0{t} f]
klaf6 cfpq ; Sg] bflotj tyf lfltklt\$] ; f]wegf\$] nflu ldltd @÷)\$ ÷! ((* df obj06\$ 0G:of7q;
sDkgl -gkfn_ Inld6\$af6 ?=@),,)).- sf] Third Party Liability Policy No÷) ! l; ÷P=cf/))& ÷ (& ÷ (*
InPsf] of o; sDkgl sf] uf8{(\$ sf >l dgfh ; j hln] l806ldf a; \$f] ahf ldltd @\$ hg ! ((* sf /ftdf
xfd] Client Mr. Peter Rhode GTZ a:g' ePsf] 3/df rf7L ePsf]. o; /l rf7L ePk15 ug{kg] cfj Zos
klqmf? k/f u/l obj06\$ 0G:of7q; sDkgl -gkfn_ Inld6\$; u dfly plNlvt aldf kfln; Lsf] cfwf/df
/sd bfjL ubf{pQm aldf sDkglN]; f] aldfny cgtuf pQm rf7L /lffj /of (cover) gxg] xbf bfjL /sd lbg
gkg] elg o; uk \$; \$ol/uf; gkfn -kl_in= df kq kkt ePsf] 5 . t/ xfdln] To:tf] rf7L ; d] /lffj /of
ug] aldfny v/lb u/\$f] To; /l rf7L ePsf] bfjL /sd glbbf Client nf0{dsf{kg{uPsf] xbf To; /l rf7L
ePsf] /sd ; DaGwdf 0G:of7q; sDkglaf6 lbnf0{ lbg] Joj : yfsf] nflu cfj Zos ; Dk0f{ sfuhft?sf]
krf\$kl ; mlg /vL lgj hg kZ ul/Psf] 5 eG] Joxf] sf] ldltd # cui6 ! ((* sf] ph/l lgj hssj] Joxf] f .
@= pQm aldf bfjL ; DaGwdf s]s; f] eP u/\$f] x] ; f] : ki6 xg] Inlvt hfgsf/Lsf ; fy tt \DaGwL ; Dk0f{
sfuhft ; d] of] kq kkt ldltn] kGw| -!%_ lbg leq ; ldltdf kZ ug{xg aldf lgodfjnl, @)\$ (sf]
lgod ## sf] pklgod -!s_ adf]hd ; ldltsf] ldltd @) % ÷ % ÷ !) sf] kqaf6 aldsnf0{ lgbZg .
#= ; f] bfjL ; DaGwdf kfln; l g#) ! ÷ l; ÷ P=cf/ ÷))& ÷ (& - (* cgtuf t] f] klf bflotj df b36gfaf6 !_
Bodily injury to or illness of any (Third Party) @_ Loss of or damage to property dfq se/ ePsf] / o; df cG
lsl; dsf] aldf gePsf] / kf6 \$] rf7L sf] aldf o; aldf sDkglaf6 gePsf] xbf t] f] klf aldfdf gcfpq]
ePsf] bfjL lbg gldNg] eG] Joxf] fsf] ldltd @) % ÷ % ÷ ! \$ sf] aldssf] kq .

\$= ; ldltdf kkt uk-\$ (Group-4) ; \$ol/uf; -kl_in= sf] ldltd # cui6 ! ((* sf] lgj hg ; DaGwdf To;
sDkglaf6 hf/l ul/Psf t] f] klf bflotj aldfny g#) ! ÷ l; ÷ P=cf/=)) @ ÷ (& - (* tyf
) ! ÷ l; ÷ P=cf/=)) & ÷ (& - (* cgtuf sf] bfjL u/l cfj Zos sf/jxl e0{ To; sDkglaf6 kkt k; #
! ^ @ ÷ (* ÷ ((ldltd @) % ÷ % ÷ ! \$ sf] kq; d] sf] clbog kZrft pQm aldfny g#) ! ÷ l; ÷ P=cf/=)) @ ÷ (&
- (* / g#) ! ÷ l; ÷ P=cf/=)) & ÷ (& - (* sf] aldf bfjL sf] lfltklt{ eQnfgl ug{gkg] ; DaGwdf cG sfuh
kdf of ljj /of eP ; f] ; d] kq kkt ldltn] !% -kGw] lbg leq ; ldltdf kZ ug{xg aldf Pq, @)\$ (sf]
bkmf !& sf] pkbkmf -#_ tyf aldf lgodfjnl, @)\$ (sf] lgod ## sf] pklgod -v_ sf] Joj : yf adf]hd
aldsnf0{ ; lrt ul/Psf] ; ldltsf] ldltd @) % ÷ ^ ÷ @& sf] kqsf] Joxf] f .
%= aldf bfjL sf] lfltklt{ eQnfgl ug{gkg] ; DaGwdf lgDg adf]hd sf aldfny hf/l ul/Psf] cfwf/ /
To; df vh: t n] vPsf] lgod / aldfsf] ; f] lGts cfwf/df of] bfjL eQnfgl ug{gkg] s/f : j tMblvg cfp5

!_ gkfn df t] f] klf bflotj sf] hf] vd aldfdf tlg ksf/sf ; j df aldfny hf/l ul/g] ul/Psf] 5 .
s_ uf8l tyf ; j f/L ; fwgx?df
v_ 7\$bf/ hf] vddf ul/g] t] f] klf bflotj
u_ cG kmd{tyf ; : yfx?df -al] sE_ lG tyf ; f] l Joj ; fodf ; mlg ; j fx?df

s_ df/ aldf ; DaGwdf aldfn\sf]kl/R5 @ df pNn\y eP adf]hd t] f]klfsf]sfggl bfolTj xg\$. o;
aldfn\sf]lj z]ftdf o; sf]dVo bfolTj b36gfsf]sf/Ofaf6 / sfggl bfolTj xg\$. To:t}
v_ 7\$df/ hf]vddf ul/g] t] f]klf bfolTjdf h; cGtu\$ aldfn\y -uk\$ sf] hf/L ul/Psf]lyof].
sDkglN]aldfn\df pw\$ ul/Psf] /sddf pNn\vt cj:yfdf sfggl bfolTj alldtdf kg{cfPdf bfjL
stf\$]lfltkl't\$]kdf kbfq ug{; lsg]5 .
c_ t] f]klfsf]b36gfaf6 zf/ll/s rf\$6k6s nfu\$.
cf_ t] f]klfsf]; DklQ jf cdfgt b36gfaf6 lfl xgl-gf\$; fgl ePdf .

t] f]klfdf kg{gcfpg]M

b36gfaf6 lfl, xgl-gf\$; fgl ePsf ; DklQ alldtsf]:jfldTjdf jf /yb\df jf cdfgtdf jf sAhdf jf
lgoG0fdf /x\$] ; DklQ afx\$df dfq t] f]klf sfggl bfolTj jxg xg hfg].
pk/fQm aldfn\sf]afx?af6 of]xg cfPsf]bfjL t] f]klf leq kg{gcfpg]/ cGo lgod adf]hd klg
alldt sfggl ?kn]bfolTj ltg{kg[cj:yfdf g/x\$]kl6 blvG5 . of]; DaGwsf]cu\$hl aldfn\y kltnk
o; }; fy ; mlg ul/Psf]5 .
u_ cGo kmd{tyf ; :yfx?df 5\$}aldfn\y ; dfj \$ ul/P tklg ; f]l cg; f/sf]t] f]klflo bfolTj sfod g]
/xg]5 / ; f]sfggl bfolTj klg pNn\vt @ j6f hf]vd dfq ; df] \$ ul/Psf]5 .
c_ b36gfaf6 zf/ll/s rf\$6k6s jf 3f0t]jf aldf/L ePdf
cf_ b36gfaf6 ; DklQx?sf]xgl-gf\$; fgl jf lfl xg uPdf
o; kl/efiff? 3f0t]xg' / gf\$; fgl\$]kl/efiff ; d]df ; f]kl/efiff cGtu\$ xgl-gf\$; fgl\$]cy{jf:t]s
xgl-gf\$; fgl cyj f Tangible Property Sf]lfl ePsf]dfqnf0{hgfp55 .

@= t] f]klfsf]sfggl bfolTj sf]l; 4fGt cg; f/ of]; DaGwt bfjL t] f]klf leq klg kg{gcfPsf]/
b36gfsf]sf/Ofaf6 pNn\vt cj:yfdf sfggl bfolTj ; d] kg{gcfPsf]/ o:tfhf0{t] f]klf dfg] bfolTj
lbg xf]eg]xfn o; uk \$; \$ol/tf; n]; /lffsf]nflu ub{cfPsf ; jf leq rf]L, 8\$]l tyf gsjhgl,
JolQmut lxfldgf jDdfglsf]sf/Ofaf6 xg uPsf]lfl aldfn\yaf6 jxg u/\$] 7xg]xf]eg]w]h; f]
a\$?df tyf clkm, sfofhox?df ; jf ub{cfPsf xBf To:tf a\$ tyf clkm, sfofho oxfk?n]cfunful,
rf]L, tyf Bankers Blanket Policy jf sfdcf/L tyf JolQmsf]b36gf tyf aDdfglaf6 xg]xflg-gf\$; fgl\$]5\$}
aldf u/L /xg gkg]blvG5 . k; n / Hjh/L k; ndf ; f]sDkglN]t] f]klfsf]aldf ub\$ ToxfFr]L xg hfBf
; f]t] f]klf aldfn\yrf]Lsf]hf]vd jxg u/\$]7xb\$. t] f]klf aldfn\y sfggl bfolTj dfq ePsf]xBf
; DaGwt sfggl lgsfoaf6 Pj lgod adf]hdsf]Dofb leq bfjL u/L sfggl bfolTj kdfloft ePk15 dfq
aldfn\y leq kg{cfp5, cfp5, eG]tkm(kl5 dfq ljrf/ xBf ; f]lbg gkg]7x/ eP kl5 dfq aldfn\y
lgh]ph/L; Dd ug{; Sg]xBf o; ljifodf t}f]klf sfggl bfolTj ; d] kdfloft ge0{; s\$]cj:yf /x\$]
s/f ; d] Wbfgsf]f u/fp55f}.

t/ aldfsf]l; 4fGt cg; f/ To:tf aldfn\yx? cfkm]h?/t cg; f/ cnlu}; DklQsf]lj j/Of vhf0{rf]Lx?sf]
lj?4sf]aldf u/fPsf]df ; \$]sf/Ofaf6 xg uPsf]gf\$; fgl\$]dfq bfjL xg ; Sg]cj:yf /x\$]s/f ; d]
hfgsf/L u/fp55f} / ; f]; DklQsf]lj j/Of / sxfFsxf/x\$ 5g\eg] ; d] gvhsf] / dfl; s ?kdf
lj j/Ofx? k7fpg'kg]f ; f]; d] gu/\$]df ; f]7fp5f]aldf jxg u/\$]blvbg .

pk/fQm n]vPsf afx?af6 ; f]bfjL kg{gcfpg]s/f / ; f]lfltsf]bfjL eQmgl ug{gkg]s/f eG]Joxf]fsf]
aldssf]ldlt @)%%÷%÷@& sf]kq .
o; k\$ / km0n ; mlg sfuhf]sf]clwbogaf6 alds ogf06\$ 0G:of]l; s=gkfn_ ln=af/f hf/L ul/Psf]
aldfn\y g⇒)!÷!; =-cf/=))&÷(&-(* cGtu\$ @\$ hg !((* sf]/ftdf rf]L ePsf]df sg}lj jfb /x\$]

kfOPg . alldtáf/f ; f]rf]lsf]sf/0f ePsf]xfgl-gf\$; fgl]sf] lfltklt{sf]bfloTj Joxf]g{kkg]hgf0{0Gsf/
u/\$f]cj:yf kf0of]. aDff ubf{alldtáf/f cfm]uf ufxs (Clients) sf lhpwg ; /lff ug{cfknh]v6fPsf]
; /lffsdL{(Guard) sf]nfk/jfxl (negligence) n]sg}xfgl-gf\$; fgl ePdf ; f]; d] ; dflj i6 xg]u/L aldsn]
7\$bf/ ; Dk0f{hf]vd aldf (CAR) cGtu{sf aldfny hf/L u/\$f]kf0of]. of] aldf ; /lffsf]k\$[tnf0{
b]i6ut ubf{aldsn]hf/L ug{k]g]vf; lsl; dsf]aldfn] hf/L gu/]tfklg 7\$bf/ ; Dk0f{hf]vd aldfny
cGtu{ bfloTj jxg ug]u/L aldf hf]vd :jlsf/ u/\$f]/ ; f]l aldfny]sf]ckjfb kof]u u/L aldf bfjl
c:jlsf/ u/\$f]cj:yf b]vof].

7x/

o;/L k|tt ljjbdf lg0f6tkm{l]rf/ ubf{k]ydtM aldsáf/f hf/L ul/Psf aldfny cGtu{ ; /lffsdL{
(Guard) sf]nfk/jfxl (negligence) n]ePsf]xfgl-gf\$; fgl]sf] lfltklt{aldsn]aem]pg' kg]b]v65 eg]
csf]k]m(aldfn]n]ki6 ?kdf gub (cash) sf]/lffj/0f u/g]5g egl pln]y gu/\$f cj:yf b]vbf ; DklQ
(property) zAbn]gub tyf cG0 ; fdul ; d]sf]/lffj/0f u/\$f]dfG' kg]x65 . aldf ug\$]dVo p2]o
; DklQ ; d]sf]; /lff ug{/x\$]/ hf/L ul/Psf]aldfn] k0f{ sfggl bfloTj ; dflj i6 aldfny ePsf]h]of]
bf]lsf]bfloTj aldsn]:jlsf/ ug{k]g]b]v65 . o; u/L l]ifoj:t; # c; DalGwt j]xt l]q ; dfj]z ug]
vfnsf]aldfn] hf/L u/L bfjl k/k]5 lfltklt{e0m]gl ug{k]g]cj:yfdf p0m aldfny]s}cfwf/df aldf
bfjl c:jlsf/ u/]tkm{l]rf/ ubf{hf]vdsf]k\$[t cg?k /lffj/0f ug\$]nflu hf/L ug{k]g]aldfn] hf/L
gu/L cG0 k\$[tsf aldfny hf/L u/L xfgl-gf\$; fgl ePdf ; f]sf] lfltklt{k]fpg]clwsf/ alldt; # /xg]
cj:yf aldf Pq, @)\$ (sf]bkmf !& sf]pkbkmf -!_ alds, aldssf]sd{f/L, aldf cleft{jf aldf
; e]n]aldfn] lng]x?sf]xslxt lj?4 sg}sf]d u/L gf\$; fg k]ofPdf Io; sf] lfltklt{aldsn]aem]pg'
kg]eG]Joj:yfn]ki6 ub\$. o;/L aldfny hf/L ul/; s]k]5 aldsn]aldfn] lng]x?sf]xs lxt lj?4
sf]d u/\$f]b]vg cfPsf]/ of]bf]lsf]bfloTj aldsn]:jlsf/ ug{k]g]b]vPsf]h]aldsáf/f of]bf]l c:jlsf/
u/\$f]h0{dfG0f lbg ld]lg]cj:yf /xg . o; y{ aldfny g=}!÷l; =P=cf/=))&÷(&-(* cGtu{ @\$ hg
!((* sf]/ftdf rf]l ePsf]of]bf]l :jlsf/L aldfny]sf]zt{tyf ; ljwf adf]hd bfloTj lgwf{0f u/L
lgj]s alldt uk-\$ (Group-4) ; \$ol/tf; g]k]fn -k]_ ln=nf0{lfltklt{e0m]gl ug{aldf Pq, @)\$ (sf]
lgod ## sf]pklgod -@_ adf]hd alds oGf06\$ 0G:of]q; s=-g]k]fn_ ln=nf0{cfb]z ul/G5 . o; pk/
lrQ gaem]aldf Pq, @)\$ (sf]bkmf #& adf]hd kg/fj]hg cbfnt kf6g, nintk/df kg/fj]hg ug{; d]t
klfx?nf0{hfgsf/L u/f0G5 .

Olt ; Dj t@)%% ; fn km]Nu0f @# /f]h -! zbd\=====

lgj]ss]gfd

>l cGgk0f{6\$; 6fon ln=
k\wfg sfo{no ^÷#! Go/f\$}, sf7df8f}.

ljklfl

>l lb cfl/o06n 0G:of7l; s=nlld6\$
sfl6tky, sf7df8f}.

d2f M aldf /sd lbnf0{kfpF.

aldf Pq, @)\$ (sf]bkrf * -3!_, bkrf !& tyf aldf lgodfj nl, @)\$ (sf]lgod ## adf]hd o;
; ldltdf kg{cfPsf]aldf /sd lbnf0{kfpFj ifosf]k|t't d2fsf]; Hfkt Joxf] /f o; k\$ / /x\$]5 .
!= lgj]s o; sDkglSf]Anfs\$ Idlt @)%\$÷@÷@^ ut]cyf\$ * d]!((& df pQm Anfs\$df Kj fn k/\$f]
lyof]; f]Kj fn bf] f]l; km\$; #fng ; doleq Kj fn kfl/lbPsf]b]vg cfPsf]x\$; f]sf]hfgsf/L o; sDkglN]
; dodf g}lb cfl/o06n 0G:of7l; sDkgl Inld6\$ gfdS aldf sDkglNf0{lbnPsf]/ lftu|t l:y]tsf]lj j /of
Pj +km\$]; d] k\$ u/l cfjZos sfo{; d] e0; s\$df xfn; Dd lgj]snf0{aldf /sd k|kt gePsf]/
clxn]cfP/ clt lgDg k|kt xg]eG]hfgsf/L yxf xg cfPsf]x\$ of]lgj]hg ug{cfPsf]5' . kydtM of]
lgj]hg ub5' ls Anfs\$sf]; DaGwdf sDkglN]cf6tl/s 5fgalg ubf{bf] f]l; km\$; #fng ; doleq pQm
Anfs\$df Kj fn kfl/Psf]b]vg cfPsf]x\$ / 36gf k\$[t cg' f/ ; f]sfo{hfgl-hfgl ablgotk}\$ b]f]k0f]
sfo{ubf{gf\$; fgl ePsf]xf]eG]:ki6 g}b]vG5, t/ s; n]To:tf]sfo{u\$of]; f]eg]sDkglNf0{yxf xg
; s\$. o; /L Anfs\$ RofltPsf]va/ kfPkI5 ; DaGwt aldf sDkglNf0{va/ u/l pQm Anfs\$ dd\$ ug]
ef/t cxdbfab l:yt uh/ft e]sgf0lhu+ j\$; {sDkglaf6 t?6t}k|lj lwsx? lemsf0{dd\$; d] u/f0{kGm
d]; g ; #fngdf NofPsf]lyof]/ o; /L RofltPsf]Anfs\$ kgM kof]udf NofP\$:t/lo lkl6+ ug{g; Sg]eG]
pQm dd\$ ug]sDkglSf]egf0\$; fy d]zg lgdf\$ sDkgl ; d]sf]Anfs\$ km\$ {kg]eG]; emj sf]cfwf/df
Anfs\$sf]dfq s\$zg dufp\$ Pkmcf]j = dNo :jL; k|f\$ #@,*%).- ePsf]elg km\$; dfkm\$ hfgsf/L
kf0 ; f]; dodf pQm k|f\$sf]lj lgod b/ g\$?= @), \$), *#*.- -al; nv rln; xhf/ cf7; o c8tl; _ kg]
eG]hfgsf/L eof]. o; /L ?=@), \$), *#*.- -al; nv rln; xhf/ cf7; o c8tl; _ gf\$; fgl ePsf]:ki6 g}
b]v\$ b]vb}klg aldf bf]l km/fddf lgj]s sDkglN]pTkfbg gf\$; fgl 36f0 ; f]; fdfg cfoft ubf{nflg]
jf:tlj s vr{?= !^,@*,%#*.- -; f]x nv c]f0; xhf/ kfF ; o c8tl; _ dfu ul/Psf]; f]aldf sDkglaf6
hdDf aldf /sd ?= #, (, *%).- -tlg nv gAa]xhf/ cf7; o krf; _ lbg]/ ; f]sf]nflu ; d] gof]Anfs\$
cfoft ; DaGwl ; Ssn 0GEj f0; ; fy}k/fgf]Anfs\$; d] aemPdf lbg]elg lg0f0 u/L ; f]lg0f0 o; lgj]s
sDkglNf0{dfGo gxg]elg # clk\$!((* df aldf sDkglNf0{g}hfgsf/L u/f0of]. o; /L pQm aldf
sDkglN]d lgj]s sDkglNf0{z?b]v g}ablgot /fv\$]:ki6 g}b]vg cfp5, ; fy}aldf sDkglN]lgoQm
ul/Psf]; e\$ / Pd sdf/ ; d]sf]lgot z?b]v g}ablgotk}\$ ePsf]s/f o; }lgj]hg ; fy k\$ ul/Psf]
kdf0f sfuhftx?af6 ; d] :ki6 g}b]vG5 . aldf Pq cg' f/ lgDg ; e\$/nf0{o; ; ldltdf pkl:yt u/f0{
aofg ; d] ln0{sf/jfxl ; d] ug{kG]:ki6 g}b]vG5 . lsgls ; e\$/ ; e]l/kf\$ {36gfsf]jf:tlj stfnf0{
x}] agfpg' kg]xG5, t/ o; sDkgl pk/ ; e\$/n]z?b]v g}ablgot /fv\$ xg\eg]s/f t ; e\$/sf]
l/kf\$ sf]lj:t\$ clbogaf6 ; d] :ki6 g}xG5, lo:t}u/L kx/L sfof]odf lgh ; e\$/n]lbPsf]ldlt
@)%\$÷@÷! sf]lgj]hgaf6 ; d] :ki6 g}b]vG5 . csf]s/f ablgotk}\$; e\$/n]l/kf\$ {tof/ u/L ; f]l
l/kf\$ sf]cfwf/df aldf sDkglN]u/\$]lg0f0 xrj fsf]e/df u/\$]xf]lsgls aldf sDkglN]b]vPsf]z? s\$
s}cfwf/df s\$ u/\$]xf]. ; f]:ki6 lbPsf]5\$; fy}aldfn]ysf]sg bkrf]sf]cfwf/af6 pQm \$xf; s\$

ul/Psf]xf]; f]; d; vhfpq ; s;f]5. pkoQm sf/of Pj +cfwf/af6 aldf P, @)\$ (sf]bknf * -3!_,
bknf !& tyf aldf lgodfj nl, @)\$ (sf]lgod ## adf]hd of]lgj dg k; u/\$f]5'. cj aldf P, cg; f/
pQm ; e/nf0{plr t sf/jfxl ; d; ug{o;}lgj dg ; fy cg/fv ub5' / lgj s sDkgl sf]jf:tlj s
gf; fgl adf]hd aldf /sd lbnf0{kfpFelg of]lgj dg k; ub5' elg n]vPsf]Joxf]f 7ls ; fF]5, emf
7x/]sfgg adf]hd ; xFf aemfP Ff eGg]Joxf]f]sf]ldlt @)%%÷@÷@^ sf]lgj dg .

@= ; f] aldf bfj l ; DaGwdf s]s; f]eP u/\$f]xf]; f;f]sf/of vhf0{lnlvt hjfkm ; d; k; ug{aldf
lgodfj nl, @)\$ (sf] lgod ## sf] pklgod -!s_ sf] Joj:yf adf]hd aldsnf0{ ; ldtsf] ldlt
@)%%÷#÷!& sf]kqaf6 lgb;g .

#= xfdln] cGk0f{6; 6f0nsf] dlzg/l sf ; fy-; fy}Pp6} a] / lk6E dlzg, clug, r60fE, esDksf]
em;f, xhbufaf6 xg] lft, a]k0f{sfo;f6 xg] lft 0tofbsf] hf]vd lj?4 ldlt *÷&÷(^ blv ldlt
*÷&÷(& ; Ddsf]aldf u/\$f]xf]. ldlt *÷%÷(& sf lbg pQm a] / lk6E dlzg s; f/f hfglhfgl lft
ul/Psf]eGg]hfgsf/l alldt;f/f xfdlnf0{k]t eof/ xfdln]; j]f of / lftsf]dNof]g ug;f nflu ; e/
v6f of; . ; e]ug]qmdf pQm lftu]t a] / dlzgsf]Anf; (7fp;f sfl6Psf]kf0of]; fy}sf]l aflx/l
JolQm;f/f hfglhfgl ?kdf g}o; sf] lft ul/Psf]xf]eGg]k0f]of]t ug{k]g uf;xf]blvof]5fgljgsf]bf;fg
alldtn] pQm lftsf] nflu cfk;f b0{sd{f/l sf] nfk/jfxl ePsf] 7x/ u/\$f] kf0of]. -s]kof ldlt
@)%\$÷@÷@# df >l b]fgb dxtf]/ >l ; ltf/fd k]fb sf0/fnfnf0{; Daf]v ul/Psf]kq x;f] \ dlzg
; #fngdf alldtsf]cfk;f}sd{f/l sf] nfk/jfxl sf]ofn]xg]lft o; clug aldfn; c;tu; hf]vd jxg
gxg]. ; e/n]pQm lft ; fwf/of wear and tear tyf nuftf/ k0f]sf]sf/ofaf6 dlzg k/fgf]ePsf]
sf/ofn]xg ; Sg]; Defjgf JoQm u/\$f].

cem;Dd a]k0f{sfo{elg kx/l;f/f k0f]of]t k]g ePsf]5. ; Dk0f{s/f lgoNbf pQm lft dlzg/l a\$
8fpgaf6 ePsf]blv65 . hg clug aldfsf]l;f eGf aflx/sf]s/f xf]. xfdl; # alldtsf]sf/vfgsf]ldlt
@)÷%÷(& sf]kq -Pg; -@_ pknAw 5 h; df sf/vgf Joj:yfksn]sDkgl sf]clb]fnf0{pQm lft Ps
dlzg a\$ 8fpg lft elg pNn; ul/Psf]5 . pknAw sfuhft;f/lj/fv;ef; k0f{blvPsf]cj:yfdf k]g
xfdln]Pp6f lj z;f ljifo ; Dem zsf]nfe alldtnf0{lbb; ; e/sf]dNof]gsf]cfwf/df lgDgg; f/ bfj l
kn50f; cfux u;of;.

Anf; k]t:yfkg dNo

g;=? !#,)@,*#!.-

/j/sf]j : t'x;f; s;f %) Ü

g;=? ^,%!, \$!%.-

hDdf

g;=? ^,%!, \$!%.-

s;f \$) Ü (Under insurance)

g;=? @,^),%^.-

k]t:yfkg sf]cfwf/df sh eQnfgl of]o /sd

g;=? #,(,*)%.-

Under Insurance ; Gbedf ldlt @!÷!@÷ (& sf]kq;f/f alldtnf0{v/lb ljhs /l; b ; fy; fy}cG6 cfj Zos
sfuhft h:t}pQm dlzgsf]lft ldtsf]n]8; k]o; lknu/ (Landed Price Figure) dfq ul/Psf]. ; e/n]
pQm sfuhft? l8;]a/ (& leq gkfPsf]x;f : yfglo ; f]k5sf]cfwf/df %) k]tzt cG8/ 06:of]l;
hf]vd dNo lgwf{of ug{af]b ePsf]s/f k]g pNn; u/\$f 5g\ o; kqs]hjfkndf alldt;f/f ; e/nf0{

pTkfbsn] pQm Iflt eP adf]hdsf] a] / lk|6| d|zg c6o gag\$] / ; e/nf0{ :yfglo ; fvk5sf] cfwf/df kl|tj|hg tof/ ug{cg/fw ul/of]. ; fxl cg?k g}; e/af/f \$) kl|tzt c68/ 06:of7]; /sd lgwf{of ul/of]hg xfdl klg ; xl 7f65f}.

cuf|8 g}o; dNof|gdf \$) kl|tzt c68/ 06:of7]; ePsf]; fy}d|zgsf]kl|t:yfkg dNodf offtoft vr{ lSnol/E / e6; f/ vr{cf|b hf\$] xg cfpq]/sddf c68/ 06:of7]; nufpg' kg|x65, t/ xfdln]pQm clt|/Qmvr{? hf\$]5g}f}.

oBkl bfjl km60f6 kl|t:yfkgf]cfwf/df ePsf]xgfn]xfdln]alldt ; dl| fltu|t Anfs6 xfdlnf0{k7fpg cg/fw uof{t/ alldtn]xfdf]dfunf0{c:jlsf/ u{of]o; af6 ; xl ?kdf s]yfx xg cfp5 eg]alldtn] fltu|t Anfs6sf]; \$f gofAnfs6 kl|t:yfkg u/\$]5g} . hg s/fsf]kdf|oft ; e/af/f ldt !#:%÷ (* sf lbg u/\$f crfgs ed0faf6 klg e0; s\$]5 . pQm ; dodf fltu|t Anfs6nf0{g}ddf ; Def/ u/l rnf0{/x\$] kf0Psf]lyof]. kmfS6k /\$8af6 klg of]b|vg cfp5 ls pQm Anfs6 ldt !#:%÷ (& sf lbgf]s/la ! ah]b|v g}rfn' ePsf]xf]. pk/fQm Joxf7faf6 of]kdf|oft xg cfp5 ls alldtsf]bfjl Psbd c; f6ble\$ 5 ls alldtáf/f d|zgsf]ddf dfq ul/Pg aNsl ddf kl5 kofu klg ul/; s\$]5 . kl5Nnf]! jif6|v d|zg kof?kdf rln/x\$]o; kl/l:y|tdf ; e/n]u/\$]ddf cfwf/sf]dNof|g cg; f/ xfdl ddf cfwf/df g}bfjl km60f6 ug{; S5f}.

oxf|]dfu u/]adf]hd ; Dk0f{cfjZos sfuhftx? o; }fy ; m|g ul/Psf 5g\elg ldt @)%%÷#÷@) sf] aldssf]kqsf]Joxf7f .

\$= lgj|s c6gk0f{6\$; 6fon ln=sf] ldt @)%\$÷@÷^ -* d]!((& _ sf lbg ePsf] a] / lk|6|Esf] gf\$; fgl ; Da6wdf To; sDkglN]/a/sf]j :t' ePsf]x6f %) kl|tzt %xf; s\$| u/\$]af/]aldfn]ysf]s]sg zt{tyf ; ljwf c6tu\$ pQm %xf; s\$| ul/Psf]xf]; f]:ki6 kfg\$; fy}pQm aldf bfjlsf] flt|kl|t{eQmfgl lgj|ssf]dfu adf]hd lsg ug{gkg|x}< ; f]; Da6wdf c6o lj j /of tyf sfuhft eP ; f]; d]; ldt df kZ ug{aldf P6, @)}\$(sf] bknf !& sf] pkbknf #_ tyf aldf lgodfj nl @)}\$(sf] lgod ## sf] pklgod -!v_ sf]JoJ :yf adf]hd ; ldt sf]ldt @)%%÷\$÷!# sf]kqaf6 aldsnf0{lgbZg .

%= pQm a] / lk|6|E d|zg ; g\!((& b|v cfPsf]/ b36gf ldt) *÷)%÷!((& ; Dd nuftf/ bz j if{ Dd kofu e0{g}/x\$]. bz jif6|v nuftf/ kofudf /x\$]To; k\$f/sf]; j|hg|zn d|zgd pkoQm %xf; s\$| %) kl|tzt e6f a9l xgkb5 . t|kg ; e/af/f %) kl|tzt dfq %xf; s\$| nfu"ul/Psf]. Pp6f :j t6q dNof|gstf\$]kdf sg}klg ; e/n]blanket ag\$]ldt / To; sf]cj :yfsf]k|of lg/L|f0f u/l pkoQm %xf; s\$| lgwf{of ug{; S5 . nfd]; do|v kofudf /xl cfPsf]pQm Anfs6 k|j lws ?kdf kof{fl|t eQmfgl xg]cj :ydf lyPg . alldt :j o|]sfdbf/sf]nfk/afxlaf/f a\$ 8fpg flt ePsf]:jlsf/ u/\$]hg s/f sg}klg cl|g aldfn]ysf]bfo/fleq gkg|x6f ; f] flt sf]k\$[tdf klg dtf6t/ /x\$]. tl ; a}q6lsf afahb klg xfdln] Pp6f dxTj kof{ bfjl dfgl alldtnf0{ ; f}b{ ?kdf ?#, (, *) .- :j lsf{ cfux u/\$]df alldtáf/f c:jlsf ePsf]x6f ca pQm flt k|j lws ?kdf ddf flt sf]cfwf/ -Repairing loss basis_ df km60f6 ul/g\$. aldfn]ysf]cfwf/et zt{pNn3g u/l c6ofof|rt ?kdf k}f gi6 xgaf6 hf|fpg Ps aldssf] ?kdf xfdl ; Ddf|gt ; ldt kl|t ljgd|cg/fw ub5f}. o ; ; Gbedf Toxf6f] dxTj kof{ ; enfj sf] kl|t lfdf 5f}e6g]ldt %÷*÷!((* sf]aldssf]kqsf]Joxf7f .

^= ;lditdf kfkT ToxfEsf]ldit @)%%÷@÷@^ sf]ph/l lgjhg pk/ cfjZos sf/jfxl e0{aldis lb
cfll/o06n 0G:ofll; sDkgl ln=sf]ldit @)%%÷#÷@ (tyf ldit %÷*÷!((* sf]kq tyf ; mlg sfuhft
; d]sf]cVboga6 a| / lkl6E d]zg 0=; ≠!(* & ; fndf :yfkgl u/\$f]eGg]b]vg cfPsfh]pQm d]zgsf]
lftu|t Anfs; ; fxl ; dob]v rfn' /x\$]xf]jf km/Psf]eP ; f]km/Psf]ldit / kli6 ug{cflwsf]/s
sfuh kq -Invoice ; d]_ ; lditdf kZ ug{ldit @)%%÷%÷!) sf]kqaf/f lgjhsnf0{lgbZg .

&= pNnlvt lkl6E Anfs; d]zgdh h8fg e0{cfPsf]cfl/hgn Anfs; g}xg\ pQm Anfs;sf]cfo' tlg
l; km; ; fngdf Gogtd @% jif{Dd xg]Joxf]f hfgsf/lsf]nflu cg/fw 5 eG]ldit @)%%÷%÷@! sf]
lgjhsf]kqsf]Joxf]f .

*= ;lditdf kfkT ToxfEsf]ldit @)%%÷@÷@^ sf]ph/l lgjhg pk/ cfjZos sf/jfxl e0{ToxfEsf]ldit
@)%%÷%÷@! sf]kq nufot krf0n ; mlg sfuhfts]cVboga kZrft pQm bfjl ; DaGwdf cGo ljj/Of tyf
sfuhft eP ; f] ; d] ; lditdf kZ ug{aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -!v_ adf]hd
ldit @)%%÷^÷@ sf] ; lditsf]kqaf/f aldsnf0{lgbZg .

(= pNnlvt lkl6E Anfs; o; pBf]df @&÷)^÷!((* df h8fg ul/Psf]a| / lkl6E d]zgdh g}h8fg e}
cfPsf]cfl/hgn Anfs; g}xg\ o; Anfs;sf]nDaf0{ rFf0{ df0 / t]h qmdzM \$# ld6/, @ ld6/, #
ldnld6/ / #!) s]hl= ePsf]kf0G5 . of]Anfs; clt g}alnof]ePsfh] ; fwf/Of r]a; 306f ; fngdf
k]fn kg] Rofltg]jf v/fa xg]sg} ; Defjgf g}5g . k/f lkl6E sfo\$] :t/Lotf Anfs;df g}e/kg]
ePsfh]ol Anfs;sf]agfj6 clt g}dhat ul/Psf]xG5 . lgdf f sDkglaf6 kfkT kmfS; hfgsf/l cg' f/
Anfs;nf0{r]j ; }306f kof]u u/]fklg o; }k\$]/sf]Anfs;sf]cfo' !) jif{eGbf klg a9l cyff Gogtd
*&^)) 306f; Dd l]gf sg}v/fal kof]u xg]s/f b]vG5 . lkl6E d]zg slt 306f ; fng eof]eG]s/f
pQm d]zgdh h8fg ul/Psf]ld6/df /\$8{xg]u/\$f]h]o; pBf]sf]lkl6E d]zg h8fg ePsf] ; dob]v
otf \$÷(÷!((* ; Dd hDdf \$@,^*\$ 306f dfq ; fng ePsf]b]vPsfh]olb pQm Anfs; v/fj gePsf]
eP o; pBf]sf]pTkfbg sfogmd cg' f/ csf]!@ b]v !% jif{Dd l]gf sg}v/fjL /fd/L kof]df Nofpg
; lsgYof]. xfn pQm lftu|t Anfs; dd f u/l kof]u u/]fklg :t/lo lkl6E sfo{xg g; lsg]ePsfh] ; f]
km}{afx\$ csf]lj sNk gePsf]x\$; fxl adf]hd g}aldf sDkglf bfjl kZ ul/Psf]ldit !^÷%÷!((& df
kfkT kfkM/df 0GEj f0; cg' f/ pQm Anfs;sf]pkmcf]j = dNo :jl; kfs #@,*%).- ePsfh]aldf sDkglf
bfjl kZ ul/Psf]lditdf sfod /x\$] l]lgdo b/ cg' f/ ?=#,)@,*#!.- / b]fgl lSnol/u, eG; f/ dxzh
cflb u/l pQm dNosf]@% kl|tzn]xg]/sd ?= #,@,&)&.- ; d] hf]l hDdf ?= !^,*%#*.- sf]bfjl kZ
ul/Psf]. xfn pk/fQm dNo Ps jif{eGbf k/fgf]e} s\$]/ l]lgdo b/ ; d] km/s ePsfh]gofF; =cf0Pk
kfkM/df / h8fg vr{cflb Oli6d]sf]nflu lgdf f sDkglf n]v k7f0Psf]5 . ; f]goF kfkM/df kfkT
xgf; fy cfjZos sf/jfxlsf]nflu o; ; lditdf kZ ug]f]. xfn ; f] lftu|t Anfs;nf0{ef/taf6 k6s
k6s kl]lw1x? af]f0{dd f u/l d]zg ; fng ul/Ptklg :t/lo lkl6E sfo{xg ; s\$]5g . pQm
Anfs; t?Gt km}{kg]lgdf f sDkglf]egf0{5 . lgSs}7fP?df k]fn e}dd f ul/Psfh] Thermo Plast
Glue sf]bf]a/ vr{e}lgSs}cfl]s g] ; fgl xg]sf] ; fy}pTkfbgdf ; d] %f; cfPsf]xgfn]pQm Anfs;
oyflz3|km}{kg]ePsf]. ; dG|dfuaf6 cfoft ubf{l]gSs}; do nflu]ePsfh]#@) s]hl= t]h eP tklg
xj f0 dfuaf/f g}Nofpg' kg]dxz' ; e}x\$]5 . kfkM/df 0GEj f0; ; fxl adf]hd lemsf0Psf]Joxf]f cg/fw
5 . pk/fQm afx? nufot To; ; lditdf kZ u/\$]o; pBf]sf]lgjhg dfl]y ; xfgelt k] \$ l]rf/ e}

tkm[6f]egf0{/x\$[f]/ pQm lflt ePsf]Anfs[6 rfla; 306f nuftf/ rnfp[6f !) j if{-*&^)} 306f _ rNg[6f
\$÷(÷!((* ; Dd hDdf \$@,^*\$ 306f dfq rn\$[f] :t/lo klg6E gu/\$[f]h]/ gofAnfs[6 klt:yfkg ubf{
xfn ?=@&.)#&#&.- nflu]ePsf]h]; fxl adf]hd /sd lflt klt{kfpFeg]alldt lgj [6ssf]dfu /x\$[f]b]vof]

7x/

o; /L, k}t't bfjl ; Da6wl lj j bdf ldl; n ; mlg sfuhft tyf aldfsf df6o k'ng tyf l; 4f6t cg?k
lg0f6 ug{kq]b]vof]. o; /L lg0f6 tkm(lj rf/ ubf{k0f{lflt cj:yfdf gePsf]/ nuftf/ kof]u wear and
tear sf]sf/0f lflt ePsf]e6g]h:tf lj /f]wefifk0f{s/f alds tkm[6f k'z xg cfPsf]5 eg]lgj [6sn]
pQm Anfs[6sf]cfo' af6L /x\$[f]elg lgdf[6f sDkglaf6 klt ; f]s/f kli6 ug]sfuh k'z u/\$[f]5 .
lftu}t Anfs[6sf]k\$[t x[6f; fdf6o kof]usf]sf/0f k0f{lflt xg]; d} b]vPg . bfjlsf]k[7eldnf0{x[6f{
aldsn]bflo}j 7x/ u/L bfjl eQmfgl ug{d6h/ ul/; s\$[f]cj:yfdf pQm lflt s]slt sf/0fn]ePsf]elg
lj j fb ug{jf ; f]pk/ u/L lg0f6 ug{kq]cj:yf ; d} o; bfjldf gb]vPsf]h]o; tkm(lj rf/ ul//xg'k/g .
o; u/L klt:yfkg dNosf]cfwf/ (replacement value basis) df aldf u/\$[f]x[6f c6o aldfdf h:tf]xf; s\$
ug{ldNg]b]v[6] . To:t}kofkt aldf gePsf](under insurance) h:tf cfwf/df dNofl[6t /sd s\$[f] ug{
gldNg[6f ; e[6]af/f alds; usf]5nkm / ; Nnfx ; d}sf]cfwf/df %) kltzt }xf; s\$[f] u/\$[f]elg
kltj [6gdf ls6fgl ; fy n]vPsf]cj:yfdf aldsn]:j t6q dNofl]gstf{; e[6/n]ldlt / To; sf]cj:yfsf]
kof]u u/L pkoQm }xf; s\$[f] ug{; Sg]elg cfkmg]egf0nf0{kli6 ug{v[6]gsf]o; bfjldf ; e[6/n]:j t6q
dNofl]gstf\$[f]eldsf lgj fx{gu/L aldssf]klf lnPsf]; d} b]v[6]5 . o; cy6f aldsaf/f pQm bfjl
lnPsf]; d} b]v[6]5 . o; cy6f aldsaf/f pQm bfjl dNofl]g ug{v6fPsf]; e[6/ sDkgl]ablgotk0f{
(Malafied interest) sfodf ; xeful ePsf]df6g' kg]x[6]5 . klt:yfkg dNodf aldf ug{eg\$[f]}xf; s\$[f]
h:tf c6o ; fdf6o aldfdf nfu"xb]lgodx? nfu"gu]k]ofelt ug{xf]. o; /L aldf ubf{klt:yfkg]sf]
cfwf/df u/\$[f]h0{hfgl hfgl c:jlsf/ u/L aldsn]; e[6/nf0{l; sf0{xf; s\$[f] ug{nufPsf]dfq x[6]g
aldsn]; d} pQm }xf; s\$[f]nf0{:j t6q dNofl]gstf]h]u/\$[f]cfwf/df elg pNny ub}; fxl adf]hd bfjl
km50f6 ug{kq k7fPsf]b]v[6]5 . o; /L klt:yfkg dNosf]cfwf/df aldf u/[6]5 }xf; s\$[f] tyf kofkt aldf
gePsf]elg aldsaf/f s\$[f]u/\$[f]/sdnf0{df6otf lbg ldng . To; u/L ; e[6/n]klt:yfkg dNo sfod ubf{
pQm ; fdfgsf]dNodf yk @% kltzt -?#,@,&)_ 9]fgl e6; f/ lSnol/E (Transportaterors clearing,
custom) cflb sfod u/\$[f]df aldsn]pQm /sd s\$[f] u/\$[f]b]vof]. klt:yfkg dNodf 9]fgl e6; f/
lSnol/E cflbsf]nfut ; d} kg]x[6]5 / ; f]/sd sfod u/L ; e[6/n]dNofl]g u/\$[f]/sd ?=!^,@*%#*.- /
alldt lgj [6sn]dfu u/\$[f]/sd ; d}df km/s b]vPg . o; /L ; e[6]af/f dNofl[6t /sd / dfu bfjl /sd
; d} Ps}ePsf]cj:yfdf aldssf]; Nnfxaf6 ; e[6/n]aldfn]ysf]k\$[t lj kl/t }xf; s\$[f] u/L ; f]/sddf
kgm kofkt aldf gePsf]elg s\$[f]u/\$[f]sf/0fn]dfq lj j fb pTk6g ePsf]b]vof]. ; e[6/n]aldf bfjlsf]
dNofl]g ubf{k}ydtM dd[6sf]cfwf/df nflu]nfut adf]hd lflt dNofl]g ug]/ dd[6sf]cj:yfdf gePdf
dfq c6o s/f pNny ub} . o; bfjldf ; e[6/n]dd[6sf]cfwf/ / klt:yfkg]sf]b] }cj:yf pNny u/\$[f]df
pQm le6g cj:yfsf nflu tf]sPsf]/sddf ; d} 7hf]le6gtf b]vPsf]5 . dd[6sf]cfwf/df lfltsf]bflo}j
lgwf{0f gu/L aldsn]klt:yfkg s}cfwf/df lflt klt{ug{d6h/ ul/; s\$[f]h]o; tkm(lj rf/ ul//xg' kg]

b]vPg . o; u/l xfn kl't:yfkg ubf{?=@&,)#,&#&.- nllg]elg lgj hsn]dfu u/\$f]f bfj l ubf{dfu ul/Psf] /sd eGbf a9l /sd dfu u/\$fhf0{dfGof lbg' ; d] plrt b]vPg .

o; y] kl't:yfkg dNof] cfwf/df aldf ul/Psf] / ; e/n] 9]fgl nufot vr{hf}l sfod u/\$f] dNofl t /sd / lgj hssf]dfu adf]hdsf]/sdsf]c\$; dfg ePsf]cj:yfdf aldn] ljk]t xxf; s\$ tyf koff]t aldf gePsf]elg s\$ ul/Psf]/sdnf0{dfGof lbg ldn]b]vPg . of]bfjlsf]bflo]j aldsn] :jlsf/ ugkg]b]vPsf]h]alldtn]pQm lftu]t Anfs} (salvage) alds ; dlf aem]pg]u/l csf]Anfs} kl't:yfkg jfktsf]/sd ?= !^,@*,%#*.- - ; f]x nfv c]f0; xhf/ kfF; o c8Nt; ?k}F alldt lgj h cGk0f{6\$; f6f0n lnd6}nf0{eQm]gl ug{elg alds lb cf]o06n 0G:of]l; sDkgl lnd6}nf0{aldf P}, @)\$ (sf]bkrf * -3!_, bkrf !& sf]pkbkrf -#_ tyf aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -@_ adf]hd cfb] ul/65 . o; pk/ lrQ gaem]aldf P}, @)\$ (sf]bkrf #& adf]hd kg/fj h}g cbfnt, kf6g, nlnk/df kg/fj h}g ug{; d] hfgsf/l u/f065 .

Olt ; Dat\@)%% ; fn r} ! ut]/fh @ zed\

>l kg/fj dg cbfnt, kf6g, nlnrk/
; eQm Ohnfz
dfgglo dVo Gofoflwz >l dlq axfb/ /fodfenl
dfgglo Gofoflwz >l ekWj h clwsf/L
af6 ePsf]km} nf

; Dj t\@)%^.)%& ; fnsf]b]k'g#====#! ()%
sf=h=sf=d=g=kf= j 8f g=#!! /fdzfxky sf7df8f}!:yt /fli60 aldf ; :yfgsf]

sf-d= dxfkpGws /lj dfg hfzL ===== kg/fj ds
lj?4

n-k'h=n-k'p=d-g=kf= j 8f g=# ; fgkf a:g]ldlynf >]7===== k]oyl{

d2f M u]x{y aldf bfjL af/].

Gofu kzf; g Pq, @)\$* sf]bkrf *-!_ cg' f/ o; }cbfntsf]clwsf/ lfg leqsf]k|tt d2fsf] ; Hfkt
tYo Pj #g0f0 o; ksf/ 5 .
/fli60 aldf ; :yfgsf] alDffny g## Pr=Pr=^ cgtu{ n-k'pk-dxfgu/kflnsf j 8f g=# ; fgkf,
9ufvfgl, zflct j:tl l:yt a; faf; sf]3/ sfgg ; Ddt tj/n] aldf u/\$f0f sg}lj jfb g/xsf] ldt
@)%#÷\$÷#! ut]/ftl cs:dft hldg efF; g hfbf aldf u/\$f]pQm 3/ klg hldg efl; Ps}sf/Of lftu|t
ePsf]. o; /L b}lk\$flkaf6 hldg efl; 0{aldf u/\$f]3/ lftu|t ePk15 ldt @)%#÷%÷@ df /fli60 aldf
; :yfgnf0{hfgsf/L u/fPsf]. pQm ; :yfgaf6 ; eF/ ; d] v6f0{lftu|t 3/sf]lg/Llf0f ; e[u/L ; eF/n]
lftu|t ePsf]egl k|tj dg ; d] bflvnf ug{Psf]. aldf u/\$f]3/ lftu|t ePk15 pQm 3/sf]vfkf,
rf\$; afx\$?= ^, (*,)^^.((k}fsf]bfjL)%#.%@\$ df u/L ; f] aldf bfjL /sd pknAw u/f0{kfpgsf]
nflu af/Daf/ pQm ; :yfgsf clwsf/lj u{ ; dl f cg/fly u/\$f]. pQm ; :yfgaf6 d]f]bfjLsf]; DaGwdf sg}
6uf] gnufo{lPsf] sf/Of)%\$.@.\$ df aldf lgodfjnl, @)\$ (sf]lgod #@ sf clwgd /xl >ldfg\
dxfkpGwsHo" /fli60 aldf ; :yfg ; dl f bfjL /sd kfpFegl lgj dg r9fPsf]. ; f] lgj dg sf] klg 6uf]
gnufoPsf]. j iff Dd bfjL u/\$f] /sdsf]; DaGwdf sg}lg0f0 tyf 6uf] gnufo{bfloTj lgwf{Of gu/L
csf/Of emhf0{d ph/jfnf alldtnf0{Hofb}g}dsf0f kf/\$f]xbf aldf lgodfjnl @)\$ (sf]lgod ## sf
clwgd /xl aldf ; ldt ; dl f of]lgj dg ug{cfPsf]5'. ctMalDffny g## Pr=Pr=^cgtu{ /fli60 aldf
; :yfgdf aldf u/\$f]d]f]a; faf; sf]3/ lftu|t ePsf]xgfn]d ph/jfnf alldtn]bfjL u/\$f]/sdsf]
; DaGwdf cljnda lg0f0 u/L bfjL /sd pknAw u/f0{kfpFeg]; d] Joxf]fsf]lgj ds ldlynf >]7sf]ldt
@)%\$÷^÷(sf]ph/L lgj dg .

;ldltsf]sf=zf= &&-@)%\$.)%%r=g#(^%-(^ ^ ldlit @)%\$÷(÷@* sf]kqaf6 aldf lgodfj nl, @)\$ (sf]lgod ## sf]pk lgod -!s_ sf]Joj:yf adf]hd lnvt hfgsf/lsf ;fy tI;DaGwl sfuh ;d] k]z ug]aldsnf0{cfb]z .

pQm 3/sf]ufx{y aldfsf]nflu ldlit @)%#÷\$÷@& -!*.!((^_ df k]tfj kmf/fd e/l aldf nfu"u/fpg' ePsf]df pQm ldlit cufj}tkf0\$]pQm 3/df lr/f k/l efl;g]qmd hf/l e}sf]alem] cfPsf];Gbedf pQm aldfsf]s/f/sf]cfwf/ dflgg]k]tfj kmf/fddf tkf0n]j]f:tljs ;'rgf tyf tYo nsfPsf]5g, unt ljj/0f el/Psf]jf unt JofVof u/l k]tt u/\$]5g\;fy};:yfgsf]aldfn]ysf]c# dflgg]k]tt k]tfj ;:yfg / d alrsf]s/f/sf]cfwf/ xg\$ eG]s/f ;d] :jlsf/ 3f]f0ff ub\$' egl k]tfj kmf/fddf ;xl ug{ e0{jf:tljs tYo tyf aldfsf]dVo ljifo a:tsf]ljj/0f nsf0{;xl ;'rgf hfgsf/l gu/fpg' ePsf] cfwf/df tkf0\$]lhls/nf0{k16df0{ug]sg}cfwf/ eP # lbg leq k]z ug{xg eG];d] aldssf] k=; d-k]sf= \$!.)%\$.)%% ldlit !#÷!)÷@)%\$ sf]lgj]hsnf0{n]y\$]kqsf]Joxf]f .

alldtsf]ldlit @)%\$÷!)÷@@ sf]/fli60 aldf ;:yfgsf]k=; d-k]sf= \$!.)%\$.)%% sf];DaGwdf d]f] a;f]f;sf]3/ aldf ubf{pQm 3/ efl;Psf]lr/f k/\$]lyPg . aldf ug{cufj}3/ efl;g]qmd hf/l ePsf] eG]alem] cfPsf]eG];:yfgsf]kqsf]syg sg kdf0fn]kli6 u/\$]xf]. s]cfwf/n]To:tf]aemf0{ l]Zj; lgo / e/kbf]xg ku\$]xf]< sg klqmf k4lt / sfggl k]jwfgn]To]aemf0{cflwsf]s dflgPsf]xf] < h:tf cfwf/et s/f;Dd klg Wbfg glb0{xr]fsf]e/df ljj/0f tYo nsfPsf]eG]alldt pk/sf]cf/fk oyfydf Ps klfo / lg/fwf/ 5 . d]aldf ubf{tYo nsfPsf]eP / ljj/0f emf] lbPsf]eP of]of]tYo / sf/0faf6 ljj/0fx? emf] ePsf]eG];Sgk5{eg]dfG xG]tl egf0nf0{kdf0fn]g}kli6 ug{k5 . emf] ljj/0f lbPsf]/ tYo nsfPsf]eG]s/f kdf0fn]kli6 gu/]Dd alldtnf0{nfl-5t ug]clwsf/ sg}sfggn] To; aldf ;:yfgnf0{k]ofet u/\$]5g . To;f]x]f tYo nsfPsf]eG]cf/fk g]lansh}lg/fwf/ 5 . ctM sfgg ;Ddt tl/sfn];TotYo s/f bzfo{aldf u/\$]3/ lftu]t ePsf]oltsf]nfd]cj lw Joltt e}Sbf klg aldf /sd gkfPsf]h]aldf bfjl kfpq ; l]go cg/fw 5 eG];d] Joxf]fsf]aldsnf0{lgj]hsn]lbPsf] hjfkm.

;ldltsf] sf=zf= *^@)%\$.)%%r=g#!#(-\$) ldlit @)%\$÷!!÷!\$ sf] kqaf6 ;ldltsf] ldlit @)%\$÷(÷@* sf]kqaf/f dfu ul/Psf ;Dk0f{sfuh kqsf ;fy};f]bfjl ;DaGwdf ;:yfgaf6 ul7t # ;b:olo 5fgljg cfof]n]kl]tj]hg tof/ kbf{lnPsf];Dk0f{sfuh kdf0f ;d] k]z ug{lgb]z .

aldsn]k=; k]r=g# ^.)%\$.)%% ldlit @)%\$÷!@÷\$ sf]kqdf ;ldltaf6 dfu eP adf]hd lgDg sfuhx? ;m]g u/l k7fPsf]eG]p]n]y ub]sf7df8f]pkTosf gu/ l]sf; of]hg] sfoff]og ;ldlt, nlnk/sf]ldlit)%\$.@.) r=g#^&! sf]kqsf]kl]tlnk tyf vfgl tyf eue{l]efusf]ldlit)%\$.@.* sf] kqsf]kl]tlnk tyf ;f];fy ;m]g pQm l]efuaf/f n-k= zflgt j :tdf ul/Psf]clwbog kl]tj]hgsf]kl]tlnk ;m]g u/l cGo sfuhftx? ldlit df3 !#,)%)\$k=; d-k]sf= \$!.)%\$.)%% sf]kq;fy Toxfk7f0{;lsPsf] eG];d] Joxf]f .

;ldltsf]sf=zf= ^&-@)%\$.)%% r=g#!\$)@-!\$)# ldlit @)%\$÷!@÷@% sf]kqaf6 pQm # ;b:olo 5fgljg cfof]n]kl]tj]hg tof/ kbf{lnPsf];Dk0f{sfuh kdf0f k]z ug{n]lvPtf klg pQm 5fgljg cfof]sf]k[7 # df p]n]vt ldlynf >]7n]ldlit)%#.%% df n-k= pk-dxfgu/kflnsf j8f g# sf] sfoffhodf lbPsf]lgj]hg tyf ;e/ lzjZrg zfvMsf];e]kl]tj]hg To; ;:yfgsf]p]n]vt kq tyf df3

!#,)%\$ sf] kq ; d]sf ; fy ; mlg e0{ cfPsf] kfOPg . ctM pNn]vt sfuhft ; ldltdf kž ug{ aldsnf0{lgbžg .

aldssf] k=; Pd=cf0€ %(ldltdf)%#.@.% sf] kqdf ldlynf >]7sf] bfjlsf] ; DaGwdf ; eP/sf] kl]tj]hgsf]cnfjf cG sfuhftx? kž u/L ; lPsf]df ldltdf @)%\$÷!@÷@%sf]kqaf6 ldlynf >]7n]ldlt @)%#÷%÷%df n-k=pk-dxfgu/kflnsf j 8f g=# sf]sfofhodef lbPsf]lgj]hg tyf ; eP/sf]kl]tj]hg dfu ul/Psf]x]f kg pQm sfuhftx?sf] ; fy}zflgt lj sf; Snjsf]ldlt)%#.\$.@& sf]kqsf]kl]tlnk tyf pQm zflgt a:tltdf hldg efl; 0{lj :yfikt ePsf kl]j f/x?n]ldlt)%#.%.* df n-k= sf ; f;bx? tyf kP]vsf] gfp]f lbPsf]lgj]hgsf]kl]tlnk kl g o; }; fy ; mlg ul/Psf]eGg]Joxf]f .

aldf bfj]l ; DaGwdf lgj]hgsf]dfu adf]hdsf]bflotj lgwf{Of lsg ug{gkg]xf] ; f] ; DaGwdf cG cfjZos sfuhft tyf lj j/Of eP ; f] ; d] kq k]kt ldltn] ; ft -&_ lbg leq ; ldltdf kž ug{aldf P]g, @)\$ (sf]bkmf !& sf]pkbkmf # tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf]pk-lgod -!v_ sf]Jo] :yf adf]hd aldsnf0{ ; lrt ul/Psf] ; ldltsf]k=; sf=zf= !#!.@.)%\$.% sf]ldlt)%#.#.! sf]kqsf]Joxf]f .

o; }u/L kmfOn ; mlg sfuhfttkm{x]f]ldlt)%#.\$.# bl]v kb]cfPsf]j iff]f]kfgl jf cG s]l sf/Ofaf6 6f]hdf /x]f &3/ lr/f k/]f]bl]vg cfPsf] ; f]lr/fx? lbg kl]tlbg a9b}u0/x]f]x]f s]slt sf/Ofn] ; f] xg uPsf]xf] ; DalGwt k]lj lwsaf6 lg/LifOf tyf cg; Gwfg u/L s]ePsf]xf]tYo k]lj lws /fo pknAw u/f0{ ; xof]u u/L lbg eGg] :yfglo zflgt lj sf; Snjn]vfgl tyf eue{ljefunf0{n]y]f]ldlt)%#.\$.@& sf] kqsf]Joxf]f .

vfgl tyf eue{ljefusf >l lj ho axfb/ >]7 nufot # ; b:olo k]lj lws 6f]hln] ; fpg @*, @)%# / ebf}&, @)%# -!@.*!((^ / @#.*!((^_ df :ynut c]wbog u/L kl]tj]hg ; d] kž u/]f]bl]vG5 . aldsaf/f ul7t # ; b:olo 5fgljg ; ldltsf]ldlt)%\$.\$.@# sf]kl]tj]hgdf alldtn]aldf u/]f]ldlt)%#.\$.@& df g} :yfglo zflgt lj sf; Snjsf c]wlf an/fd s]slh] vfgl tyf eue{ljefudf lbPsf] lgj]hgdf)%#.\$.# ut]bl]v k/]f]j iff]f]kfglsf]sf/Of & j 6f 3/ lr/f k/]f]egl ls6fg ; fy pNn]y ePsf] o; ; ldltaf6 :ynut lg/LifOf ubf{ ; f]7fp]f alldt ; d]sf]& j 6f 3/ rs]f]bl]vbf alldtsf]3/ hldg efl; g uPsf]sf/Ofaf6 ePsf]s/fdf lj jfb g/x]f]ldlt)%#.\$.#! df 3/ rs]f]ge}cfk]f]3/ lr/f kg{ yfn]k]5)%#.\$.@& df aldf u/]f]. jf:tlj s tYo (Disclosure of material facts) vhf0{ ; xl tYo lj j/Of (Atmost good faith) kž gu/]f]. ldltdf)%#.\$.# bl]v k/]f]j iff]f]lr/f kf/]f 3/x?d]wb]alldtsf]3/ ; dfj]z ePsf] tYo lghn]ldlt)%#.%.% df j 8f sfofhodef lbPsf]lgj]hg / ; f] adf]hd ug{ j 8f sfofhosf]l; kmf/ ; ; fy}; eP/n]kž u/]f]kl]tj]hgaf6 bl]vg]eGg] ; d] Joxf]f kf0G5 . j 8f sfofhosf] ldltdf)%#.%.% sf]kqdf ldltdf)%#.\$.#! ut]bl]v hldg efl; g]qmdn]df/ hfg]af6f/ alldt ; d]sf]^ j 6f 3/ lfltd ePsf]Joxf]f pNn]y 5 .

ldlt)%#.%.* sf]alldt nufot & hgfsf]hldg efl; 0{lj :yfikt kl]j f/sf]Jo] :yf ; DaGwdf eGg] Joxf]f]sf] ; f; b tyf gu/kflnsf kP]vnf0{n]y]f]kqdf >f]Of #! ut]/ftl bl]v cs:dft hldg efl; 0{& 3/x? a:g cof]o ePsf]pNn]y u/]f]bl]vG5 .

; eP/ ; f6f OlGhglol/E Pzfl]; o6\sf]ldlt ^.*.)%# sf] ; e]kl]tj]hgdf lfltsf]sf/Of hldg efl; g (Land Slide) /x]f]pNn]y ub]pQm hldg efl; g]qmd cui6 dlxgfsf]aldf ePsf]tyf ; f]3/sf]aldf !! cui6df ul/Psf]Joxf]f]sf] ; fy}lgj]hgsf]3/sf]lfltd dNof]g ?=,)(,^).- ul/Psf]kf0G5 .

u|x:y aldfn\y g## Pr=Pr=)))^.(^)*!! cGtuŧ aldf ul/Psf]alldt ldlynf >]7sf]3/ aldfn\y
cj lw leq}ldlt)%#.\$.#! b]v cs:dft hldg efl; 0{3/ lr/f k/L lflt ePsf]b]vg cPsf]h]alds /fli6@
aldf ; :yfgnf0{alldt ldlynf >]7nf0{aldf lfltkt{l}jkt ; e]n]dNof]g u/{sf]?-%,)(,^).- -kfF
nfv gf}xhf/ 5 ; o ?k@f_ dfq bfjL eQmfgl ug{egl aldf Pq, @)\$ (sf]lgod ## sf]pk-igod -@_
adfl]hd cfbz ul/G5 eGg]; d]t aldf ; ldltaf6 ePsf]lg0f6 .

pQm lg0f6df lrQ aemj . cfjZos sfuhft k}z u/k]5 Pstlkm]lg0f6 ug{gldNg]olt lfltkt{l}bg'
egl lg0f6 ug]clwsf/ aldf Pq tyf lgodfj nln]aldf ; ldltnf0{k}bfg u/{sf]5q, alldt ldlynf >]7n]
cfkng]3/ rsq yfn]k]5 ; f]tYo nsf0{emf ; fglaf6 aRg aldf u/{sf]tYo k}df0af6 b]vg cfp5 . aldf
; :yfgn]aldsf]k]fl; hf/L ubf{cfkng]u|xsn]lbPsf]tYo ljj /0fnf0{(Utmost good faith) sf]cfwf/df
ljZff; u/L To]cg?k aldf ug]k}ng /xl cPsf]aldf ; ldltsf]lg0f6 sfggl tyf Goflos dgsf]
cej sf ul/Psf]x}f ; f]lg0f6 pN6f u/L emf bfjlaf6 km h u/L 0G; fkm kfpFeGg]; d]t k]tj fbl /fli6@
aldf ; :yfgsf dxk}Gws /lj dfg hfz]lsf]o; cbfntdf kg{cfPsf]kg/fj hq kq .

o; df kg/fj h}S /fli6@ aldf ; :yfgn]aldf lgodfj nl, @)\$ (sf]lgod #@ -!v_ adfl]hd dfu ePsf]
sfuhft tyf ljj/0f ; ldltdf k}z gu/{sf]eGg]; d]t cfwf/ lnPsf]df ljklfl ; dlf ldlt)%\$.!@\$ Pj +
)%%.@.% ; d]tdf k6s-k6s pQm ljj/0f ; d]tsf sfuhftx? k}z u/{sf]b]vPsf]; d]tsf]cj :ydf aldf
lgodfj nl, @)\$ (sf]lgod ## -!u_ cg?k egl Pstkm]{u/{sf]pQm)%%.@.! sf]ljklfl ; ldltsf]lg0f6
aldf lgodfj nlsf]lgod ##-@_ ; d]tsf]k}zgd k}m/s kg{; Sg]b]vbf c=j= @)@ g+tyf k}j=c}g=)\$*
sf]lgod \$& adfl]hd ljklfl lemsf0{cfPk]5 jf cj lw gf3]k]5 lgodfg; f/ k}z ug{eGg]o; cbfntsf]
cfbz .

cbfntsf]7x/

lgod adfl]hd blgs d2f k}zL ; lrdf r9L k}z xg cPsf]k}tt d2fsf]kg/fj hq ; lxtsf]ldl; n
c]wbog u/L kg/fj h}stkm}af6 /xg' ePsf lj}fg clwjQmf uf6wl kl08tn]ldlynf >]7n]cfkng]3/ risq
nfuk]5 ; f]tYonf0{n}sf0{emf ljj/0f pNn\y u/L aldf u/{sf]eGg]s/f :yfglo zflgt lj sf; Snan]
n\y}sf]kqaf6 k}df0ft e}/x}sf]cj :yf Psftkm}(5 eg]csf]k}(aldf Pq, @)\$ (sf]bkmf * tyf aldf
lgodfj nl,)\$ (sf]lgod ## sf]Jo] :yfn]aldf ; ldlt]aldf lgwf{0f u/L aldf bflotj Itg{egl eGg
; Sg]u/L clwsf/ k}bfg u/{sf]5q . aldf Pq, @)\$ (sf]bkmf *-3_ cg; f/ aldf bflotj lgwf{0f ; DaGwdf
alds lj?4 alldlt]lbPsf]ph/Ldf lg0f6 ug]clwsf/ aldf ; ldltnf0{lbPsf]Jo] :yf adfl]hd clwsf/sf]
sfof]j og ug]Jo] :yf lgod ## n]u/{sf]x}f aldf bflotj lgwf{0f u/L lfltkt{l}olt lbg' eGg]lg0f6 ug{
; Sg]cj :yf gx}f aldf bflotj lgwf{0f ug]u/{sf]lg0f6 q}lk0f{/x}sf]eGg]/ ljklflx?tkm}af6 /xg' ePsf
lj}fg clwjQmf}ao /fw}ofd clwsf/L / k}fz /fptn]aldf klxnf]; z}v}g Pq, @)%@ n]bflotj lgwf{0f
; DaGwdf aldS lj?4 alldlt]lbPsf]ph/L pk/ lg0f6 ug]egl aldf Pq, @)\$ (sf]bkmf * df -3!_
ylkPsf]; d]t}af6 aldf ; ldltnf0{aldf bflotj lgwf{0f ug]clwsf/ gePsf]eGg gldNg] /fli6@ aldf
; :yfgn]lgoQm u/{sf]SATA Engineering Associates sf]l/k}b}af6 ; d]t hldg efl; g]sfo{cui6 dlxgfsf]
d]wbaf6 z? eof]eGg] cui6sf]d]wb eGbf >fjOf dlxgfsf]#) ut]kl5sf]cj lw hgfpq]; d]t}af6 aldf
; ldltsf]@)%%.@.! sf]lg0f6 ldn\$}b]vg]egl ug}ePsf]ax; ; d]tnf0{d]wbgh/ /fvl lg0f6tkm}(lj rf/

ubf{kg/fj }stkm\$ l j åfg\clwj Qmf aldf ; ldltn] aldf lgwf{Of u/L aldf bflotj Itg{egl eGg ; Sg] clwsf/ aldf ; ldltnf0{gePsf]eGg]; DaGwdf p7fpg' ePsf]kZgtkm{xhf{aldf klxnf]; zfvwg Pq, @)%@ n] aldf bflotj lgwf{Of ; DaGwdf alds lj?4 alldtn]lbPsf]ph/L pk/ lgOf6 ug[JoJ :yf u/L Pqsf]bkmf * df -3!_ ylkPsf]kf0of]. aldf bflotj sf]lgwf{Of ; DaGwdf alds lj?4 lbPsf]ph/L pk/ lgOf6 ug[egl Pqdf :ki6 JoJ :yf ePk15 aldf lgodfj nl, @)\$ (sf]bkmf ## n]Pqsf]sfofj og lj lw lgwf{/t ul/Psf] lgod ## sf]pklgod @_ ; zfvwg gePsf]pk-lgod -!_ adf]hd k/\$f]pk/ aldf ; ldltn]hfFaem ubf{ aldsn]bflotj lgwf{Of ug{kGdf lgwf{Of u/\$f]gb]vPdf ; ldltn]aldsnf0{bflotj lgwf{Of ug{jf kgM bflotj lgwf{Of ug{cfbZ lbg ; Sg\$ eGg]ePk15 aldf ; ldltn] :jodh]aldssf]bflotj lgwf{Of ug{; Sg] cj :yf gePsf]eGg] tkm{kg/fj }stkm\$ /xg' ePsf l j åfg clwj Qmfsf]dVo ax; /x\$]5 . aldf Pq, @)\$ (sf]bkmf \$& n]Pqsf]p27o sfofj og ug{>l % sf]; /sf/n]cfjZos lgod agfpg ; Sg]JoJ :yf eP adf]hd g} aldf lgodfj nl ag\$]Pqdf ePsf]JoJ :yf lj kl/t lgod hfg g; Sg]s'/fdf lj åfg clwj Qmf ; xdt xgX65 . aldf klxnf]; zfvwg Pq, @)%@ sf]bkmf * df -3!_ yk u/L aldf bflotj lgwf{Ofsf ; DaGwdf alds lj?4 alldtn]lbPsf]ph/L pk/ lgOf6 ug[egl :ki6 ?kaf6 JoJ :yf ePsf]df aldf lgodfj nl, @)\$ (sf]lgod ## sf]pk-lgod @ sf]JoJ :yf leq /x] dfq ug{kfpG]egl Pqsf]JoJ :yfnf0{ lgodn]; \$rg u/\$f]b]v65 . Pqsf]p27o kl't \$f]lgldQ lgod agf0g]xf]. Pq]n]g} aldf bflotj lgwf{Ofsf ; DaGwdf alds lj?4 alldtn]lbPsf]ph/L pk/ lgOf6 ug[egl :ki6 JoJ :yf ePk15 aldf ; ldltn]cfkmh] aldf bflotj lgwf{Of ; DaGwdf lgOf6 ug{kfpG]egl eGg ldlNg]cj :yf /xq .

kl]ofyl{ldynf >]7n])%#.\$.& df u/x{y aldf u/fPsf]df sg}lj j fb ePg .)%#.\$.# b]v clj /n ?kdf k/\$f]j iff]l]r/f k/\$f]ldynf >]7sf]3/ klg aldf ; :yfgsf]lj Zjf; sf]km0bf ln0{jf:tlj s tYo g} n\$0{aldf u/\$f]eGg]g}kg/fj }ssf]lhls/ klg kf06f]. ldl; n; fy /x\$]kdf0faf6 jf:tlj s ?kdf slxn]v 3/ lr/f k/\$f]xf]; \$f]ldlt Plsg xg cfPsf]5q . :yfglo zflGt lj sf; Snj sf]ldl; n ; #lg kqaf6)%#.\$.& df sXl 3/x? lr/f k/\$f]eGg]Dd /x\$]5 t/ s-s; sf]3/ lr/f k/\$f]eGg]s'/f ; j] kqdf pNn] ePsf]5q . alldtn]cfkmh] ; DklQsf] aldf ug{cfPsf]cj :yfdf aldf ul/Psf] ; DklQ alldtn]lbPsf]lj j /of cg' f/ ; xl xfntdf /x]g/x\$]hfFaem u/L Plsg ug[st{o aldssf]klg xf]. hldg efl; g] 3/ rlsG]cfib s'/fx? ; fdfGo b]6af6 klg b]v g; lsg]s'/f xq . alds /fli6 ald ; :yfgn] aldf ug{eGg klxn]cfkmh] aldf ul/Psf] ; DklQsf]lg/Llfof gu/\$f]alldtn]g}lbPsf]tYonf0{ lj Zjf; u/L aldf ul/Psf]eGg]egf0{klg kg/fj }ssf]b]vbq . SATA Engineering Associates nf0{lfIt ePsf] /sd ; e]u/L l/kf{ lbg kg/fj }s /fli6 ald ; :yfgn]g}lgolQm u/\$f]df sg}lj j fb 5q . ldl; n; fy /x\$] SATA Engineering Associates sf]kl]tj }gaf6 d]vb cui6 !((^ b]v hldg efl; g z? u/\$f]elgPsf]5 . of]kl]tj }gsf]cfwf/df >fjOf #) ut]kZrft\dfq hldg efl; g z? u/\$f]eGg]b]vg cfp65 . kg/fj }sn]of]kl]tj }gnf0{cGoyf eGg ; s\$]5q . kg/fj }s cfkmh]lgoQm u/\$f]; eP/sf] kl]tj }gaf6 >fjOf #) ut]kZrft\dfq hldg efl; Psf]eGg]b]vPsf]cj :yfdf)%#.\$.& ut]eGg rs\$] jf:tlj s tYo n\$0{aldf ul/Psf]eGg ; lsg]cj :yf kli6 xg gcfPaf6 ?-%,)(,^).- bfjL eQmfgl ug{ egl aldf ; ldltaf6 ePsf])%#.\$.&! sf]lgOf6 dgfl; a 7x5{. kg/fj }ssf]kg/fj }g lhls/ klG ; Sbq . bfo/fsf]nut s\$] u/L ldl; n lgodf; f/ clen]v zfvdf aemf0{lbg'.

pQm /fodf d ; xdt 5'.

-ekWj h clwsf/L_ -dlg axfb/ /fodfem_
Gofoflwz dVo Gofoflwz

Olt ; Dat\@)%^ ; fn dl+ / @! ut]/fjh # zèd\=====

lgj hssf]gfd

>l lxdfno c6f]008i6kh -kf=ln=
6sl ; gjf/L,lj /f6gu/, gkfn .

aldssf]gfd

>l gžgn 0G:of7Q; sDkgl lnld6ž
lqk/7j/, sf7df08f)+gkfn .

d2f M cilg aldf bfjl af/].

o; ;ldltdf kfk t lxdfno c6f] 008i6kh -kf=ln= 6sl ; gjf/L, lj /f6gu/sf] ldt @)%#÷(÷& sf] 6ž; km/ kf0gn jfž{lj:kmžg e0{cfuf]nflu lftu|t ePsf]; DaGwdf ; dž lj ifosf]lgj žg ; DaGwdf cfjZos sf/jfxl e0{kž xg cfPsf]of]aldf bfjl tkm{xžf{bžfo adf]hd eP u/\$f]kf0of].

!= alldt lgj hssf]ldlt &÷(÷)%# sf]; ldtdf kfk t lgj žgdf 6ž; km/d/ / kf0gn jfž{crfgs ldt @)%#÷\$÷@* sf lbg lbpFf]sl/a ! ah]lj:kmžg e0{cfuf]nflu lftu|t ePsf]hfgsf/L aldsnf0{ lbPsf]t/ aldsn]bfjl c:jlsf/ u/\$f]eGg]; dž Joxf]f /xžf]kf0G5 .

@= ; ldt sf]ldlt @)%#÷(÷!! sf]kqaf6 aldsnf0{bfjl ; DaGwdf lnltv hfgsf/Lsf ; fy tt\DaGwl sfuhft ; dž kž ug{lgbžg lbPsf]b]vG5 .

#= aldssf]ldlt @)%#÷(÷@% sf]kqaf6 :ynut lg/Lifof ug{v6f0Psf ; ež/ >l P;= sž dfem]n] cfkng]kltj žgdf 6ž; km/d/ / kf0gn jfž{lft xgfsf]sf/of lj Btlo v/falaf6 ePsf]pNny u/\$f]/ lj Btlo v/faln]xg]lftsf]; /Ifof pNn]vt aldfnyaf6 ; Afof kžg gu/\$f]h]alldtsf]bfjlnf0{c:jlsf ul/Psf]Joxf]f hfgsf/L u/Psf]kf0G5 .

\$= ; ež/ P;=sž dfem]sf]ldlt !(÷*÷!((^ sf]kltj žgdf The most probable cause of loss in transformer caused by internal fire due to electrical faults eGg]pNny ubžpQm lft dlžg/L až8fpg cgtuž kg]/ ; f]; /If aldfny]n]axg gu/\$f]xžf pQm bfjl gnflg]; dž pNny u/\$f]kf0of].

%=; ldt sf]ldlt @)%#÷!!÷% sf]kqaf6 alldtnf0{ePsf ; Dk0f{sfuh kdf0f ; dž kž ug{lgbžg lb0Psf]kf0G5 .

^= lxdfno c6f] 008i6kh -kf= ln= sf]ldlt @)%#÷!!÷@* df ; ldt nf0{kfk t kqaf6 ; ldt sf]ldlt @)%#÷!!÷% sf]kqsf]hjfkmdf cGo kdf0fx? gžgn 0G:of7Q; sDkgl ln=n]lgolQm u/\$f]; ež/sf]/kfž{ tyf kmžf]cflbaf6 pknAw xg]; dž Joxf]fsf ; fy}z? lgj žg ; fy kž ul/Psf]sfuhftx? ; mlg ul/Psf] kf0G5 .

&= o; kžf/ lgj h s lxdfno c6f]008i6kh -kf=ln= sf]cilg aldf aldfny g=@\$!÷#!÷! **\$@÷(%÷(^ cgtuž gžgn 0G:of7Q; sDkgl ln=df ePsf]/ pQm aldfny]sf]cj lw !\$÷@÷!((^ b]v !\$÷@÷!((& ; Dd ePsf]tyf aldfny]sf]cj lw leq ldt @)%#÷\$÷@* -!@÷*÷(^ df alldt lxdfno c6f]008i6kh -kf= ln= sf]6ž; km/ kf0gn jfž{lft ePsf]df ; dž sg}lj jfb geP tfklg pQm lftsf]bfloj aldfny cgtužsf]bfloj egl aldsn]:jlsf/ ug{kžj f gkg]; DaGwdf lj jfb /xžf]b]vof].

7x/

o; ; Gbedf ; DalGwt aldfny]kbfu u/\$f]; lj wftkm{xbf{alldtsf]egf0{adfl]hd crfgs lj :kmf e0{ cfuf]nful lflit ePsf]cj:yfdf ; d] pQm aldfny]sf]zt{tyf ; lj wf adfl]hd aldsn]bflo]j Itg{kgI b]vbg eg]; e[kltj]bgdf pNn]vt lfltsf]sf/Ofaf6 klg pQm bfjlsf]eQmfgl ug{kgIj flbt aldsdf /x\$f] b]vPg ; fy}alldtn]kz u/\$f]sfuh kdf0faf6 ; d] pQm bfjlsf]bflo]j aldsn]:jlsfg{kgI b]vPg . ctM o; bfjlsf ; DaGwdf aldsn]bfjl c:jlsf/ ubf{alldtnf0{n]y\$f] 6&; km/d/ lj Btlo v/falsf]sf/Of gf\$; fgl ePsf]t/ ; f]hfl]vd aldfny]df ; dfjz gu/\$f]xbf aldfny]sf]zt{tyf ; lj wf cGtu\$ gkgIeG]aldssf]ldlt !%÷(÷!(^ sf]kqsf]Joxf]f dgfl; j b]vPsf]xbf alldt lxdfno c6f] 008i6k-kf_ ln=sf]ldlt &÷(÷@)%# sf]lgj]bg aldf Pq, @)\$ (sf]bkrf !& sf]pkbkrf -\$_ adfl]hd vf/h ug\$; fy}o; pk/ lrQ gaem]aldf Pq, @)\$ (sf]bkrf #& adfl]hd kg/fj]bg ug{; d] hfgsf/L u/f0G5 .

0lt ; Dj t\@)%^ ; fn r^ ^ ut]awaf/ /fh \$ zed\==

>l kg/fj bg cbfnt, kf6g nlnTk/
; eQm Ohnfz
dfgglo Gofoflwz >l dfwj /fh yfkf
dfgglo Gofoflwz >l slj Gb/fj sfkm
af6 ePsf]km] nf

; D] t\@)%& ; fnsf]b]k'g=====!!&%

lg0f6 g=#%@

sf=h-sf=d-g-kf=j 8f g=#!\$ shZj/l:yt l8-P; =sG:6&; g sDkgl

kfHn=k]jL lgdf0f ;]f / ; kgf lgdf0f ;]f kfHn= -Hj f0G6 e]r/_ sf]

kg/fj bs

tkmf6 P\$]k]8f=d=h-x]g-kf=====

-j fbl_

lj?4

/fd ?Sd0fl ; bg sdnfbl /fdzfxky sf7df8f]f :yflkt lkpldo/ 0G:of]l;

k]oyl{

sDkgl -g]kn_ kfHn=====

k]tj fbl

d2f M aldsf]bfjL eQmgl lbnf0{kfpF

Gof0 kzf; g P0,) \$* sf]bkrf *-!_ n]k|tt kg/fj bg o; }cbfntsf]clwsf/ lfg leqsf]b]vPsf]h] d2fsf]; Hfkt tYo o; k\$ / 5 .

ljklfl alds klldo/ 0G:of]l; sDkgl -g]kn_ ln=n]d lgj bs; u u/\$]aldfn]y adf]hndsf]bfloTj 7x/ u/L d]h]bfjL u/\$]aldsf]bfjL eQmgl ug[kg]f ; f]s]l gu/L bfloTj lgj f] gu/\$]f]h]; f]x}cGofodf k/L aldf P0, @)\$ (; zfv]g ; lxtsf]bkrf * -3!_ , bkrf !& tyf aldf lgodfj nl, @)\$ (sf]; zfv]g ; lxtsf] lgod ## ; d]sf cfwf/df cfk]f]hf]ePsf]; To ; fF]Joxf]f lgDg k\$/0fx?df vhf0{of]lgj bg ug{ cfPsf]5'. ljklflsf]bfloTj 7x/ u/L d]h]bfjL u/]cg; f/ aldf bfjL /sd eQmgl lbnf0{kfpF.

; 8s l]efu /f\$ d]6g]l; P08 l/xflj ln6zg k]h\$6 -kl/of]8s d]6g]l; k]u]d_ c]tu]f tfg; 0-1/8L ; 8s kofsh g# tfg; 0 xfyf\$ v08)±))) ls=dl=b]v !) ±*%) ls=dl=; Ddsf]; 8sdf u/L ufelnE, d]; g/L tyf l0fjlg, 6]f kvf]n / gfnl lgdf0f ug]sfo{0; l8-P; = sG:6&; g sDkgl kfHn= k]jL lgdf0f ;]f / ; kgf lgdf0f ;]f kfHn= shZj/ sf7df8f]f]; eQm ?kdf -Hj f0G6 e]r/_ ug]u/L ldlt @)%# ; fn c; f]h @\$ -cS6f] / !)-!((^_ df ; 8s l]efu; u sh /sd ?=#,) ^,&#%.- df 7\$sf ; Dem]f u/L ldlt @)%\$^÷÷@# -(cS6f] / !((&_ leq sfo{ ; DkGg ug]zt0f lgdf0f sfo{ ; -rfng u/L cfPsf]f ldlt @)%\$^÷÷!(-%cS6f] / !((&_ df 7\$sf ; Dem]f cg; f/ ug[kg]; Dk0f{lgdf0f sfo{ ; DkGg eof].

pQm ; 8s; u ; DaGwt ; 8s l jefu, o; Hj f0G6 eQr/ sDkgl / ljkfl lkl do/ 0G:of7Q; sDkgl alr
ldlt @)%#÷*÷#) -!%-!@-!(^_ df pQm ; 8ssf]aldf u/fpBf aldfsf]s/f/gfdf ; DaGwl clwsf/ tyf
bfloTj pNn]vt lvt ePsf]lyof]. pQm aldfny cg' f/ aldf cj lw @)%#÷^÷@ \$ -!)-!)-!((^_ b]v
ldlt @)%\$÷^÷@# -) (-!)-!((&_ ; Ddsf] ; 8s l gdfQf cj lw / To; kl5sf]yk !@ dlxgf dd \$ cj lw
; Ddsf]cj lwnf0{aldf cj lw sfod ul/Psf]5 . pk/fQm k\$/Of g+! adf]hd l gdfQf sfo{ ; DkGg u/L
k\$/Of g+ adf]hd lgj hsn] ; 8s dd \$; Def/ sfo{ub}cfPsf]cj :yfdf @)%% ; fn c ; f/ , >fj Of -!((
hhf0{ dlxgdf cfPsf]leifof j iff]sf]sf/Of klx/f]u0{pQm ; 8s lftu}t ePsf]ldlt @)%%÷\$÷!(- \$
cui6 !((*_ df ; f\$]l]nvt hfgsf/L ljkfl lkl do/ 0G:of7Q; sDkglnf0{u/f0of]. ; f]hfgsf/L lbOP
cg' f/ ljkfln]gkfn SnQ Ao/f]sflGtkynf0{pQm ; 8sdf ePsf]lfltsf] ; e]u/L l/kf0{kz ug{kqfrf/
u/\$f]lyof]. ljkfl 0G:o/7Q; sDkgl]sf]tkmf6 v6f0Psf] ; e] / ; 8s l jefusf]kl]tlglw / o; Hj f0G6
eQr/ sDkgl]sf]kl]tlglw ; d]sf]/f]j/df pQm lftu}t ; 8ssf] ; eQm?kdf lg/Ll fof Pj +gfkhhF u/L cfP
cg' f/ pQm ; 8sdf Landslide sf sf/Of ePsf]lfl t jkt o; Hj f0G6 eQr/ sDkgl]kfp' kg]/sd ?=
!) ,!#,\$(.)^% eQmfgl kfpgsf nflu ljkfl 0G:of7Q; sDkglnf0{ldlt @)%%÷%÷!% -#!cui6 !((*_ df
kqfrf/ u/L o; Hj f0G6 eQr/ sDkgl]sf]tkmf6 cg'/w ul/Psf]lyof]. o:t}df @)%% ; fn >fj Of-efb|
!((*_ cui6 dlxgdf cfPsf]leifof j iff]sf]sf/Of pQm aldf ul/Psf] ; 8sdf klx/f] ; d] u0{bf] f]k6s
kgM lftu}t ePsf]l]@)%%÷%÷!@ -@*cui6 !((*_ df ljkfl 0G:of7Q; sDkglnf0{ ; f\$]l]nvt hfgsf/L
u/f0{@)%%÷%÷#! -!^ ; R6]a/ !((*_ df bf] f]k6s ePsf]lfltsf] ; DkOf{ljj/Of ; lxt lan ; d] kz u/L
ljkfl 0G:of7Q; sDkgl ; dl f aldf bf]l eQmfgl kfpgsf nflu o; Hj f0G6 eQr/ sDkgl]sf]tkmf6 kqfrf/
u/L cfPsf]5 . ; f]bf] f]k6ssf]lfltsf] ; DaGwdf ljkfl sDkgl]bfloTj lgw{Of u/L hfgsf/L lbPsf]avt
lgj hsnf0{dsf{k/df sfgg adf]hd cfkmg] xs ; Af0ff]y{sf/jfxl rnfp'g kfp'g] xs ; %lft /x\$fh]
o; df pNn]y ul//xg' k/g . Hj f0G6 eQr/ sDkgl ; f]lftu}t ; 8s kgM l gdfQf ug{j flb gxb]/ ljkfl
0G:of7Q; sDkgl]klg pk/fQm k\$/Of g+\$ df pNn]vt klxnf]k6s lfl t ePsf] ; 8ssf]@)%%÷\$÷!(-
cyff \$ cui6 !((*_ sf kqfrf/ hfgsf/L u/f0Psf]aldf bf]l eQmfgl lbg j flb gxb] egl ldlt
@)%%÷^÷@@ -@@ ; R6]j / !((*_ df k=, =)%%)%^-)%* sf]kqaf6 ljkfl 0G:of7Q; sDkgl]o;
Hj f0G6 eQr/ sDkglnf0{hfgsf/L u/fPaf6 ljkfln]cfkmg] bfloTj k/f gu/\$f]:ki6 x65 . ; f]lftu}t
; 8s dd \$; Def/ cj lw l gdfQf sfo{ ; DkGg ePk15sf]!@ dlxgf leqdf lfl t ePsf]sf/Of ; 8s l jefu; u
u/\$f]7\$sf ; Dem]f cg' f/ lgj h s Hj f0G6 eQr/ sDkgl]kgM dd \$; Def/ ug{kgl]cj :yf l j Bdfg e}
/x\$fl]:yltdf ljkfl 0G:of7Q; sDkgl]aldfny adf]hd cfkmg]bfloTj 7x/ u/L pk/fQm k\$/Of g+\$
adf]hd ?=!) ,!#,\$(.)^% aldfsf]bf]l o; Hj f0G6 eQr/ sDkglnf0{eQmfgl ug{kqdf gu/L bfloTj af6
k65g vf]h\$fn]ljkfl lkl do/ 0G:of7Q; sDkglnf0{lmsf0{cfjZos sfggl sf/jfxl u/L pk/fQmfg' f/
klxnf]k6s lfl t ePsf] ?=!) ,!#,\$(.)^% aldfsf]bf]l ljkflaf6 eQmfgl lbnf0{kfpF. ; fy}ljkfln]d
lgj h s alldtsf]xsixt l j ?4 bfloTj lgj f x gug]u/L l g0f6 u/L df\$df aldf bf]l eQmfgl glb0{ ; 8s kgM
l gdfQf sfo{df afw k%of0{gf\$; fg k%ofPsf]h]aldf Pj, @)\$ (sf]bkf !& adf]hd lfltkl{/sd ; d]
lbnf0{e/f0{kfpFeGg]Joxf]fsf]lfl t ePsf]/sd aldfny g=Pd=P=, l=)!.\$.#)!#\$ adf]hdsf]lg]h]g
aldfsf]bf]l eQmfgl lbnf0{kfpHj ifosf]ldlt @)%%÷^÷@ (sf]lgj h g kq .

aldsn] pknAw u/fPsf] kqx?af6 sfo{ ; dftt e0{ x:tf6t/0f ul/; s\$]f] cj:yfnf0{ b[6ut u/L aldfn]y/sf]Period of cover sf]JoJ :yff cg' f/ x:tf6t/0fsf sf/0f klx/f\$]lflt pk/ alldt s}aldfn]ydf Insurable Interest gx\$ bfl lbg gldNg]Joxf]f vfh]l ldt @@÷(÷!((* df hfgsf/L u/fPsf]Mainlence Period df 7\$bf/ :josf]sf/0fn]lflt ge0{c6o sf/0f -klx/f]n]lflt ePsf]eGg]bfl kqaf6 Pj +; e] kl]tj \$gaf6 vNg cfPsf]Joxf]f ; lxt tt\DaGwl sfuhft ; d] ; mUg ljkfl aldssf]ldt @)%%÷&÷@% sf]kq .

cljnda d]f] k] {lgj \$g bfl d'tfljs aldfsf] bfl eQmgl lbnf0{ kfpF eGg] Joxf]fsf] ldt @)%%÷(÷#) sf]lgj \$stkm]lgj \$g .

k]tt bflldf sfd ; dftt e}Completion Certificate ; d] hf/L e} s\$]f/ dd\$; Def/ ubf\$]f] ; dodf dd\$; Def/ sfo{u/\$]f]sf/0fn]ge0{klx/f\$]f]sf/0fn]xfgl-gf\$; fgl ePsf]df aldf l; 4f6tdf c6tlg]xt aldf]o lxt (Insurance Interest) 7\$bf/df g/x\$ / dd\$; Def/ cj lwdf b]l k\$]f]sf]sf/0fn]xg uPsf] xfgl-gf\$; fgl 7\$bf/ ; Dk0f{hf]vd aldfn]/lffj/0f gug]x\$ of]bfl]sf]bfl]oj c:jlsf/ u/\$]f]aldssf] sfo{f0{c6oyf eGg ldnG]b]vPg . o; y{ aldf P\$, @)\$ (sf]bkrf * -3!_ tyf bkrf !& sf]pkbkrf -\$_ adf]hd o; ; ldtldf kg{cfPsf]lgj \$s w] sfl\$]f]ldt @)%%÷^÷@ (sf]lgj \$g vf/h xg]7x5{eGg] ; d] Joxf]fsf]aldf ; ldtaf6 ldt @)%%÷!!÷!* df ePsf]lg0f6 .

aldf ; ldtaf6 dnf0{x/f0{u/\$]f] km}nf lrQ aem] ljkfl lkl]do/ 0G:of]l] ; sDkgl; u\$]f] Polcy No.MA/SC-01/4/30134 sf] aldfn]ydf Completion Certificate hf/L e} s]k]5 ljkfl lkl]do/ 0G:of]l] ; sDkgl]sf]bfl]oj ; dftt x65 eGg]s/f sxl st}klg pNn]y 5\$. o;/L aldfn]ydf pNn]y gePsf] Completion Certificate sf]s/fnf0{cfwf/ agf0{unt JofVof u/L ePsf]lg0f6 q6lk0f{5 . ljkfl lkl]do/ 0G:of]l] ; sDkglaf6 pNn]vt lflt ePsf]/sd ?= ?=!) , !#,\$%(.)^% df bfl /sd eQmgl lbnf0{kfpFeGg] k/f] \$s w] sfl\$]f]o; cbfntdf k/\$]f]kg/f] \$g kq .

o; df lgdf]f] cj lw !)-!)-!((^ b]v ldt (-!)-!((& ePsf]/ To; kl5 Ps jif{Dd dd\$ cj lw ePsf] ; 8s ljefu; u ePsf]s/f/gdfsf]sfuh / alldt -Hj f066 e]r/_ / lkl]do/ 0G:of]l] ; s=-g]kfn_ ln=-; u ePsf]aldfn]y ; d]af6 b]v65 . pQm sfuhftx?af6 e\$Dk, x/L atf; , af9L / klx/f]af6 ePsf] bfl ; DaGwdf klg aldf ePsf]b]vg]/ pQm 7\$sd]f lgdf]f] ePsf] ; 8s klx/f] ; d]af6 lflt ePsf]elg g]kfn Sn] ; Ao/f\$]f] ; e]kl]tj \$gaf6 b]v0{/x\$]f]kl/k]odf lgj \$g vf/h ug]u/L ePsf]aldf ; ldt]sf] ldt)%%.!!.*.# sf]lg0f6 km/s kg{ ; Sg]x\$ 5nk]msf]nflu dhsl P\$ c-j=@) @ g=Pj +kg/f] \$g cbfnt lgodf]nl, @)\$ (sf]lgod \$& adf]hd ljkfl lemsf0{cfPk]5 jf cj lw gf3]k]5 lgodfg' f/ u/L k]z ug{eGg]o; cbfntsf]ldt)%^.%! sf]cfb]z .

o; cbfntsf]7x/

lgod adf]hd b]gs k]z ; lrd] r9L k]z xg cfPsf]k]tt d2fsf]ldl; n cl]bog u/L kg/f] \$s tkrf] lj af]g clw]Qmf >l nldk]fb clwsf/ln]; 8s ljefusf]tfg; \$ l/18 kofsh g=# sf] ; 8sdf llof]j g 6]f / kvf]n gfnl ; d] lgdf]f] ug]lj ifodf ; 8s ljefu l; tsf]7\$sf ; Dem]f ePsf]qmdf ljkfl 0G:of]l] ; sDkgl; u\$]f] ; 8ssf] aldf u/fp\$ aldf ; DaGwl cj lw @)%%÷^÷@\$ -!)-!)-!((^ b]v ldt @)%%\$÷^÷@# -(-!)-!((&_ ; Dd ; 8s lgdf]f] cj lw / To; kl5sf] yk !@ dlxgfsf] cj lw sfod u/L

; Demf ePsf]xgfn]; f]cjlwleq af9L klx/f]nufot sg}klg sf/Of k/L ; 8s lflt ePdf d7f]klfn]aldf ; Demf adf]hd lflt jfktsf]aldf /sd kfpq' kgI xG5 . d7f]klfaf6 ; 8s lgdf uf] sfd 7\$sf ; Demf cg' f/ oyf ; dodf ; DkGg ePsf]5 . lgdf kZrft\yk !@ dlxgf cj lw leq}@)%% ; fn cfiff9 >fjOfsf]jiffh]ddf klx/f]u0{kGg uPsf]lflt jfktsf]/sd aldf sDkgl]aldf Pq @)\$ (, sf]bkmf !& cGtu f Joxf{kgI xG5 . d7f]klfn]To; jfkt Extra Premium aemPsf]xgfn]klg bfjlsf]/sd eQmfgl lbg' kgdf aldf ; ldltn]d7f]klfsf]bfjL c:jlsf/ u/\$f]aldssf]sfohf0{cGoyf eGg gldNg]elg d7f]klfsf]ldt)%^.^@(sf]lgj bg vf/h u/\$f]lgOf6 ldn\$]gx f ; f]lgOf6 j b/ e0{d7f]klfn]bfjL cg' f/sf]aldsf]/sd lbnf0g'k5{; dt elg jx; ug{eof].

k]oyl{0G:of7q; sDkgltkmf lj afg clwj Qmáo >l dx|b|axfb/ >17 / >l k/z/fd cfrfoh]lgdf(fsf] sfo{ubf{ 7\$bf/nf0{; /lfof kbfq ug{aldf ugI ul/G5 . o:tf]s/fdf lgdf(fsf] cj lwsf]vt/f (Risk) aldfn]lnG5, dd{sf]cj lwsf]xf0g . bfjlsf]lflt lgdf sfo{; DkGg e0 sfd aemf0{; sKl5sf]cj lwsf] lflt xgfn]7\$bf/n]l/S; (Risk) Joxf{kgI xG5 . lgdf sfo{; DkGg e0{; }f pknAw ePkI5 afBL /x\$] l/S; eg\$]7\$bf/af6 lgdf cj :ydf 7\$bf/af6 eP u/\$f]Defect sf]s/fdf dfq nfu"Xg]s/f xgfn] af9L klx/f\$]sf/Ofaf6 ePsf]lfltsf]bfloTj aldf l; 4fGt cg' f/ aldfol lxt 7\$bf/df /xg]xGg . o; y{ ; ldt ; dlf lj klfn]lbPsf]lgj hg vf/h xg]7x/ u/\$f]; ldltsf]lgOf6 sfGg ; Ddt x f ; b/ xgk5{elg jx; ug{eof].

lj afgx?af6 k]tt jx; ; dt ; lg aldf ; ldltn]u/\$f]lgOf6 ldn]gldn\$]s]xf] <lgj h s -jfb]lsf] kg/fj hg lhls/ kGg]gkGg]s]xf]eGg]g]lgOf6 ug[kg]dh kZg /x\$]b]vof]..

o; df lgOf6 tkm(xbf{; 8s ljefu cGtu{sf]tf; g-1/8L ; 8s kofs h g# sf]v08)±))) ls=dl= b]v !) ±*%) ls=dl=; Ddsf]; 8sdf llofjlg 6]f / kvfh lgdf, gfnl lgdf ugI sfo{; dt ug{7\$sf kfPsf]lgj h s -jfb_ n] 7\$sf ; Demf cg?k lgdf(fsf] sfo{oyf ; do d}; DkGg u/L Completion Certificate ; dt hf/L e} s\$]s/fdf lj j fb b]vGg . lgj h sn]lj klfl aldf sDkgl; u u/\$f]; f]; 8s aldf ; DaGWL ; Demf]sf]Period of Insurance Clausesf 09/10/97(B)10/10/1996 to elg To; kl5sf]!@ dlxgfsf]yk cj lw klq pNny ePsf]kf0G5 . To; cg' f/ aldfn]sf]Period of Cover n]lgdf sfo{x:tfGt/Of kZrftsf]!@ dlxgfsf]yk cj lwdf b]L sf/Ofn]xg ; Sg]xfgl-gr\$; fgl]sf](Risk) nf0{j/Of u5{ubg egl xg{kbf{; 8ssf]lgdf klf / ddt{; Def/ klfnf0{56df0{xg]kgI xG5 . lgj h sn]; 8s ljefu; u 7\$sf ; Demf ubf{; 8s lgdf ugI; Demf u/\$f]kf0G5 eg]lgdf ugI sfd 7\$sf ; Demf df sfd ; DkGg u/L ; Sg' kgIlgwf/t ; dod}lgdf ; DkGg e0; s\$]/ 7\$bf/n]cfknh]; DkGg u/\$f]sfd ljefunf0{aemf0{ Completion Certificate Issue ; dt e} s\$]kf0G5 . 7\$sf]sf]sf]Completion Certificate Issue e} s\$] cj :yf kl5sf]s/f eg\$]dd{sf]cj :yf dfGkgI xG5 . dd{sf]cj :yfsf]s/fdf 7\$bf/sf]bfloTj eg\$] lghn]lgdf(fsf]cj :ydf eP u/\$f]sfd / lgdf sfof kofu ePsf]j :tsf]kofu kZrft\; fdfG ?kdf 66g]kmbg]h:tf sf/Ofaf6 xg]/ xg uPsf]lflt; Dd l; ldt /xg]xG5

Completion Certificate Issue eP kZrftsf]cj lwdf To;/L xg uPsf]xfgl-gr\$; fgl df 7\$bf/ jf 7\$bf/af/f nufPsf]sfd s/f jf 7\$bf/sf]lgdf sfof kofu u/\$f]j :tsf]kofu sf/Ofaf6 xfgl-gr\$; fgl ePsf]df jfx\$ lgh 7\$bf/sf]bfloTj /xG5 eGg aldf l; 4fGtn]klq gldNg]xG5 . cfknh]; DkGg

u/l aernf0{; s\$]sfd b)l k\$fk k/l af9L klx/f\$]sf/0fn]xfgl-gf\$; fgl ePsf]s'/fdf 7\$]f/ lhDd]f/
xG5 egl lghdf aldf of]olxt Insurable Interest /x\$]dfG / To; /L af9L klx/f\$]sf/0f k/L xg uPsf]
lfltnf0{7\$]f/sf]; Dk0f{hf]vd aldfn]/lffj/0f ug{; S5 eGg gldNg]ePsfh]lgj]sn]k|t't u/\$]
bf]lsf]bflo]j c:jlsf/ u/\$]aldssf]sfohf0{cfoyf eGg gldNg]elg jfbl bf]l gklG]elg aldf
; ldtN]ldt)%%.!!!* df aldf Pq, @)\$ (sf]bkrf *-3!_ tyf bkrf !& sf]pkbkrf -\$_ adf]hd ; f]
; ldtdf lgj]s w] sflh]lbPsf]ldt @)%%÷^÷@ (sf]lgj]g vf/h ug[u/\$]lg0f6 ldn\$}b]vbf ; b/
xg]7x5{. lgj]s j fbl l8-P; =Sg:6&; g sDkgl kf|n= k]jL lgdf0f ;]f / ; kgf lgdf0f ;]f kf|n=Hj f0G6
e[r/_ sf]kg/fj]g lhis/ klG ; Sbq . ldl; n lgodfg'; f/ u/l aernf0{lbg'.

pQm/fodf d ; xdt 5'.

-sjLGb/fj sfknh]
Gofolwz

-dfwj/fh ykfk_
Gofolwz

Olt ; Dat\@)%& ; fn efb|@^ ut]/fh @ zed\=====

>l kg/fj hq cbfnt, kf6g nlnrk/
; eQm Ohnfz
dfgglo GofofwLz >l bdfh/ k| fb k|fklt
dfgglo GofofwLz >l j f|w/L /fh kf08]
af6 ePsf]km] nf

; Dj t\@)%^ ; fnsf]b]k'g#===== \$# ().%##

0-g#% sf]lg-g=(^

>l obf06\$ 0G:of7]; sDkgl -gkfn_ ln= dsfd Itgwf/f kf7zfnf
b/af/dfu{ sf7df8f}f clVtof/ k|t sDkgl sf sfo\$fl/0fl ; Nnfxsf/ kg/fj hq
s[0f axfb/ a:g]=====! k|tj fbl

lj?4

ljklfl

>l uk \$; \$ol/tf; , afFaf/L dx/fhuh=====! j fbl

d2f M aldf /sd eQnfgl af/].

Gof0 kzf; g Pq, @)\$* sf]bkrf *-!_ cg; f/ o; }cbfntsf]clwsf/ lfg leqsf]k|t't d2fsf]; Hfkt tYo
Pj #g0f0 o; k\$ f/ 5 .
sDkgl] xfd] uf8{1806ldf a; \$f] ahf p; sf] nfkf/j fxln] ubf{sg}lsl; dsf] xfgl-gf\$; fgl e0{ t} fl
klaf6 cfpq ; Sg]bflotj tyf lftklt\$]; f]vegf\$]nflu ldlit @@÷)\$÷!((* df obf06\$ 0G:of7]; s=
gkfn_ln=af6 ?-@),,)).- Sf] Third Party Liability Policy No.)!; #=cf/))&.(&.(* lnPsf]0f o;
sDkgl] uf8{hl)(\$ sf >l dgfh ; j hln]1806ldf a; \$f] ahf ldlit @\$ hg !((* sf /ftdf xfd]
Client Mr. Peter Rhode GTZ a:g' ePsf]3/df rf]l ePsf]. o; /l rf]l ePk15 ug{kg]cfj Zos
klqmf? k/f u/L obf06\$ 0G:of7]; s=gkfn_ ln=; # dfly pNn]vt aldf k|n; Lsf]cfwf/df /sd bfjL
ubf{pQm aldf sDkgl]; f]aldfn]y cgtu\$ pQm rf]l /lffj/0f (cover) gxg]x\$ bfjL /sd lbg gkg]elg
o; uk \$; \$ol/tf; gkfn -k|_ ln=df kq k|t ePsf]5 . t/ xfdln]To:tf] rf]l ; d] /lffj/0f ug]
aldfn]y vl/b u/\$f]0f To; /l rf]l ePsf]bfjL /sd glb\$ Client nf0{dsf{kg{uPsf]x\$ To; /l rf]l
ePsf] /sd ; DalGwt 0G:of7]; sDkglaf6 lbnf0{lbg] Joj:yfsf] nflu cfj Zos ; Dk0f{sfuhftx?sf]
kmf\$kl ; mlg /fvL lgj hq k\$ ul/Psf]5 eG]Joxf]fsf]ldlt)# cui6 !((* sf]ph/L lgj hqsf]Joxf]f
.
aldf bfjL ; DaGwdf s]s; f]eP u/\$f]; f]:ki6 xg]lnlvt hfgsf/Lsf ; fy tt\DaGwL ; Dk0f{sfuhft
; d] of]kq k|t ldltn]kGw|-!%_ lbg leq ; ldltdf k\$ ug{xg] aldf lgodfj nl, @)\$ (sf]lgod ## sf]
pklgod -!s_ adf]nd ; ldltsf]ldlt @)%%.%) sf]kqaf6 aldsnf0{lgb\$g . ; f]bfjL ; DaGwdf k|n; L
g# ! l; #=cf/=))@.(&.(* /)! l; #=cf/=))&.(&.(* cgtu\$ t] flklf bflotj df b36gfaf6 !_ Body
injury to or illness of any (Third Party) @_ Loss of or damage to property dfq se/ ePsf]/ o; df cG0
lsl; dsf]aldf gePsf]/ kf6Lsf]rf]lsf]aldf o; aldf sDkglaf6 gePsf]x\$ t] flklf aldfdf gcfpq]

ePsf]bfjL lbg gldNg]eGg]Joxf]fsf]ldlt @)%%.%!\$ sf]aldssf]kq . ;ldltdf kkt uk \$;\$ol/tf; -kf_ ln=sf]ldlt # cui6 !((* sf]lgjhg ;DaGwdf To; sDkglaf6 hf/L ul/Psf t]f]klf bflotj aldfny g=>! l; P=cf/=)))@.(&.(* tyf)! l; P=cf/=)))&.(&.(* cgtu{sf]bfjL af/]cfjZos sf/jfxl e0{To; sDkglaf6 kkt k=; =!(@.(* ((ldlt)%%.%!\$ sf]kq ;d]sf]cWbog kZrft pOm aldfny g=>! l; P=cf/=)))@.(&.(* /)! l; P=cf/=)))&.(&.(* sf]aldf bfjlsf]lftklt{eQmfgl ug{gkgI; DaGwdf cGo sfuh kdf0f ljj/Of eP ;f]; d] kq kkt ldltN]kGw|-!%_ lbg leq ;ldltdf kZ ug{ xg aldf Pq, @)\$ (sf]bkrf !& sf]pkbkrf #- tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod - !v_ sf]JoJ :yf adf]hd aldsnf0{; lrt ul/Psf]; ldltsf]ldlt @)%%.^.@& sf]kqs]Joxf]f .

t]f]klfsf]sfggl bflotj sf]l; 4fGt cg; f/ of]; DalGwt bfjL t]f]klf leq klg kg{gcfPsf]/ b36gfsf] sf/Ofaf6 pNn]vt cj:yfdf sfggl bflotj ; d] kg{gcfPsf]/ o:tf]f0{t]f]klf dfj] bflotj lbg]xf]eg] xfn o; uk \$;\$ol/tf; n]; /lffsf]nflu ub]cfPsf ;Jf leq rf]L, 8s]l tyf gsjhgl, JolQmut lxfldgf jQdfglsf]sf/Ofaf6 xg uPsf]lft aldfnyaf6 jxg u/\$f]7xg]xf]eg]w]h; f]a\$?df tyf clkm; sfof]ox?df ;Jf ub]cfPsf xBf To:tf a\$ tyf clkm; sfof]ox?n]cfunflu, rf]L tyf Bankers Blanket Policy jf sd{f/L tyf JolQmsf]b36gf tyf aQdfglaf6 xg]xfgl-gf\$; fglsf]5\$} aldf ul//xg gkg]b]vG5 . k; n / H]h/L k; ndf ;f]sDkglN]t]f]klfsf]aldf ub]ToxfFr]L xg hfBf ;f]t]f]klf aldfny]n]rf]Lsf]hfl]vd jxg u/\$f]7xbG . t]f]klf aldfny sfggl bflotj dfq ePsf]xBf ;DalGwt sfggl lgsfoaf6 Pq lgod adf]hdsf]Dofb leq bfjL u/L sfggl bflotj kdfloft ePkI5 dfq aldfny leq kg{cfp5, cfp5} eGg]tkm{kl5 dfq lj rf/ xBf ;f]lbg gkg]7x/ eP kl5 dfq aldfny lng]h]ph/L; Dd ug{; Sg]xBf o; ljifodf t]f]klf sfggl bflotj ; d] kdfloft ge0{; s\$]cj:yf /x\$] s/f ; d] Wofgfsif] u/fp5f]; t/ aldfs]l; 4fGt cg; f/ To:tf aldfnyx? cfkm]h?/t cg; f/ cnlu} ;DklQsf]ljj/Of v]f]f0{rf]lx?sf]lj?4sf]aldf u/fPsf]df ;f\$]sf/Ofaf6 xg uPsf]gf\$; fglsf]dfq bfjL xg ;Sg]cj:yf /x\$]s/f ; d] hfgsf/L u/fp5f]/ ;f]; DklQsf]ljj/f0f sx]F/x\$]5g\eGg]; d] gv]h\$]/ dfl; s ?kdf ljj/Ofx? k7fpg'kg]f ;f]; d] gu/\$f]df ;f]7fp5f]aldf jxg u/\$f]b]vG . pk/fQm n]vPsf aBf?af6 ;f]bfjL kg{gcfpg]s/f / ;f]lftsf]bfjL eQmfgl ug{gkg]s/f eGg]Joxf]fsf] aldssf]ldlt @)%%.&* sf]kq .

o; k\$]/ kmfOn ;m]lg sfuhftsf]cWbogaf6 alds ogf06\$ 0G:of]l; s=g]kfn]n=af/f hf/L ul/Psf] aldfny g=>! l; P=cf/=)))&.(&.(* cgtu{ @\$ hg !((* sf]/ftdf rf]L ePsf]df sg}ljjfb /x\$] kfOPg . alldt]f/f ;f]rf]Lsf]sf/Of ePsf]xflg-gf\$; fglsf]lftklt{dfu ul/Psf]/ aldsn];f]rf]L aldfny cgtu{ /lffj/Of gu/\$f]xBf lftklt\$]bflotj Joxf]g]gkg]hgf0{0Gsf/ u/\$f]cj:yf kf0of]. aldf ubf{alldt]f/f cfkm]f u]xs (Clients) sf lhpwg ;/lff ug{cfkm]h}v6fPsf]; /lffsdl{(Guard) sf] nfk/jfxl (Negligence) n]sg}xfgl-gf\$; fgl ePdf ;f]; d] ;dflji6 xg]u/L aldsn]7\$]f/ ;Dk0f{ hfl]vd aldf (CAR) cgtu{sf aldfny hf/L u/\$f]kf0of]. of]aldf ;/lffsf]k\$]tnf0{b]l]6ut ubf{aldsn] hf/L ug]kg]vf; lsl; dsf]aldfny hf/L gu/]f klg 7\$]f/ ;Dk0f{hfl]vd aldfny cgtu{ bflotj jxg ug]u/L aldf hfl]vd :jlsf/ u/\$f]/ ;f]l aldfny]sf]ckjfb kpf]u u/L aldf bfjL c:jlsf/ u/\$f]cj:yf b]vof].

aldfn\ cGtu\$ @\$ hg !((* sf]/ftdf rf]l ePsf]bfjl :jlsf/ u/l aldfn\ysf] zt{tyf ;ljwf
adfn]hd bflotj lgwf{of u/l lgj]s alldt uk \$;\$ol/tf; kf]n=nf0{lfittkl't{eQmfgl ug{alds obf06\$
0G:of7Q; nf0{cfb} hf/L ul/Psf]z?sf]lg0f6 .
aldf ;ldltaf6 ePsf]lg0f6 sfggsf]kl'tsh /x\$]h]kg/fj]s kl'tjfb]n]aldf /sd eQmfgl lbgkg]egl
u/\$f]lg0f6 j b/ u/l kfpFeGg]; d] Joxf]fsf]kg/fj]hg kq .
o; af6 rf]l xg cfPsf]xfgl-gf\$; fgl aldfn\ leq k/]gk/]; f]; DaGwdf 5nkmsf]lgldQ ljklfl lemsf0{
lgod adfn]hd k} ug{eGg]o; cbfntsf]ldlt)%&.*.! sf]cfb} .

o; cbfntsf]7x/

lgod adfn]hd b]gs d2f k}l ; rldf r9l k} ePsf]k}t't d2fdf ljklfl tkmf6 ljafg clwaQmf afns[Of
Gofkfg]ax; ub}ljklfl uk \$;\$ol/tf; gkfn kf]n= / kg/fj]s obf06\$ 0G:of7Q; s=gkfn]n= alr
kf]n; l g+)! l; P=cf/=)))&.((* sf]aldf ; Dem}f ePsf]/ ; g\! ((* hg @\$ tfl/vdf lhl6h\$sf]
8f0/\$6/ >l lk6/ /f\$sf]lgj f; df rf]l]sf]36gf e0{pQm aldf sDkgl]pQm rf]l ePsf]/sd alldt uk \$
; \$ol/6lhnf0{lbkgk]x} aldf ;ldltaf6 ldlt @)%%!!.#.! df ePsf]lg0f6 ; b/ xgkg]eGg]; d]sf]
lhls/ k}t't ug{eGg]o]. kg/fj]s tkmf6 ljafg\clwj Qmf xl/sf]t bofn' clwsf/]n]kg/fj]hg kqdf pNn]vt
lhls/ k}t't ug{x}kg/fj]sn]; f]lftkl't{ug{gkg]elg j x; ug{eGg]o].

o; df alds 0G:of7Q; sDkgl]n]alldt uk \$;\$ol/tf; gkfn -kf]n=nf0{lfittkl't{lbkgk]u/l ldlt
)%%!!.#.! df ePsf]lg0f6 ldn\$]5 5g / kg/fj]hg lhls/ kl]g ; Sg]xf]xf]g eGg] tkmf6lg0f6
ugk/\$]5 .
o; ; DaGwdf ol kg/fj]s / ljklfl alr l; P=cf/=)))&.((* sf]aldfn\ ; DkGg ePsf]/ ; f]aldfn\
x}f{uk \$ sf]sdfbf/x?n]u/fPsf]xfgl]sf]clt/Qm uk \$ n]kfn]kx/f u/\$]ejg / ; DklQdf xfgl j f
lft kl]d] To; sf]sfg]l bflotj aldsn]axg ug]zt{pNn\ ePsf]kf0G5 .
o; aldfn\ysf]kl/k]odf k}t't d2fsf]ldl; n ; m]g sfuhft x}f{uk \$;\$ol/tf; sf]uf8{lh=)(\$ sf
dgf]h ; j]l 8d6ldf a; \$]ah]df ldlt @\$ hg !((* df /ftl ; f]uksf]JolQm lhl6h\$sf]8f0/\$6/ lk6/
/f\$ a; \$]3/df rf]l ePsf]tYonf0{kg/fj]sn]0Gsf/ u/\$]kf0Pg . ; f]aldfn\df rf]l eP jfktsf]
/sd aldf ul/Psf]5g eGg]; d]sf]lhls/ kg/fj]hg kqdf pNn]vt ePsf]kf0G5 . t/ aldfn\df xfgl
(Loss) sf]kl/efiff gul/Psf]/ ; fdfgo cydf o; zAbn]hg; s}k\$]af6 ePsf]xfgl-gf\$; fglnf0{klg
hg]Psf]; Demg' kg]x} rf]l]sf]sf/Ofn]ePsf]xfglnf0{aldfn\ leq gkg]eGg] ; lSpG . ctM alds
obf06\$ 0G:of7Q; sDkgl -gkfn_ ln=n]alldt uk \$;\$ol/tf; , gkfn -kf]n= nf0{lfittkl't eQmfgl ug{
kg]u/l aldf ;ldltaf6 ldlt @)%%!!.#.! df ePsf]lg0f6 ldn\$]x} ; b/ xg]7x5{. kg/fj]hg lhls/
kl]g ; Sb} . bfo/]sf]nut s\$] u/l ldl; n lgodfg; f/ u/l aenf0{lbg' .
pQm/fodf d ; xdt 5'.

-bdf] / k] fb k]h]kl't_
Gofolwz

-j f]w/l /fh kf08]
Gofolwz

Olt ; Dj t@)%* ; fn efb|@* ut]/f]h % zed\

>l kg/fj dg cbfnt, kf6g nlnrk/
; eQm Ohnfz
dfgglo Gofoflwz >l Clif/fh hfzL
dfgglo Gofoflwz >l a4/Tg zfSo
af6 ePsf]km] nf

; Dj t\@)%^ ; fnsf]b]k'g#=====\$\$^*.%\$^
c; s cln/f\$ gofFbNnl !!))@ df /lhi6f/ sfofno /xl xfn sf=h=
sf=d-g-kf=j 8f g# df lj leGg sfofno /x\$]lb cfl/o06n 0G:of7Q;

kg/fj ds

sDkgl Inld6\$sf]tkm6 P]sf dg]h/ /fsz sdf/====! kl]tj fbl

lj?4

sf=h= k0zgl dfu{:yt jN8 a\$ sDkn\$; df sfofno /x\$]aldf ; ldlit -!

ljklf

P] P] sf=d-g-kf=j 8f g#@\$ Gof]df cjl:yt cGgk0f{6\$; 6f0n kfHn- !====
j fbl

d2f M aldf /sd lbnf0{kfpE

GofO kzf; g P0, @)\$* tyf aldf P0, @)\$ (sf]bkmf #^ / #& cg' f/ o; cbfntdf kg/fj dg btf{xbg
cfPsf]k|t't d2fsf]; Hfkt tYo Pj +7x/ o; k\$ f/ 5 .
lgj dsn]ldlt @)%\$÷@÷@^ ut]cyf# * d]!((& df pQm Anfs0df Kj fn k/\$] ; f]Kj fn bf] f]l; km&
; #fng ; doleq Kj fn kfl/lbPsf]b]vg cfPsf]x#f ; f\$]hfgsf/L o; sDkglN]; dodf g}lb cfl/o06n
0G:of7Q; sDkgl ln= gfds aldf sDkglnf0{lPsf] lfltu|t l:yltsf] lj j/of Pj +km0f] ; d] k# u/L
cfj Zos sfo{; d] e0; s\$]df xfn; Dd lgj dsnf0{aldf /sd k|kt gePsf]/ clxn]cfP/ clt lgDg k|kt
xbg]eG]hfgsf/L yxf xg cfPsf]x#f of]lgj dg ug{cfPsf]5' . kydtM of]lgj dg ub5' ls Anfs0sf]
; DaGwdf sDkglN]cfGtl/s 5fgjlg ug{bf] f]l; km& ; #fng ; doleq pQm Anfs0df Kj fn kfl/Psf]b]vg
cfPsf]x#f ; f]sfo{hfgl-hfgl ablgotk] \$ bf]k0f{sfo]ubf{gf\$; fgl ePsf]xf]eG]b]vG5 . ; f]sfo{
sDkglnf0{hfgsf/L xg ; s0 . o; /L Anfs0 RofltPsf]va/ kfPkI5 ; DaGwt aldf sDkglnf0{va/ u/L
pQm Anfs0 dd# ug{ef/t cxdbfafB l:yt uh/ft efl]sgf0lh# jS; {sDkglaf6 t?Gt}kfl]lwsx?
lensf0{dd# ; d] u/L kgM dl; g ; #fngdf NofPsf]/ RofltPsf]Anfs0 kgM k0f]udf Nofp#f :t/lo
lk|6E ug{g; Sg]eG]pQm dd# ug{sDkgl]sf]egf0\$; fy dl]zg lgdf#f sDkgl ; d]sf]Anfs0 km] {kgI
eG]; em]sf]cfwf/df dfq sf0zg dufp#f Pkm#cf]j= dNo :jL; k|f# #,@,%)- ePsf]elg km]#f;
dfkm# hfgsf/L kf0 ; f]; dodf pQm k|f#sf]ljlgdo b/ g#?=@,\$),*#*÷- -al; nfv rfln; xhf/
cf7; o c7#l; _ kg]eG]hfgsf/L eof]. o; /L pQm /sd gf\$; fgl ePsf]:ki6 g}b]v#f b]vb}klg aldf
bf]l kmf/fddf lgj ds sDkglN]pTkfbg 36f0 ; f]; fdfg cfoft ubf{nflg]j:f:tl]s vr{?=@^,@*%#*.-
dfu ul/Psf]; f]aldf sDkglaf6 hDdf aldf /sd ?=#,(,)*%)- lbg]/ ; f\$]nflu ; d] gofFAnfs0
cfoft ; DaGwl ; Ssn 0GEj f0; ; fy}k/fgf]Anfs0 ; d] aem]Pdf lbg]elg lg0f0 u/L ; f]lg0f0 o; lgj ds
sDkglnf0{df6o gxb]elg # clk# !((* df aldf sDkglnf0{g}hfgsf/L u/f0of]. pQm aldf sDkglN]d

lgj s sDkglnf0{z?b]v g}ablgot /fv\$] :ki6 g}b]vg cfp5, ;fy}aldf sDkglN]lgoQm ul/Psf] ;e/ Pd sdf/ ;d]sf]lgot z?b]v g}ablgot ePsf] s/f o; }lgj hg ;fy kZ ul/Psf] kdf0f sfuhx?af6 ; d] b]v65 . aldf Pq cg' f/ lgh ; e/nf0{o; ;ldltdf pkl:yt u/f0{aofg ; d] ln0{ sf/jfxl ; d] ug[kg] b]v65 . lsgls ; e]l/kf{36gfsf]j f:tlj stfnf0{x} agfpg' kg[x65, t/ o; sDkgl pk/ ; e/n]z?b]v g}ablgot /fv\$ eG]s/f l/kf\$]lj:t c]bogat6 ; d] :ki6 g}x65 . To:t}u/l kx/l sfodf lghn]lbPsf]ldlt @)%\$÷@÷! sf]lgj hgaf6 ; d] :ki6 g}b]v65 . ;fxl l/kf\$]cfwf/df aldf sDkglN]u/\$]lgof6 xr]fsf]e/df u/\$]xf]aldf sDkglN]b]vPsf]z? s\$ s] cfwf/df s\$ u/\$]xf]eG]s/f :ki6 lbg g; s\$]x\$ aldfn]ysf]sg bkmf cfwf/af6 pQm \$xf; s\$ ul/Psf]xf]; f]; d] vhfpg ; s\$]5g . pkoQm sf/of Pj +cfwf/af6 aldf Pq, @)\$ (sf]bkmf *-3!_, bkmf !& tyf aldf lgodfjnl, @)\$ (sf]lgod ## adf]nd of]lgj hg kZ u/\$]5' . pQm Pq cg' f/ ; e/nf0{plrt sf/jfxl ; d] ug{o; }lgj hg; fy cg'v ub5' / lgj s sDkglN]j f:tlj s gf\$; fgl adf]nd aldf /sd lbnf0{kfpFelg of]lgj hg kZ ub5' eG]; d] Joxf]fsf]ldlt @)%\$÷@÷^ sf]lgj hg

aldf bfjL ; DaGwdf s]s; f]eP u/\$]xf]; f\$]sf/of vhf0{lnlvt hj fkm ; d] kZ ug{aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -!s_ adf]nd ; ldtsf]ldlt @)%\$÷#÷!& sf]kqaf6 lgbZg . xfdN]cGgk0f{6\$; f0nsf dlzg/Lsf ; fy-; fy}Pp6}a] / lkl6E dlzg, clUg, r60fE, esDksf]emb\$faf6 xg]lflt, a]k0f{sfo{af6 xg]lflt 0Toflbsf]hf]vd lj?4 ldlt *.&(^ b]v *.&(& ; Ddsf]aldf u/\$]. ldlt *÷%÷(& sf lbg pQm a] / lkl6E dlzg s; af/f lflt ul/Psf]eG]hfgsf/L alldtáf/f xfdNf0{ k]t eof]/ ; j]f0f / lfltsf]dNof]g ug\$ nflu ; e/ v6f0{; e]ug]qmdf pQm lfltu]t a] / dlzgsf] Anfs\$ (7fpEf sfl6Psf]kf0of]; fy}sf]l afx/L JolQmaf/f hfglhfgl lflt ul/Psf]xf]eG]kdf]oft ug{ klg ufxf]b]vof]. 5fgljg bf]fg alldtn]pQm lfltsf]nflu cfkmf b0{sd(f/Lsf]nfk/afxl ePsf]7x/ u/\$ kf0of]. -ldlt @)%\$÷@÷# df >l b]fgGb dxtf]/ >l ; ltf/fd k]fb sf0/fnfnf0{; Daf]vg ul/Psf] kq xg] \ dlzg ; #fngdf alldtsf]cfkmf]sd(f/Lsf]nfk/jfxlsf]sf/ofn]xg]lflt o; clUg aldfn] cGtu\$ hf]vd jxg gxg]; e/n]pQm lflt ; fwf/of wear and tear tyf nuftf/ kpf]sf]sf/ofaf6 dlzg k/fgf]ePsf]sf/ofn]xg ; Sg]; Defjgf JoQm u/\$].

cemyDd a]k0f{sfo{elg kx/laf/f kdf]oft klg ePsf]5g . ; Dk0f{s/f lgoNbf pQm lflt dlzg/L a\$ 8fpgaf6 ePsf]b]v65 . hg clUg aldfsf]lfg eGf afx/sf]s/f xf]. xfdl; u alldtsf]sf/vfgsf]ldlt @)÷%÷(& sf]kq -Pg\$; -@_ pknAw 5 h; df sf/vfgf Joj :yfkN]sDkglN]clb]lnf0{pQm lflt Ps dlzg a\$ 8fpg lflt elg pN]v ul/Psf]5 . ljzif ljifo ; Dem z\$sf]nfe alldtnf0{; e/sf] dNof]gsf]cfwf/df lGdgf; f/ bfjL kN50f6 cfux u\$of].

Anfs\$ k]t:yfkg dNo g]?= !#,)@,*#!.-
 /j/sf]j :t'x\$ \$xf; s\$ %) Ü g]?= ^,%!,,\$!%.-

hDdf g]?= ^,%!,,\$!%.-
 s\$ \$) Ü (Under insurance) g]?= @,^),%^^-

k]t:yfkgN]cfwf/df sh eQmfgl of]o /sd g]?=#,(,*)%)-

Under Insurance ; Gbedf ldlit @!÷!@÷ (& sf]kqáf/f alldtnf0{v/lb lj hs /l; b ; fy; fy}c6o cfj Zos sfuhft h:t}pQm dlzgsf]lflt ldltsf]n[8\$ kf0; lkmu/ (Landed Price Figure) dfq ul/Psf]. ; e0/n] pQm sfuhftx? l8; la/ (& leq gkfPsf]x\$:yfglo ; fvk5sf]cfwf/df %) klitzt c68/ 06:of7[; hf]vd dno lgwf{0f ug{f]lb ePsf]s/f klg pNny u/\$f 5g\ o; kqsf]hjfkndf alldtáf/f ; e0/nf0{ pTkfbsn] pQm lflt eP adf]hdsf]a] / lkl6E dlzg c6o gag\$] / ; e0/nf0{ :yfglo ; fvk5sf]cfwf/df klitzt dg tof/ ug{cg/fv ul/of]. ; xl cg?k g; e0/áf/f \$) klitzt c68/ 06:of7[; /sd lgwf{0f ul/of]hg xfdl klg ; xl 7f65f} o; cl3 dNof]gdf ePsf]dlzgsf]klit:yfkg dNodf oftoft vr{lsnol/E / e6; f/ vr{cf]b hf\$] xg cfpq]/sddf c68/ 06:of7[; nufpg'kg{x65, t/ xfdln]pQm cltl/Qm vr{x? hf\$]5g}.

oBkl bfjl km0f6 klit:yfkgf]cfwf/df ePsf]xgfn]xfdln]alldt ; dl lltu|t Anfs0 xfdlnf0{k7fpg cg/fv uof} t/ alldtn]c:jlsl/ u#of]. o; af6 ; xl ?kdf s]yfx xg cfp5 eg]alldtn]lflt|t Anfs0sf]; \$f gofAnfs0 klit:yfkg u/\$f]5g . hg s/fsf]kdfloft ; e0/áf/f ldlit !#÷%÷(* sf lbg u/\$f crfgs ed0faf6 klg e0; s\$]5 . pQm ; dodf lltu|t Anfs0nf0{g}ddt ; Def/ u/L rnf0{/x\$]kfOPsf]lyof]. kmfS6k /\$8af6 klg of]blvg cfp5 ls pQm Anfs0 ldlit !#÷%÷(& df g}rnf' ePsf]xf]. pQm bfjl c; f6ble\$ 5 lsg ls alldtáf/f dlzgsf]ddt dfq ul/Pg allsl ddt kl5 kofv klg ul/; s\$]5 . kl5Nnf]!! jif6]v dlzg kof{kdf rln/x\$]o; kl/l:yltdf ; e0/n]u/\$f]ddt cfwf/sf]dNof]g cg; f/ xfdl ddt cfwf/df g}bfjl km0f6 ug{; S5f}.

Toxfh]dfu u/]adf]hd ; Dkof{cfj Zos sfuhftx? o; }fy ; mlg ul/Psf 5g\elg ldlit @)%÷#÷@) sf]aldssf]kqsf]Joxf]f .

lgj \$s c6gkof{6\$; 6fon ln=sf]ldlt @)%\$÷@÷@^ -* d]!((& sf lbg ePsf]a] / gf\$; fgl ; Da6wdf To; sDkglN]/a/sf]j:t' ePsf]x\$ %) klitzt \$xf; s\$] u/\$f]af/]aldn]ysf]s]sg zt{tyf ; ljwf c6tu\$ pQm \$xf; s\$] ul/Psf]xf]; f]:ki6 kfg\$; fy}pQm aldf bfjlsf]lfltkt{eQmgl lgj \$ssf]dfu adf]hd lsg ug{gkg[xf]< ; f]; Da6wdf c6o lj j/0f tyf sfuhft eP ; f]; dt ; ldltdf k\$ ug{aldf P6, @)\$ (sf]bkrf !& sf]pkbrf -#_ tyf aldf lgodfjnl @)\$ (sf]lgod ## sf]pklgod -!v_ sf]Jo:yf adf]hd ; ldltsf]ldlt @)%÷\$÷!# sf]kqaf6 aldsnf0{lgb\$g .

pQm a] / lkl6E dlzg ; g\!(*& blv kofvdf cfPsf] / bz jif{Dd nuftf/ kofvdf /x\$]pQm ; jhglzn dlzg \$xf; s\$] %) klitzt e6f a9l xgkb5 . tklg ; e0/áf/f %) klitzt dfq \$xf; s\$] nfu"ul/Psf]. Pp6f :j t6q dNof]gstf\$]?kdf sg}klg ; e0/n]Anfs0 ag\$]ldlt / To; cj:yfsf] k]olf lg/Lifof u/L pkoQm \$xf; s\$] lgwf{0f ug{; S5 . alldt :jom]sfdbf/sf]nfk/afxláf/f a\$ 8fpg lflt ePsf]:jlsf/ u/\$f]hgs/f sg}klg cllg aldn]ysf]bfo/fleq gkg[x\$; f]lfltsf]k\$[tdf klg dtf6t/ /x\$]. tl ; a}q6lsf afahb klg xfdln]Pp6f dxj kof{bfjl dfgl alldtnf0{; f}fb{?kdf ?#,(,*)- :jlsfg{cfux u/\$f]0f alldtáf/f c:jlsl ePsf]x\$ ca pQm lflt kl]lws ?kdf ddt lfltsf]cfwf/ -Repairing loss basis_ df km0f6 ul/g\$. aldn]ysf]cfwf/e't zt{pNn3g u/L c6ofof]rt ?kdf k}f gi6 xgaf6 hf]fpg Ps aldssf]?kdf xfdl ; Ddf]gt ; ldltklt ljgd|cg/fv ub5f} o; ; Gbedf Toxf\$]dx]j kof{; emj sf]klit lfd 5f}eG]ldlt %÷*÷!((* sf]aldssf]kqsf]Joxf]f .

;ldltdf kfk't ph/l lgj hq pk/ cfjZos sf/jfxl e0{alds lb cf/v06n 0G:of7Q; sDkgl ln=sf]ldlt %÷*÷!((* sf]kq tyf ; mlg sfuhft ; d]sf]cWbogaf6 a| / lkl6E d]zgd 0=; # (* & ; fndf : yfkgf u/\$f]eGg]b]vg cfPsfh]pQm d]zgsf] lftu|t Anfs0 ; fxl ; dob]v rfn' /x\$]xf]jf km/Psf]eP ; f] km/Psf]ldlt / kli6 ug[cflwsf]/s sfuh kq -Invoice ; d]_ ; ldltdf kž ug{ldlt @)%%÷%÷!) sf] kqáf/f lgj hsnf0{lgbžg .

pNnlvt lkl6E Anfs0 d]zgd h8fg e0{cfPsf]cflhgn Anfs0 g}xg\ pQm Anfs0sf]cfo' tlg l; km & ; fngdf Gogtd @% j if{ Dd xg]Joxf]f hfgsf/l sf]nflu cg/v 5 eGg]ldlt @)%%÷%÷@! sf]lgj hssf] kqsf]Joxf]f .

;ldltdf kfk't km0n ; mlg sfuhftsf]cWbog kZrft pQm bfjL ; DaGwdf c6o ljj /of tyf sfuhft eP ; f] ; d]_ ; ldltdf kž ug{aldf lgodfjnl, @)\$ (sf] lgod ## sf] pklgod -!v_ adf]hd ldt @)%%÷^÷@ sf] ; ldtsf]kqáf/f aldsnf0{lgbžg .

pNnlvt lkl6E Anfs0 o; pBf]udf @&÷)^÷!((* df h8fg ul/Psf]a| / lkl6E d]zgd g}h8fg e} cfPsf]cfl/hgn Anfs0 g}xf]. pQm Anfs0sf]ndaf0{ r8f0{ df0 / t]n qndzM \$# ld6/, @ ld6/, # ldld6/ / #!) s]hl= ePsf]kf0G5 . of]Anfs0 clt g}alnof]ePsfh] ; fwf/of r]fa; 306f ; fngdf kj fn kg]Rofitg]jf v/fa xg]sg} ; Defj gf g}5g . ; f]lkl6E sfo\$]f: t/lotf Anfs0df g}e/kg]ePsfh] ol Anfs0sf] agfj6 clt g}dhat ul/Psf]xG5 . lgdf f sDkglaf6 kfk't km0S; hfgsf/l cg' f/ Anfs0nf0{r]fa; }306f kof]u u/]fklg o; Anfs0sf]cfo' !) j if{ eGbf klg a9l cyf f Gogtd * &, ^)) 306f; Dd ljj gf sg}v/fal kof]u xg]s/f b]vG5 . lkl6E d]zgd slt 306f ; fng eof]eGg]s/f pQm d]zgd h8fg ul/Psf]ld6/df /\$8{xg]u/\$f]h]o; pBf]usf]lkl6E d]zgd h8fg ePsf] ; dob]v otf \$÷(÷!((* ; Dd hDdf \$@, ^*\$ 306f dfq ; fng ePsf]b]vPsf]x6f olb pQm Anfs0 v/fj gePsf]eP o; pBf]usf]p]tkfbg sfo{cg' f/ csf]!@ b]v !% j if{ Dd ljj gf sg}v/fjl /fd/L kof]udf Nofpg ; lsg]of] . xfn pQm lftu|t Anfs0 dd f u/L kof]u u/]f klg :t/lo lkl6E sfo{xg g; lsg]ePsfh] ; f] km] {afx\$ csf]l]sNk gePsf]x6f ; fxl adf]hd g}aldf sDkglaf6 bfjL kž ul/Psf]. ldlt !^÷%÷!((& df kfk't kfk'm/df 0GEj f0; cg' f/ pQm Anfs0sf]pkm=cf]l= dNo :jL; krf\$ #@, *%).- ePsfh]aldf sDkglaf6 bfjL kž ul/Psf]ldlt sfod /x\$]f l]lgdo b/ cg' f/ ?=#,)@,*#!.- / b]f]gl lSnol/u, eG; f/ dxzh cflb u/L pQm dNof]@% kl]tzn]xg]/sd ?=#,@,&)&.- ; d]_ hf\$ l hDdf ?= !^,@,*%#*.- sf]bfjL kž ul/Psf]. xfn pQm dNo Ps j if{ eGbf k'/fg]e} s\$]f/ l]lgdo b/ ; d]_ km/s ePsfh]gof]l; =cf0#Pkm= kfk'm/df / h8fg vr{cflb 0li6d0sf]nflu lgdf f sDkglaf6 n]v k7f0Psf]5 . ; f]goF kfk'm/df kfk't xgf; fy cfjZos sf/jfxl ug{to; ; ldltdf kž ug]f]f. xfn ; f]lftu|t Anfs0nf0{ef/taf6 k6s-k6s kl]j lw1x? af]hf0{dd f u/L d]zgd ; fng ul/P tklg :t/lo lkl6E sfo{xg g; s\$]f]pQm Anfs0 t?Gt km] {kg]lgdf f sDkglaf6}egf05 .

w]7fp]f Kj fn k/L dd f ul/Psfh]Thermo Plast Glue sf]b]fa/ vr{e}lgSs}cfly\$ gf\$; fgl xg]sf]; fy} p]tkfbgdf ; d]_ xxf; cfPsf]x6f pQm Anfs0 oyflz3] km] {kg]ePsfh]kfk'm/df 0GEj f0; ; fxl adf]hd lemsf0Psf]Joxf]f cg/v 5 . pk/fQm aBfx? nufot to; ; ldltdf kž u/\$]f]o; pBf]usf]lgj hq dfly ; xgfelt k] \$ l]rf/ e}pk/fQm pNnlvt Anfs0 cfoft nufot h8fg (Landed Price+ Erectrion Charges) ; DaGwl nflu] ; Dkof{vr{ ; f]aldf sDkglaf6 cljnda e/f0{kfpG ; l]go cg/v 5 eGg]alldtsf]ldlt @)%%÷^÷@! sf]kqsf]Joxf]f .

d]zgd lgdf f sDkglaf6 Anfs0sf]l; =cf0#Pkm= sf7df8f;dNo / ; f]Anfs0 h8fg ubf{nflu] vr{ ; DaGwl lgDg adf]hd kfk'm/df 0GEj f0; kfk't ePsfh]cfjZos sf/jfxlsf]nflu o; }kq; fy k7fPsf]Joxf]f cg/v 5 .

-s_ lkl6E Anfs0 l; =cf0#Pkm= sf7df8f;Pc/ k]h :jL; krf\$?=#),%().-

-v_ h8fg vr{
-u_ blgs eQf !) lbg c=a
cfhsf]ldtsf]ljlgdo b/n]hDdf
-3_ lkl6E AnfsØ cfoft ubf{nflg]vr{
!= eG; f/ % kltzt
@= d=c=s= !) kltzt
#= a\$ sldzg / lSnol/u -NoflG8E dNodf_ % kltzt
\$= h8fg vr{df d=c=s=

?!#, (^).-
?^%)-
?=@#,)@, (*^.-
?= &&, %^!.-
?!=, ^@, * &&.-
?= * (%* @.-
?= &), &(!.-

pk/fQm kflm/df OGEj f0; adflnd pNn]vt AnfsØ cfoft u/l h8fg ; d] ubf{hDdf ?= @&,)#,&#&.-
nflg]blvPsfh]; fxl adflnd g}aldf sDkglaf6 oyflz3|e/fpg]cfj Zos Joj :yfsf]nflu ; lj go cg/fw
5 eG]alldtsf]ldt @)%%÷&÷!% sf]kq .

o; k\$ / ldl; n ; mlg sfuhft cVbogaf6 aldf ul/Psf]a] / lkl6E dlzgsf]AnfsØ (Blanket) aldf
cj lw leq}lflt ePsf]df aldsn]; e[klt]j dg cg?k klt:yfkg dNos]cfwf/ (replacement value basis) df
bfjl km5ØfØ ug{AnfsØ klt:yfkg dNo ?=!#,)@,*#!.- sfod u/l aldfny adflnd /j/sf]; fdfg
(Rubber part) jfkt xxf; s\$ %) kltzt ubf{?= ^,%!, \$!%.- 36f0{afE xg cfPsf]?= ^,%!, \$!%.- df
kofl(t aldf gePsf](under insurance) \$) kltzt ?=@, ^), *%)- s\$ u/l klt:yfkg]cfwf/ (replacement
basis) df eQmgl oflo /sd ?=#, (,)*%)- eQmgl ug{dGh/ u/l ; f] jfkt alldtn] pQm lltu|t
; fdfgsf]; Ssn OGEj f0; (original Invoice/bills) / lltu|t ; fdfg aempg'kg]pNny u/l kq k7fPsf]df
aldssf]pQm lGOf6 lRQ gaem\$]elg lflt jfkt ?= !^, @*, %#*.- bfjl eQmgl kfpG'kg]alldt lgj Øssf]
dfu /x\$]blvof]. o; /l bfjlsf] lltklt{/sddf ljjfb pTkGg ePk15 k/\$]pQm lgj Øssf]ph/L pk/
sf/jxl e0{alds tyf alldt lgj Øsaf6 klt xg cfPsf]sfuhft kØof tkm{xØf{pQm llt ljàfkØf{
sfof/f ePsf]kx/láf/f kØloft gePsf]lflt dlzg/L a\$ 8fpgaf6 ePsf] nuftf/ kØf wear and tear
sf]sf/of xg ; Sg]; Defj gf ; eØ/n]JoQm u/\$]pNny ub}zsf]nfe alldtnf0{lbb}; eØ/sf]dNoflg
cfwf/df pk/fQm adflnd ?=#, (,)*%)- eQmgl ug{u/\$]blvG5 eg]ph/L sf/jxl s}qmdf :jtGq
dNoflgstf\$]kdf sg}klg ; eØ/n]AnfsØ ag\$]ldt / To; sf]cj:yfsf]k]olf lg/Llfof u/l pkoQm
xf; s\$ lgwf{Of ug{; S5, nfd]; doblv kØfudf /xl cfPsf]pQm AnfsØ kØf{lflt eQmgl xg]cj:yfdf
lyPg, alldt :jom]sfdbf/sf]nfk/jxláf/f a\$ 8fpg lflt ePsf]:jlsf/ u/\$, tl ; a qØlsf afjhb
Pp6f dxTj kØf{bfjl dflg alldtnf0{; fxb{?kdf ?kØf :jlsfg{cfux u/\$]alldtáf/f c:jlsE ePsf]xØf
pQm llt klljws ?kdf ddE lfltsf]cfwf/ (repairing loss basis) df km5ØfØ ug]eg]alds tkm\$]egf0{
/x\$]/ pQm llt ePsf]AnfsØ rfa; 306f nuftf/ rnfØf !) jif{-* &, ^)} 306f_ rNgØf \$÷(÷!((*
; Dd hDdf \$@, ^*\$ 306f dfq rn\$] :t/lo lkl6E gu/\$]h] / gofFAnfsØ klt:yfkg ub{xfn
?=@&,)#,&#&.- nflg]ePsfh]; fxl adflnd /sd lltklt{kfpFeg]alldt lgj Øssf]dfu /x\$].

klt:yfkg dNos]cfwf/df aldf ul/Psf] / ; eØ/n]9jfgl nufot vr{hfØ sfod u/\$]dNoflft
/sd / lgj Øssf]dfu adflndsf]/sdsf]cæ ; dfg ePsf]cj:yfdf aldfny alldtl xxf; s\$ tyf kofl(t
aldf gePsf]egl s\$ ul/Psf]/sdnf0{dfGotf lbg ldNg]blvPg . of]bfjlsf]bflotj aldsn]:jlsf/
ug]kg]blvPsfh]alldtn]pQm lltu|t AnfsØ alds ; dif aempg]u/l csf]AnfsØ klt:yfkg afktsf]
/sd ?=!^, @*%#*.- alldt lgj Øs cGkØf{6\$; 6f0n lnd6\$nf0{eQmgl ug{egl alds lb cf]o06n
0G:of]l; sDkgl ln=nf0{cfbZ ul/G5 eG]aldf ; ldtsf]lgOf6 .

z? lGOf6df lRQ aemj . k|tt ljjfbsf]lgOf6 ug]lgsfo aldf ; ldt ge}dlb:y xf]s/f/sf]aØf g+
!* df s/f/df ljjfb p7Øf dlb:y ; dif kZ ul/g]5 eG]; d] pNny ePaf6 aldf ; ldtnf0{lqflwsf/

5g . ; f] lfgflwsf/ ; d]sf]cefjdf ePsf]z? lgofo sfgg ljklt ePsfh]jb/ u/L O6; fkm kfpFeg] ; d]sf]kg/fj hg lhls/ .

o; df aldfny ; mlg aldssf zt{?sf]zt{g=!* df xfgl-gf\$; fglsf]/sdsf]; DaGwdf dteb p7df lgofofy{dlb:y ; dlf kz ul/g]s/f plny ePsf]df ; f]zt{tkm{sf/jxl u/\$f]gb]VPsf]kl/k]odf ; ldtsf]lgofo km/s kg{; Sg]b]VPsfh]c-j=@)@ g=tyf kg/fj hg cbfnt lgodfjnl,)\$* sf]lgod \$& adf]hd ljklt lemsf0{lgodfg; f/ kz ug{egl ldlit)%^.*.@) df o; cbfntaf6 ePsf]cfbz .

7x/

lgod adf]hd blgs d2f kzL ; fLdf ; dfjz e}cfh o; Ohnfz ; dlf kz xg cPsf]k]tt d2fdf kg/fj bssf]tkmf6 pkl:yt lj afg\clwj Qmf >l e/t/fh pk]ln]k]tt ljjfb xg]clwsf/ aldf ; ldltnf0{ 5g . aldf zt\$]!* g=adf]hd k]tt ljjfbdf dlb:y lgoLm ug{k]x65 . t; y{dlb:y lgoLm gu/L ePsf]lgofo ldn\$]5g egl / k]oyl{aldf ; ldtsf]tkmf6 pkl:yt lj afg\clwj Qmf >l ablgfy zdfh] aldf ; ldtsf]clwsf/ g}; lldt u/L ePsf]s/f/sf]zt{sfgg ljklt xbf ; f]nfu"xb]xf0g egl tyf k]oyl{cGgk0f{6\$; 6f0nsf]tkmf6 pkl:yt lj afg clwj Qmfao >l gf/foof jNne k6t / chg sB]hn] k]tt ljjfbdf Replacement Value sf]lijfodf aldf ePsf]/ o; df /sdsf]eGbf gf\$; fg ePsf]Anfs6 kg{yfkf ug]dfu / ; \$f]k]Int dNosf]; Dd s/f]xf]cyf\$ oxfF/sdeGbf gf\$; fg ePsf]; fdgfsf] k]t:yfkgsf]s/f xbf /sddf tndfly 36la9l eG]s/f gxbf o:tfdf ; f]aldf zt\$]g=!* nfu"xb] xf0g . ctM aldf ; ldtaf6 ePsf]lgofo ldn\$]xbf ; b/ xgkg]egl ug{ePsf]jx; lhls/ ; gl ldl; n cVbog ubf{z? aldf ; ldtaf6 ePsf]lgofo ldn]gldn\$]tkm{lgofo lbgkg]xg cfof].

o; df @# d]!((& df cGgk0f{6\$; 6f0nn]aldf sDkglnf0{n]y\$]kqdf /sdsf]bfjf u/\$f]/ !^ ; 60a/ !((& df kg]Mny\$]kqdf Anfs6 kg{yfkf ug\$]nflu cg/f] u/\$f]. kl5 cfp/ ; dfg Replace xbf / ubf{slt /sd nflu]eG]Dd s/fdf ljjfb cf0{/sd lb cf]oG6n O6:of]q; sDkgl ln= / cGgk0f{ 6\$6fon alrdf ljjfb cPsf]o; l:yldf Replacement O6; %q; sf]s/fdf Replacement dfu ePsf]df /sdsf]; DaGwdf kl5 l; lh\$ ljjfbaf6 /sd 36la9l ePsf]egl To:tfhf0{aldf zt\$]!* g=adf]hd dlb:y lgoLm e]ljjfbsf]lgk6f/f xgkg]egl dfg Psftkm{ldNbg eg]csf]tkm{; ldlt]k]t:yfkf dNos} cfwf/df ul/Psf]aldssf] cfwf/df k]t:yfkf cg?ks}/sd lbnfpg]u/L ul/Psf]aldf ; ldtsf]ldlt @)%%.!@.! sf]lgofo k]t:yfkf lagfsf]xsdf k]t:yfkf dNosf]cfwf/df u/\$f]xbf dgflzj blvg cfpbf ; b/ xg]7x5{. kg/fj bssf]kg/fj hg lhls/ klg ; Sbg . bfo/Lsf]nut s\$ u/L ldl; n lgodfg; f/ aemf0{ lbg'.

pQm/fodf d ; xdt 5'.

-a4/Tg zfSo_
Gofolwz

-s]if/fh hfzL
Gofolwz

Olt ; Dj t\@)%* ; fn cflZjg !% ut]/fh zed\==

klf

alldt ÷ lgj ð sss] gfd

>L Go"dfdf vfhf pBf]u, =
sfhl s'-h, goffahf/, sf7df8f}.

ljklf

aldss]gfd

>L Pnf0G; 0G:of7]q; sDkgl Inld6B
b/af/dfu{ sf7df8f}.

d2f M ; fdlb\$ aldf bfjl af/].

aldf Pq, @)\$ (sf]bkrf * -3!_, bkrf !& tyf aldf lgodfj nl, @)\$ (sf]lgod ## cgtuf o; ; ldlt df kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/j fxl e0{kz xg cfPsf]o; aldf bfjlsf]; Hfkt Joxf7f o; k\$ / 5 .

!= Pnf0G; 0G:of7]q; sDkgl sf]kfh]l; L g=) % ^ ÷ Pd6l !\$ (÷) % & cgtuf oP; =8n/ @) % (÷ # \$ sf]Snð ; DaGwl ; Dk0f{sfuhkqx? ; mlg u/L pQm Snð oyflz3|kn5of6 ul/lbg' xg eG]Joxf7f sf]Go"dfdf vfhf pBf]u sf]ldlt) % & ÷ ^ ÷ (sf]lgj ð g .

@= pQm bfjl ; DaGwdf s]s; f]eP u/\$f]xf]; f\$]Inlvt hjfkmsf ; fy tI; DaGwl ; Dk0f{sfuh tyf ljj /0f ; d} !% -kGw] lbg leq kz ug{aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -!s_ sf]JoJ :yf adf]hd alds Pnf0G; 0G:of7]q; sDkgl In=nf0{; ldlt sf]ldlt @) % & ÷ & ÷ @ sf]kqaf6 lgb}g .

#= pQm pBf]un]ldlt @% ÷) (÷) % ^ df u/sf]bfjl cg' f/ dn]; ofb]v snsQf xB}sf7df8f}Dd \$)) Aofu cfBf]us sRrf kbfy{(SEIA Pellets) dufPsf]df !@% Aofu ; fdfg sd tyf x/fPsf]cj :ydf kkt ePsf]egl bfjl dfu u/]kZrft >L elf0f k] fb v/Innf0{; e]ug{IgoQm ul/Psf]df ; e] /n]pQm pBf]u sf] sf7df8f} :yt uf]dfdd ; e]ul/Psf]/ ; e]sf]kltj ð g ; fy oP; =8n/ @) % (# \$ sf]bfjl dfu ul/Psf]df bfjl km/fd ebf{jL/uhb]v sf7df8f}Dd 9]fgl ubf\$]alrdf lft ePsf]egl bfjl km/fd e/\$f]. pQm pBf]un]jL/uhb]v sf7df8f}Dd 9]fgl ubf{; fdfg lft ePsf]jf x/fPsf]elg bfjl dfu ul/Psf]df !-* - @))) sf]kq cg' f/ snsQfb]v /S; f} ; Dd ; fdfg 9]fgl ug{dx} /fB Sofl/o; f0{bfjl u/\$f]kltlnk kz u/\$f]hjls o; sDkgl n]Tof]eGbf klxnf g}bfjl gkfp]lg0f6 u/L kq ; d} k7f0; s\$]lyof]. Sofl/o; \$f]hjfkmsf]; Ssn klt kz ug]g; s\$]. ; 6]h 8fodh ; l6]kms6 km0f\$kl kz u/\$f]. o; sDkglaf6 !^ ÷) & ÷ @))) df bfjl /2 u/\$f]; 'rgf kqaf/f k7f0; s]k15 ! ÷ * ÷ @))) df ef/tlo 9]fgl ;]fnf0{bfjl u/\$f]kq k7fPsf]. snsQdf u/\$f] >L h}el-j fBf ; e] / k]Hn=sf]Ik} l8:Kofr ; e]gldnb]v b]vPsf]. ef/tdf 9]fgl ;]fnf0{^ dlxgf leq bfjl ug{kg}df pQm ; do leq bfjl gu/L o; sDkgl sf] 9]fgl ;]faf6 /sd kkt ug]sfg]l clwsf/ xgg u/\$f]. pk/fQm sf/0fn]ubf{o; sDkglaf6 bfjl km5of6 ug{c; dy{ePsf]kq k7fPsf]eG]alds Pnf0G; 0G:of7]q; sDkgl In=sf]ldlt @) % & ÷ & ÷ #) sf] Inlvt hjfkm.

\$= pQm aldf bfjl lgj ð sss]dfu adf]hd eQmfgl ug{gkg]cGo sg}sfuh kdf0f jf ljj /0f eP ; f]; d} Inlvt hjfkmsf ; fy & -; ft_ lbgleq kz ug{aldf Pq, @)\$ (sf]bkrf !& sf]pkbkrf #- tyf aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -!v_ sf]JoJ :yf adf]hd alds Pnf0G; 0G:of7]q; sDkgl In=nf0{; ldlt sf]ldlt @) % & ÷ !! ÷ ! @ sf]kqaf6 lgb}g .

%= pQm aldf bfjl ph/L ; DaGwl cGo cfj Zos sfuh kdf0f tyf ljj /0f ; d} Inlvt hjfkmsf ; fy ; ft_ &_ lbg leq kz ug{lgj ð snf0{; ldlt sf]ldlt @) % & ÷ !! ÷ ! & sf]kqaf6 lgb}g .

^= o; pBfUaf6 alds Pnf0G; 0G:of7Q; sDkgl ln=n] kflh;L g=)%÷Pd16÷!\$(÷)%& cGtuř
oP; =8n/ @)%(#\$ sf] aldf bfjl km5of6 gul/lbPsf] ;Gbedf ldt @)%&÷^÷!) df To; aldf
; ldt df aldf bfjl lbnf0{kfpg lbPsf]lgj ħg ; fy g}; Dk0f{cfjZos sfuhkqx? ; mlg u/l kž u/l
; sšf5f}. o; pBfUn]alds sDkgldf aldf bfjl ubf{; Ssn kdf0f sfuhftx? tyf cfjZos kdf0f
sfuhftx? kž ul/; sšf] xBf / To; ; ldtaf6 pQm kdf0f sfuhftx? ; lxtsf] ldt; n dfu e0{pQm
ldl; n ; mlg sfuhftx? To; ; ldt df k|tt e0; sšf] xBf o; pBfU]sf]pk/fQm aldf bfjl oyflz3|
km5of6 u/l kfpFeG]G"dfdf vhf pBfU]sf]ldt @)%&÷!!÷!& sf]lnlvt hjfkm.
&= pQm pBfUn] ldt @%÷(÷)%^ -)(.!.@))_ df bfjl dfu u/] adf]hd dnll; ofb]v snsQf xBf}
sf7df8f}Dd \$)) Aofu cfBf]us sRrf kbfi{dufPsf]df !@% Aofu ; fdfg sd tyf x/fPsf]cj:yfdf
k|t ePsf]egl bfjl u/]kZrft>l elf0f k|fb v/hnf0{; e]ug{lgoQm ul/Psf]df ; e0/n]pQm pBfU]sf]
sf7df8f}Ddsf]9jfgl ubf{pQm ; fdfg gf\$; fg ePsf]elg pNny u/\$f]. o; /l bfjlstfñ]; e]k|tj ħg
; lxt bfjl dfu ubf{o; sDkglaf6 ldt !^÷)#÷@)) sf ljbg snsQf kf6{Nofl08E sl68; g ; l6kms6
tyf snsQdf ul/Psf]l8:rfh{; e]ul/Psf]df kf6{Nofl08E sl68; g ; l6kms6 kž ug{g; sšf]tyf lk-
l8:rfh{ ; e]k|tj ħgsf] xsdf ldt)*÷!!÷@)) df sf7df8f} ; fdfg cf0{ kul ; skl5 ldt
@\$÷)!÷@)) sf lbg >l h]j=jf\$; e0; {k|n=n]u/\$f]lk-:rfh{; e]ldNg]gb]vPsf]. bfjlstfñ]
ldt)!÷)*÷@)) df o; sDkgl ; dlk7fPsf]>l dxž /f\$ Sofl/o; \$f]sG; f0gd06 gf6df klxn}\$))
Aofu aem]sf]elg ; xl u/\$f]df kl5 To; df ykl cs]snda]!@% Aofu km6sf cj:yfdf k|t xg cfPsf]
elg pNny e0{cfPaf6 pQm bfjlstfñ]k/f sfuhft gk7f0{Pp6f Pp6f u/l k7fPsf]tyf ; Ssn
sfuhftdf gePsf]s/f ykl bfjl dfu u/\$f]pQm sfo{aldsf]l; 4f6t ljkl/t ePsf]h]bfjl /4 ug]u/l
o; sDkglaf6 ePsf]sfo{lgodfg; f/ g}ePsf]Joxf7f hfgsf/l u/fpb5f]eG]alds Pnf0G; 0G:of7Q;
sDkgl ln=sf]ldt)%&÷!!÷@ (sf]lnlvt hjfkm.

7x/

o; kšf/ ldt; n ; mlg ; Dk0f{sfuhftsf]c]lbogaf6 alldt lgj ħsn]dnll; ofb]v snsQf xBf}sf7df8f}
cfBf]us sRrf kbfi{dufPsf]df ; f] ; fdfg gf\$; fgl ePsf]egl bfjl kmf/fd ebf{l]u/hb]v sf7df8f}Dd
9jfgl ubf{; fdfg x/fPsf]bfjl u/\$f]df kl5 aldsn]tI; Da6wl sfuhft dfu ubf{snsQfb]v /S; ħ; Dd
; fdfg 9jfgl ug]dxž /f\$ Sofl/o; ħf0{; fdfg x/f0 lbP jkt bfj f u/\$f]kf0of]. o; }u/l gf\$; fg ePsf]
elgPsf] ; fdfg cfkmsf]ufħddf y6sfPsf]/ ufħd; Dd 9jfgl ug]Sofl/o; ħf0{tIsfn bfjl u/\$f] ; d]t
kf0Pg . alldtn]; fdfg alen0{ufħddf y6sfP kl5 aldf bfjl u/\$f]b]vPsf]. o; }u/l aldsn]dfu
u/\$f]; Ssn sfuh kž ug{g; sšf]cj:yfsf ; fy}bfjl ubf{cnu-cnu kl/l:ylt vhf0{bfjl u/\$f]tyf
aldssf]lftk|t{k|t ug{; Sg]clwsf/ (Right of Recovery) ; d]t xgg ePsf]b]vg cfPsf]h]aldf
bfjl eQmfgl ug{c:jlsf/ u/\$f]aldssf]egf0 dgfl; j b]vg cf0f]. o; y{ aldf Pħ, @)\$ (sf]bkmf *-
3!_ tyf bkmf !& sf]pkbkmf -\$_ adf]hd lgj ħssf]ldt)%&÷^÷(sf]lgj ħg vf/h xg}7x5{. o; pk/
lrQ gaem]aldf Pħ, @)\$ (sf]bkmf #& adf]hd kg/fj ħg cbfnt, kf6g, nIntk/df kg/fj ħg ug{; d]t
hfgsf/l u/f065 .

Olt ; Dat\@)% (; fn klf !@ ut]/fh ^ zed

klf

alldt ÷ lgj ð ssf] gfd

>L /fh|b|k| fb pknwfo Itldn; gf,
k|k|f06/
; Gb/ /f0; ldn, kftn|y|] uf=|j|= ;
j f8 g=#, sfe|knf-rf\$.

ljklf

aldssf] gfd

>L Pnf0G; 0G:of7|; sDkgl ln=
b/af/dfu{ sf7df8f}.

d2f M cllg aldf bfjl af/].

aldf Pq, @)\$ (sf] bknf * -3!_, bknf !& tyf aldf lgodfjnl, @)\$ (sf] lgod ## cgtuf o;
; lldtdf kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/j fxl e0{kz xg cfPsf]o; aldf bfjlsf]; Hfkt Joxf]f
o; ksf/ 5 .

!= sfe]knf-rf\$ IhNnf kftn|y|] uf=|j|= ; j 8f g=# a:g]d /fh|b|k| fb pknwfo -Itldn; gf_ sf]
:jfldtjdf /x\$|]; Gb/ /f0{ ldn, Pnf0G; 0G:of7|; sDkgl ln= b/af/ dfu{df clestf{la-c-ag|k|f)}\$
dfknf cllg, xhbuf, cft\$ zlif\$df sDkgl sf]lgod cg; f/ eQmfgl u/L aldf ul/Psf]. lldt @)%&÷&÷!@
ut]/ftl c1ft JolQmaf6 ldn\$|]; fy}ldn ePsf]3/ u|f|fd ; d|] cfuf]nuf0 gi6 u/L lbPsf]x|f| ; DalGwt
aldf sDkgl -Pnf0G; 0G:of7|; sDkgl_ df lldt @)%*÷&÷!\$ ut] lldt dNof]g u/L pBf]u kg{yfkf
u/f0{ kfpgsf nflu lgj ðg lbPsf]df sf]8f sg:6«gnf0{ lldt dNof]g ug{ lhd|df lb0Psf] eGg] df]vs
hfgsf/L kf0Psf]/ 36gf:yndf dNof]gsf nflu eGg]; Ggdf dfq cfPsf]. dNof]gaf6 s]slt lldt ePsf]
eGg]k|f|oft eof]eGg]; d|] yxf gePsf]h] lldt klt{kfpg tfs]f ubf{sDkglaf6 lldt klt{jf kg{yfkf u/L
kfpgsf]; \$f lldt klt{dfu bfjl ul/Psf]\$ dlxgk|5 @)%*÷!} ÷^ df sDkgl n]v6fPsf]; e|, sDkgl df
kz ePsf]sfuhf]sf]cg; Gwfg ubf{/ kqk|qsdf k\$flzt ; dfrf/df dfcf]fbln] hnfPsf]elgPsf]h]
bfjl aldf lxt of]o gePsf]eGg]h:tf a|f|x? ; dfj z u/L cft |j fb s]h]f0{elg65 eGg]; d|] yxf gePsf]
h:tf]u/L cft |j fbaf6 ePsf]xf0g of]dfcf]fblaf6 ePsf]h]aldfof]o gePsf]eGg]aem]pg]vfnsf]kq
alldt klfnf0{pknAw u/fPsf]h]/ cft | eGg]; dfhdf s|x s; h]klg km]fpg ; S5 / To:tf]cj:yfdf
sg]j fbsf]s/f /fvb|df cft | t xg]vfnsf]36gf 36fpg]gf\$; fgl u/fpg]sf0f0{cft |j fb cgtuf kb|
eGg]gldNg]ePsf]/ d alldt klfsf]pBf]udf ePsf]36gf cft | km]fpg]ls; dsf]cft\$jb|af6 ePsf]h]
Pnf0G; 0G:of7|; sDkgl ln= sf]lg0f6 ab/ u/L dNof]g u/f0{ lldt klt{u/f0 lbgxb Gofosf]nflu aldf
; lldtdf of]lgj ðg ; fy ; Dem]f kqsf]k|tlnk Pnf0G; 0G:of7|; sDkgl ln= n]pknAw u/fPsf]lg0f6
kqsf]k|tlnk lldt ljj /of ; fy} lldt ePsf]ejgsf]km]f]; d|] ; dfj z u/L lgj ðg kz u/\$]5' eGg]
Joxf]fsf]lgj ðs /fh|b|k| fb pknwfo -Itldn; gf_ k|k|f06/ ; Gb/ /f0; ldn kftn|y|] uf=|j|= ; j 8f g=#
sfe]knf-rf\$sf]ldlt @)%*÷!!÷!# sf]lgj ðg .

@= Toxf]f]ldlt @)%*÷!!÷!# sf]ph/L lgj ðg ; DaGwdf cfj Zos sf/j fxl cufl8 a9f0Psf]Joxf]fsf ; fy}
pQm lgj ðgdf vhfP adf]hd km]f]tyf s|x sfuhf] ; mlg ePsf]gb]vPsf]x|f| oyflz3| ; Dks{/fv|gxb
eGg]Joxf]fsf]lgj ðsnf0{; lldtsf]ldlt @)%*÷!@÷!\$ sf]kq .

#= To; sDkgl df aldf ePsf]; Gb/ /f0; ldn df lldt @)%&÷&÷!@ df 3/ u|f|ddf cfuf]nuf0{gi6
ul/lbPsf]; DaGwdf To; sDkglaf6 v6fPsf]; e|/af/f Toxf]kz xg cfPsf]; e|k|tj ðgsf]k|f|oft

kl|tlnlk !) lbgleq pknAw u/fpg alds >l Pnf0G; 0G:of7Q; sDkgl ln=nf0{ ;ldltsf]ldlt @)%*÷!@÷!^ sf]kqsf]lgbz̄g .

\$= pk/fQm ; DaGwdf sf=k=h= kftny] uf=j=; = j f8{g# a:g]d /fhQb|k| fbsf]:j fldTj df /x\$]f]; Gb/ /f0{ ldn ldlt @)%&÷&÷!@ ut]/ftl cfunful ePsf]Joxf]f cj ut u/fpb}; f]ldn Pnf0G; 0G:of7Q; sDkgl ln=df aldf ul/Psf]df aldf ofllo gePsf]egl dnf0{hfgsf/L u/fPsf]lj?4 aldf ofllo 5 egl To; sfofhodef lbPsf]lgj hgdg gku xg cfPsf]bdsn -af?0f oG_ sfofhosf]kq / 3/ cfunful ePsf] cj:yfsf]kmf]f]; Mlg u/L kz̄ u/\$]f]5'eGg]lgj hsssf]ldlt @)%*÷!@÷!\$ sf]hj fkm.

%= pQm bfjl ; DaGwdf sDkgláf/f v6f0Psf]; eP/áf/f kz̄ ul/Psf]; e[kl|tj hgsf]kdfloft kl|tlnksf] hj fkm k7Psf]alds Pnf0G; 0G:of7Q; sDkgl ln=sf]ldlt @)%*÷!@÷! sf]hj fkm.

^= To; sDkgl n]ldlt @)%*÷!@÷! -r=g#!^.)%*.)(sf]kq dfkm ald >l ; Gb/ /f0; ldn kftny]t uf=j=; = #, sfe|knf-rf\$nf0{æ=—dfcf]fblx?n]hnf0{lbPsf]b]vg cfPsf]h]pQm bfjl aldf ofllo lxt (Insurable Interest) leq kg]gb]vPsf]eGg]Joxf]f pNny u/\$]f]kf0of]. tyflk ldlt df3 #, @)%* df ; eP/ Konda Consultants eQmk/sf]; e[kl|tj hgdg ; f]af/]sxl pNny ePsf]gb]vPsf]h]s]sg cfwf/df To:tf]n]vPsf]xf]< :ki6 kf/L k7fpg alds Pnf0G; 0G:of7Q; sDkgl ln=nf0{ ;ldltsf]ldlt @)%*÷!@÷!# sf]kqsf]lgbz̄g .

&= pQm bfjlsf]; DaGwdf bfjlstf]h]c]llg aldf k|tfj kmf/fd ebf{pQm:yfgdf /f0{ ldn tyf ; f]; DaGwl cGo ; fdfgx? /x\$]f]elg cllg aldf k|tfj kmf/fd e/L o; sDkgl ; dlf kz̄ u/\$]f]/ To; k|tfj kmf/fdsf] cfwf/df aldfny hf/L ul/Psf]lyof]. bfjl kl/; s]k]5 bfjlstf]f/f kz̄ ul/Psf]; Dk0f{sfuhft tyf ; e[kl|tj hgsf] c]wog ubf{pQm ldn 3/fo;L kof]hgsf]nflu kof]u ePsf] ; fy}/h]sf0{g]kfnsf]:yfglo sfofh0nf0{ef8fdf ; d] /fv\$]f]tyf ljleGg kq klqsdf k\$flzt ; dfrf/df pQm ldn /x\$]f]ejg cft\$sf/Lx?n]lghl l/; 0alsf]sf/0fn]hnf0{lbPsf]alem] cfPsf]h]pQm bfjl aldf ofllo lxt (Insuarable Interest) leq kg]b]vg gcfPsf]Joxf]f ; d]sf]hfgsf/L u/fp5f]eGg]aldssf]ldlt @)%(\÷@÷# sf]lnlvt hj fkm.

*= pQm ldn /x\$]f]ejg cft\$sf/Lx?n]lghl l/; 0alsf]sf/0fn]hnf0{lbPsf]alem] cfPsf]h]pQm bfjl Aaldf ofllo lxt leq kg]b]vg gcfPsf]h:tf]c:ki6 Joxf]f n]v cfPsf]xhf :ki6 kf/L kl6df0Psf cfwf/x? kz̄ ug{; d] aldsnf0{; ft lbgsf]clGtd Dofb lb0Psf]; ldltsf]ldlt @)%(\÷@÷!^ sf]kq .

(= pQm aldf bfjlsf]; Gbedf alldtn]aldf k|tfj kmf/fd btf{ebf{æaldf xg]3/ h]lufsf]ef]u rngsf] tl/sfÆ cGtu{sf hjfkmdf /f0; ldn dfq elg pNny u/\$]f]t/ ; e\$]f]bf]fg pQm 3/df /h]sf0{g]kfnsf]:yfglo sfofho ef8fdf a; \$]f]b]vg cfPsf]xhf alldtn]k|tfj kmf/ddf e/\$]f]lj j/Of km/s b]vg cfPsf] . o; } ; Gbedf xfgl-gf\$; fgl]sf] sf/Of lhNnf kx/L sfofho wlnv]h sfej]f kl|tj hgdg cg'f/ æc1ft JolQmx?n]pQm 3/df cf0{cfuf]nuf0Æ eGg]ePsf]xhf of]k\$[tsf]h]l]vd Malicious act cGtu{ klg xg ; Sg]h; sf]nflu aldfny]n]Malicious Damage Risk klg se/ ug[kg]t/ pQm h]l]vd k|t't aldfny]n]se/ u/\$]f]b]vbg . t; y{pQm bfjl km of] ug{gldNg]egl o; sDkgl n]u/\$]f]lg0f0 dgfl; j g]b]vPsf]h]o; sDkgl]sf]lg0f0 ; b/ u/L kfpFeGg]aldssf]ldlt @)%(\÷#÷! (sf]lnlvt hj fkm.

!)= lgj hgdg bfjl adf]hd b]lotj lgwf{0f u/L bfjl eQm]gl ug{gldNg]; DaGwdf cGo sg}cfj Zos sfuhft tyf lj j/Of eP ; f]; d] lnlvt hjfkmsf ; fy ; ft -&_ lbgleq kz̄ ug{aldf P0, @)\$ (sf]bkrf !& sf]

pkbkrf #- tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -!v_ sf]JoJ:yf adf]nd aldsnf0{
;ldltsf]ldlt @)%(:#÷!(sf]kq .
!!= pQm bfjlsf ; DaGwdf o; sDkglaf6 ldlt @)%*÷!@÷@!, @)%(:@÷# /)%(:@÷@# sf]kqx?af6
hfgsf/L u/fOP cg! f/ o; sDkgl]lg0f6 ; b/ u/L kfpFeG]alds Pnf0G; 0G:of7Q; sDkgl ln=sf]
ldlt @)%(:\$÷# sf]lnlvt hjfkm.

7x/

o; k\$ f/ ldl; n ; mlg ; Dk0f{sfuhftsf]cWbogaf6 alds Pnf0G; 0G:of7Q; sDkgl ln=af6 hf/L
ePsf]cWg aldfny cgtu\$ aldf ePsf]/ aldf cjlw leq}lflt ePsf]; d\$ sg}ljfb g/x\$]k|tt
d2fdf c1ft JolQmx?n]ldlt @)%*÷&÷!@ df cfuf]nuf0{lflt ePsf]x\$; f\$]bfjl eQmgl kfpq'kg]
eG]alldtsf]egf0 /xsf]tyf ; e[k|tj]hgaf6 ; d\$ /p\$0{gkfnsf]:yfglo sfoff0{ef8fdf /fv\$]
tyf ljleGg kq klqsdf k\$flzt ; dfrf/df pQm ldn /x\$]ejg cft\$sf/lx?n]l/; 0alsf]sf/0fn]hnf0{
lbPsf]alem cfPsf]pQm bfjl aldf offo lxt leq gkg]egl bfjl]eQmgl ug{c:jlsf/ u/\$]kf0of].
o; cj:yfdf lfltsf]sf/0f :ki6 u/L aldf bfjlsf]eQmgl aldfny cgtu\$ kg]gkg]; DaGwdf lg0f6 ugkg]
b]vof].

k|tt aldf bfjl ; DaGwdf aldssf]egf0{adf]nd /p\$0{gkfnsf]:yfglo sfoffo /x\$]sf/0f pQm
lflt ePsf]x]eG]tyf JolQmut l/; 0alsf]sf/0f cfuf]nufPsf]eG]Joxf]f ldl; n ; mlg sfuhftaf6
kli6 xg cfPsf]kfOPg . aldfny cgtu\$ cft\$fb hf]vdsf]; /lff ePsf]/ c1ft JolQmx?n]pQm ldnf
cfuf]nuf0{lflt ePsf]k\$/l k|tj]hg / ; e[k|tj]hg nufotsf sfuhftaf6 ki6 ePsf]/ aldf ug]/ lflt
kfpq\$]pQm ; DkIQ dflysf]xslxt sfod ePsf]cj:yfdf bfjl aldf offo lxt leq gkg]eG ldNg]
cj:yf ; d\$ b]vPg . o; y{ k|tt bfjldf ; e/n]u/\$]xfgl-gf\$; fgl dNoflg cg?k aldfny]sf]zt{
; ljwf adf]nd kgMbfloJ lgwf{0f u/L alldtnf0{bfjl eQmgl ug{egl alds Pnf0G; 0G:of7Q; sDkgl
ln=nf0{ aldf Pq, @)\$ (sf]bkrf *-3!_, bkrf !& sf]pkbkrf -\$_ tyf aldf lgodfjnl, @)\$ (sf]lgod
sf]pklgod -@_ adf]nd cfbz lbg]7x5{. o; pk/ lrQ gaem]aldf Pq, @)\$ (sf]bkrf #& adf]nd
kg/fj]hg cbfnt, kf6g, nlnk/df kg/fj]hg ug{; d\$ hfgsf/L u/f0G5 .

0lt ; Dat@)% (; fn klf !@ ut]/fh ^ zed\==

klf
alldt÷lgjllssflgfd

>l rGbbl] e\$,
; Dksllgkfn lj B't kflws/Of, bh]v .

ljklf
aldssflgfd

>l /fli60 aldf ; :yfg
/fdzfxky, sf7df8f].

d2f M df0/ aldf bfjl af/].

aldf P0, @)\$ (sf]bkrf * -3!_, bkrf !& tyf aldf lgodfj nl, @)\$ (sf]lgod ## cgtuf o; ;ldltdf kg{cfPsf]ph/l ; Da6wdf cfj Zos sf/j fxl e0{kz xg cfPsf]o; aldf bfjlsf]; Hfkt Joxf]f o; k\$fl/ 5 .

!= ldltdf)%*÷!÷@^ df uf]luhaf6 sf7df8f]tkm{cf0/x\$fl]gf@v #^(# g=sf]/fql a; wflbE lhNnfsf] ; nfE3f6 eG]7fpdf b36gfu|t e}pQma; /fhdfuaf6 sl/j !)) ld6/ tn lqzhl gbltdf v; \$fl/ pQm a; df ofqf ul//x\$fl ofqX?dlb]; llg lj j /Of cg' f/sf]cf]wflkrf/sf]lan ekf0{>l /fli60 aldf ; :yfgdf kz e}s\$fl/ pQm 36gfd @ hgf ofqsf]d[o' ePsf]Joxf]f cg'f]w ub5'. pQm 36gfd fltu|t ePsf] pQm a; sf]cfj Zos dd\$; Def/ sl/j * nfvdf ; DkGg ePsf]t/ /fli60 aldf ; :yfgsf kl|lgwl >l ; b{ hfzln]l; kmf/; u/\$fl sl/j # nfvsf]6f\$g cg' f/sf]/sd jf:tlj s vr{eGf w}]sd ePsf]h]pQm dd\$; Def/sf]lan, cf]wflkrf/sf]lan /fli60 aldf ; :yfgaf6 lemsf0 5fgjlg u/l lbg eG]Joxf]fsf] lgjlls rGbbl] e\$sf]ldlt @)%*^.# sf]lgjllg .

@= ; f]bfj l ; Da6wdf s]s; f]eP u/\$flxf]; \$fl]sf/Of vhf0{lnlvt hjfkmsf ; fy tI; Da6wdf eP u/\$fl ; DkOf{sfuh ; d] !% -kGw] lbg leq kz ug{aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -!s_ sf] Joj:yf adf]hd alds /fli60 aldf ; :yfgnf0{; ldltsf]ldlt @)%*÷^÷!(sf]kqaf6 lgbzg .

#= df0/ aldf bfjl km5df0 ug{:ynut Pj +clGtd lg/Llfof To; ; ldltaf6 Ohfht k|kt ; e0/af6 u/f0{ k|kt sfuhftx? Pj +lg/Llssf]lg/Llfof kl|tj hgsf]cfw/df bfjl /sd Plsg ug]ul/Psf]pNn] ub}k|kt ; DkOf{sfuhftx?sf]kmf0\$kl k7f0Psf]5 eG]; d] alds /fli60 aldf ; :yfgsf]ldlt @)%*÷&÷# sf] kq .

\$= gf@v #^(# g=sf]/fqla; wflbE lhNnfsf]; nfE3f6df b36gf e}to; ; ldltaf6 5fgljg e}x\$fl]df dh] kz u/\$fl/ /fli60 aldf ; :yfgsf clen]x?sf]kl|tlnk pknAw u/f0lbgxg eG]ldlt @)%*÷*÷!! sf] lgjlls rGbbl] e\$sf]lgjllg .

%= >l lhNnf kx/l sf0f]ho wflbEn]kdfloft u/\$fl]cf]wflkrf/ vr\$fl]kq yfg ! / aldf ; :yfgn]k|tfj u/\$fl]sf0zgsf]% yfg kq ; d] u/l ^ yfg sf]kl|t yfg ?# sf b/n]hdof ?= !* sf]gub /l; b ; llg u/\$fl] 5' . pQm ^ yfg kl|tlnk pknAw u/f0{lbgxg eG] Joxf]fsf] lgjlls rGbbl] e\$sf]ldlt @)%*÷*÷@* sf]lgjllg .

^= d]f]gf@v #(^#g=sf]/fqla; ldltdf @)%*÷!÷@^ ut]wflbE lhNnfsf]; nfE3f6 eG]7fpdf b36gfu|t e}lqzhl gbltdf v; \$fl/ >l /fli60 aldf ; :yfgaf6 vl6Psf ; e0/ >l ; b{hfzln]l]lgbzg cg' f/ dd\$; Def/ ; DkGg ePsf] pQm ; b{hfzln]ldlt @)%*÷%÷#) df lbPsf]6f\$gsf]/sd ?= #,!!,%&(- lrQ gaem]f]/ d]f]uf8l dd\$ ubf{jf:tlj s vr{ePsf]/sd ?= *,^,*)) .- / ; f]afx\$ cG0 ; llg lj j /Of cg' f/ ?= @,(%,(\$\$.^# u/l hdof ?=!!,&,&\$\$.^# vr{ePsf]h]; f]/sd xfn; Dd klg k|kt gePsf]h]

sf0zg kx u/\$f]ldlt @)%*÷@÷#! blv xfn; Ddsf]lgodfg; f/ kfpG]Aofh ; d; pknAw u/f0lbgxb
eGg]Joxf]fsf]lgj bS

rGb] e\$sf]ldlt @)% (÷!÷!@ sf]lgj bG .
&= tkf0\$]ldlt @)% (÷!÷!@ sf]bf]l ph/l ; DaGwdf cfj Zos sf/jfxl cufl8 a9f0Psf]Joxf]f hfgsf/l
u/f0G5 eGg]lgj bSnf0{; ldtsf]ldlt @)% (÷@÷& sf]kq .

*= gf@v #(^# g÷sf]b36gfu|t a; sf]lflt dNof]g u/l kx ugePsf]; e]kltj bG ; DaGwdf tkf0{
sxl s'f aem' kg]ePsf]h]& lbgleq pkl:yt xg ; b{k}fb hfzL ; e/ l6; f 0lGhlgol/E sG; N6Q; lnf0{
; ldtsf]ldlt @)% (÷@÷* sf]kq / ; f]adflhd ldlt @)% (÷@÷!\$ df ; e/ pkl:yt e0{clblfho;"
5nkm .

7x/

o; k\$/ ldl; n ; mlg ; Dk0f{sfuhftsf]cwbogaf6 pQm ; jf/l ; fwg gf@v #(^# sf]aldf ePsf]/
aldf cj lw leq}b36gf e0{lflt ePsf]df ; d; sg}lj jfb ePsf]kf0Pg . pQm ; jf/l sf]b36gf e0{b0hgf
ofqsf]d[o' ePsf]/ 3f0t]pkrf/ vr{afktsf]/sd tyf ; jf/l dd\$ ubf{nfu\$]j f:tlj s vr{kfpGkgI
eGg]lgj bSsf]egf0{/ ; e/sf]lg/lf0f kltj bgsf]cfwf/df bf]l /sd olsg ug[ul/Psf]eGg]aldssf]
egf0{/x\$]kf0of]. o; cj:yfsf]k|tt d2fdf aldfn]n]ofq' aldf jfkt ; /lf0f kbf]g u/\$f]/ klt
ofqx?sf]sh lfltklt{=?% ,)))- ; Dd /lfj /of ug[b]vPsf]h]d[s ofqlsf]xsdf klt d[s ofql jfkt
?=% ,)))-sf b/n]lgh d[s ofqlsf]xsjfnfnf0{aldsn]lfltklt{jfktsf]/sd eQmgl ug[kgI/ 3f0t\$]f]
cf]fwf]krf/sf] xsdf klt 3f0t]ofqsf] cf]fwf]krf/sf] vr{pQm ?=% ,)))- df ga9g] u/l jf:tlj s
cf]fwf]krf/ vr\$]f]/sd / lfltklt{; DaGwdf clvtof/ klt lgsfoaf6 ePsf]lfltklt{/sd eQmgl ug[kgI
xG5 . oBkl o:tf]/sd lfltklt{/ jf:tlj s cf]fwf]krf/sf]/sd ; lxt klt ofqlsf]nflu lgwfl/t aldf
/sdsf]; ldf; Dd dfq aldsn]bf]l eQmgl ug[kb5 . ; jf/l dd\$ vr\$]f]; DaGwdf xfgl-gf\$; fgl dNof]g
ug]; e/sf]dNof]g kltj bGdf pNn]v ePsf]kmf]gf]kmf]gf]/sd otl sf/0fn]7ls 5g . of]olt sf/0fn]
cfknh]dfu u/]adflhdsf]/sd 7ls 5 egl kl6l ug\$; fy}aldfn]sf]zt{tyf ; ljwf adflhd clgj fo{
clws, \$xf; s\$]l cflb jfkt s\$]f xgkgI/sd olt egl :ki6 ls6fg ; lxt cfknh]kfpGkgI/sd bf]l
ug[kgI ; f] gu/l jf:tlj s vr{ePsf]/sd kfpFegl xfgl-gf\$; fgl dNof]gnf0{cGoyf dfq eGg]
lgj bSsf]egf0nf0{cfwf/ lng ldNg]b]vPg . ; e/n]u/\$f]dNof]gnf0{cGoyf eGg ; Sg]:ki6 cfwf/
kdf0fsf]cefj df :j tGq ?kdf xfgl-gf\$; fgl dNof]g ug]; e/sf]kltj bGnf0{g}cfwf/ dfgl aldn]sf]
zt{; ljwf adflhd aldsn]eQmgl ug{vfh\$]dgfl; j 7x5{. o; y{ aldf Pg, @)\$ (sf]bkrf *-3! ,
bkrf !& sf]pkbkrf -\$_ adflhd ofql aldf tyf ; jf/l ; fwgsf]aldf jfktsf]bf]o]j pk/fQmfg'; f/ alds
/fli6 aldf ; yf]gn]eQmgl ug[kgI7x5{. o; pk/ lrQ gaem]aldf Pg, @)\$ (sf]bkrf #& adflhd
kg/fj bG cbfnt kf6g, nlntk/df kg/fj bG ug{; d; klfx?nf0{hfgsf/l u/f0G5 .

Olt ; Dat@)% (; fn klf @^ ut]/fh ^ zed

klf

alldt ÷ lgj ð sssj gfd

>l :j bẏzl sḥh 008li6k kḥn= sf7df8fẏ

ljklf

aldssj gfd

>l gẏgn 0ḡ:of7ḡ; sḡkgl ln= lqk/7j/, sf7df8fẏ

d2f M gub aldf bfjl af/]

aldf Pḡ, @)\$ (sf] bkrf * -3!_, bkrf !& tyf aldf lgodfj nl, @)\$ (sf] lgod ## cḡtuḡ o; ;ldltdf kg{cfPsf]ph/L ; Daḡwdf cfj Zos sf/j fxl e0{kẏ xḡ cfPsf]o; aldf bfjlsf]; Hḡkt Joxf7f o; kḡf/ 5 .

!= o; :j bẏzl sḥh 008li6k kḥn= sf7df8fẏ] gẏgn 0ḡ:of7ḡ; sḥn= sf7df8fẏaf6 aldf kḡn;L gḡ240/KB-2/7600001/2001-2002 cḡtuḡ gub aldf u/\$fḡf ldt ; g\@))! ÷!@ ÷# df /sd nl6Psf]pQm sḡkgl sf]Snḡ gḡ240/KB-2/76/01-02/095 cḡtuḡ Snḡ btf{ePsfḡf ldt ; g\@))@ sf]dfr{@& tfl/vdf To; aldf sḡkgl sf]kqaf6 pQm bfjl aldfnẏ cḡtuḡ gkg]egl bfjl gkfpq]lg0fḡ u/\$f]kq kḡPsfḡf ; f] lg0fḡ pk/ lrQ galem >ldfg\; dl f ph/L u/\$f 5fẏ

pQm aldfnẏsf]af gḡ-u_ df dfly pNn]vt ePdf afxḡ cḡo Nof0g]gub \$* 306f ga9ḡ]u/L ePsf]; sng ; dẏ Ps k6sdf ?=!,),,)))- -Ps nf v se/ u/\$fḡf ; f]cḡtuḡ xfd]hfoh bfjl cdfḡ egl kq hf/L u/L cḡfok0f{lg0fḡ u/\$f]xḡf pQm bfjlsf] lftkl't{kfpq >ldfg\; dl cfj Zos 5fglj g u/L xfgl ePsf]/sd lbnfpg]tkm{sfo{fxl u/L kḡPFeḡg]Joxf7fsf]:j bẏzl s]h 0ḡ8li6k kḥn= sf]ldt @)%(.!& sf]lgj ḡg .

@= pk/fQm bfjl ph/L ; Daḡwdf To; sḡkglaf6 v6f0Psf ; eḡ/af6 kẏ ePsf]kl/ldes ; e]kl'tj ḡg & lbgleq kẏ ug{eḡg]Joxf7fsf]alds gẏgn 0ḡ:of7ḡ; sḡkgl ln= nf0{ ;ldltsf]ldt @)%(.!& sf]kqaf6 lgbẏg .

#= :j ḡẏzl sḥh 008li6k sf]gfd df hf/L ePsf]aldfnẏ gḡ240/KB-2/7600001/2001-2002 cḡtuḡ aldf bfjl ; Daḡwdf sḡkglaf6 v6f0Psf ; eḡ/af6 kẏ ePsf]kl/ldes kl'tj ḡg kẏ u/\$f]alds gẏgn 0ḡ:of7ḡ; sḡkgl ln= sf]ldt @)%(.@^ sf]kq .

\$= pQm aldf bfjl lgj ḡ sssj dfu adf]nd eQmgl ug{gkg]; Daḡwdf cḡo sg}cfj Zos sfuh kḡf0f tyf ljj/of eP ; f]; lxtsf]lnvt hj fkm ; dẏ & lbgleq kẏ ug{aldf Pḡ, @)\$ (sf] bkrf !& sf]pkbkrf -#_ tyf aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -!v_ sf]Jo :yf adf]nd alds gẏgn 0ḡ:of7ḡ; sḡkgl ln= nf0{ ;ldltsf]ldt @)% (÷ (÷!@ sf]kqaf6 cfbẏ .

%= alldt >l :j bẏzl sḥh 008li6k kḥn= sf]aldf bfjl; ḡ ; Dalḡwt lgḡg sfuhftx? o; }kq; fy ; ḡlg u/L kẏ u/\$f 5fẏ

!_ aldfnẏsf]kl'tlnk

@_ alldtáf/f kẏ ePsf]aldf bfjlsf]kq

#_ kx/L kl'tj ḡg

^= alldtnf0{aldf bfjl se/ ul/Psf]hf]vd cḡtuḡ gkg]Joxf7fsf]hfgsf/lsf]nflu k7fPsf]kqsf] kl'tlnk .

p]Nnlvt aldfn]df :jlsf/ ul/Psf]dfu{y ljleG a\$? b]v alldtsf]sfof]o tyf alldtsf] sfof]o b]v ljleG a\$?sf]sfof]o; Ddsf]dfu{dfq ePsf]t/ p]Nnlvt lfl ePsf]/sdf ljleG u]x\$?af6 alldtsf kl]t]glwn]; \$ng ul/Psf]/sd ePsf]h]; f]; DaGwl bfjL aldfn]v]sf]kl/wl leq gkg] eGg]Joxf]fsf]alds g]zgn OG:of]l]; sDkgl ln=sf]ldlt @)%(.(!* sf]lnlv t hj fkm.

7x/

o; k\$/ ldl; n ; m]g ; DkOf{sfuhf]tsf]c]wogaf6 aldf ePsf]/ aldf c]lwleq}/sd nl6Psfdf ; d] sg}lj]fb gePsf]k]t]t d2fdf dfu{y aldfn]v ge0{gub aldfn]v hf/L ePsf]b]vof]. o; u/L pQm aldfn]v]sf]cg; f]lsf]a]f -u_ df dfl]y p]Nnlvt ePsf afx\$ cGodf Nof0g]gub \$* 306fdf ga9g]u/L ePsf]; \$ng eGg]Joj:yfn]u]x\$?af6 alldtsf]kl]t]glwn]; \$ng ul/Psf]/sd ; d]nf0{; /]f0f ug] u/L aldfn]v hf/L ePsf]kf0of]. o; y{ aldf Pq, @)\$ (sf]bkf * -3!_, bkf !& sf]pkbkf -\$_ tyf aldf lgofdj nl, @)\$ (sf]lgod ## sf]pklgod -@_ adf]hd alds g]zgn OG:of]l]; sDkgl ln= nf0{k]g]M bflo]j lgwf{0f u/L lgj]h]snf0{bfjL eQm]gl ug{egl cfb]z 7x5{. o; pk/ lrQ gaem]aldf Pq, @)\$ (sf]bkf #& adf]hd kg/fj]hg cbfnt, kf6g, nlnk'/df kg/fj]hg ug{; d] hfgsf/L u/f0G5 .

Olt ; Dat\@)% (; fn klf @^ ut]/f]h ^ zed\====

klf
alldt ÷ lgj ÷ sssj ÷ gfd

>l z/Of axfb/ sfs{ Joj :yfs lgbz,s,
gkfn ; fem oftfoft upF; j f kfn=
w/fg

ljkf
aldssj ÷ gfd

>l gzn 0G:of; sDkgl In=
lqk/7j /, sf7df8f

d2f M df/ aldf bfjl af/.

aldf P, @)\$(sf] bkmf * -3!_, bkmf !& tyf aldf lgodfj nl, @)\$(sf] lgod ## cgtuf o;
; lldtdf kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/jfxl e0{kz xg cfPsf]o; aldf bfjlsf]; Hfkt Joxf]f
o; ksf/ 5 .

!= >l gzn 0G:of; sDkgl In=df alldt aldf kfn; l g=al=cf/=h#8=cf^#)@@** sf]o; sDkgl
>l Pe/16 a\$ lj/f6gu/af6 C0fdf InPsf]o; sDkgl]sf]a; gfv\$@)# >l kzklt k]fb uof 06x/Laf6
zfxl ; gfsf]6fh] InP/ uPsf]f ko7fg lhNnfsf]rsrs]eg]7fpdf ldt)%*.!! ut]lj Btlo w/fkdf
k/L pQm a; lftu]t ePsf]sf/Of pQm aldf sDkgl]df lftkl't\$] nflu kqrf/ u/\$f]df pQm aldf
sDkglaf6 kft kqs]; Mlg kltnk adf]hd pQm a; sf] lftkl't{lbg' gldNg]egl kq k7fPsf]x]f ; f]
; DaGwdf . pQm a; sf] lftkl't{alsf sDkglaf6 lbnf0{kfpF/ ; \$f] hfgsf/L kfpFeg] Joxf]fsf]lgj s
; fem oftfoft upF; j f kfn= w/fgsf]ldt @)%*!)!.* sf]lgj hg .

@= pQm aldf bfjl ; DaGwdf s]s; f]eP u/\$f]xf]< ; \$f]oyfy{lj j /0fsf]Inlvt hj fkm ; lxt pQm aldf
bfjl ; DaGwdf eP u/\$f sfd sf/jfxl; u ; DaGwt ; Dk0f{sfuhkqx? kq kft ldt n]!% -kGw] lbgleg
o; ; lldtdf kz ug{ aldf lgodfj nl, @)\$(sf] lgod ## sf] pklgod -!s_ sf] Joj :yf adf]hd
aldsnf0{ lldtsf]ldt @)%(#÷!.* sf]kqaf6 lgbzg .

#= o; sDkglaf/f pNn]vt gfv \$@)# gDa/sf]a; aldfny g=al=cf/=h#8=cf^#)@@** cgtuf
aldf ul/Psf]f alldtáf/f cfts]fb ; DaGwL hf]vdsf] aldf gu/fPsf] t/ ; jf/L ; fwgsf] lft
cfts]fbx?n]/fv\$]Pda; df k/L xg uPsf]x]f aldfny cgtuf se/ ul/Psf]hf]vddf pk/fQm lft
gkg]Joxf]f ; Ddfgt ; lldtnf0{hfgsf/L u/fpg rfx65}eg]aldssf]ldt @)%(\$.^ sf]Inlvt hj fkm.

7x/

o; ksf/ ldl; n ; Mlg sfuhf]sf]cl]boga6 aldf ePsf]/ aldf cj lw leq}aldf ul/Psf]; jf/L ; fwg
lft ePsf]f ; d] sg}lj jfb gePsf]k]t't d2fdf lj Btlo w/fkdf k/L pQm a; lftu]t ePsf]h]aldf
bfjl kfp' kg]eg]lgj sssj]egf0{/x\$]/ alldtáf/f cfts]fb ; DaGwL hf]vdsf]aldf gu/fPsf] t/
; jf/L ; fwgsf] lft cfts]fbx?n]/fv\$]Pda; df k/L xg uPsf]x]f aldfny cgtuf se/ ul/Psf]
hf]vddf pk/fQm lft gkg]egl bfjl c:jlsf/ u/\$f]kf05 . o; cj:yfsf]k]t't lj j bdf aldfny
cgtuf pQm lftsf]bflot] aldsn]Joxf]f{kg]gkg]; DaGwdf lgo6 ug{kgl]vof].

o; /l lgo6 tkn{l jrf/ ubf{ldl; n ; Mlg aldfny]n]cf/=P; -8L=(RSD) cfuhgl / x8tfnaf6 xg]
lftsf]lj?4 aldf ePsf]b]vof]eg]zfxl ; gfsf]6fh] InP/ uPsf]; jf/L ; fwg lj Btlo w/fkdf k/L lft
ePsf]eg]lgj sssj]:ki6 ls6fgl Joxf]f /x\$]cj:yfdf pQm lftsf]sf/Of cfts]fbl lqmf]snfk lj?4
hf]vd jxg gu/\$f]cj:yfdf aldsn]bfjl c:jlsf/ u/\$f]f0{cGoyf eg]ldNg]cj:yf gbl]vPsf]h]
lgj sssj]ldt)%*!)!.* sf]lgj hg aldf P, @)\$(sf] bkmf * -3!_, tyf bkmf !& sf]pkbkmf -\$_
adf]hd vf/h xg]7x5{. o; pk/ lrQ gaem]aldf P, @)\$(sf] bkmf #& adf]hd kg/fj hg cbfnt
kf6g, nlnk/df kg/fj hg ug{; d] hfgsf/L u/f05 .

Olt ; Dat@)% (; fn df3 @\$ ut]/fh ^ zed

klf

alldt ÷ lgj ð sss] gfd

>l afa' /a/ P08 knfli6s 008li6k kfHn= sflnsfgu/ !#, abjn

ljklfl

aldsss] gfd

>l PnfoG; 0G:of7Q; sDkgl ln= b/af/dfu{ sf7df8f}.

d2f M cllg aldf bfjl af/].

aldf Pð, @)\$ (sf] bkrf * -3!_, bkrf !& tyf aldf lgodfjnl, @)\$ (sf] lgod ## cGtu{ o; ; ldltdf kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/jfxl e0{kz xg cfPsf]o; aldf bfjlsf]; Hfkt Joxf7f o; ksf/ 5 .

!= d7f]pBf]un]/f-af-a\$ v:of]nl zfvdf sf/faf/ u/\$f]/ ; f]shf\$]0G; 7Q; a\$ dfknt sRrf kbry{cw{ tof/L / tof/L ; fdfgsf]Pnf0G; 0G:of7Q; s=af u/\$f]df)%&.&.^ ut]o; pBf]udf cfunful ePsf]va/ a\$ dfknt 0G; 7Q; s=af0{lbP kZrft ; e0/ u0{; e[u/L o; pBf]un]lfltklt{jfkt ?-&#,(**^.- ; ft nfv pgfGrfln; xhf/ cf7 ; o c7; 9ldf kfpg]egl 6f\$g lbPsf]df pQm 0-s=af] ; e[kltj ðg kz ^.& dlxgf; Dd sg}sf/fjfxl gu/k15 d 0-s=af hfBf sfuhft gku ePsf]egl kq ydfPsf]df ; f]kqn]dfu u/\$f]sfuhft kz u/k15 kgM csf]kq a\$df k7f0{lbG gldNg]egl nY\$fh]o; sDkglnf0{xg uPsf] lfltklt{lbnf0{lbGxg of]lgj ðg u/\$f]5' . hn\$]f]; fdfg cw{tof/L rKkn ; fh ePsf]Joxf7f klg cjut u/fp55' . c6o cfj Zos sfuhft o; } lgj ðg; fy kz u/\$f]5' eGg]Joxf7f]sf]lgj ðs afa' /a/ pBf]u 008li6k kfHn=sf]ldlt)%*.%& sf]lgj ðg .

@= o; pBf]un]cfknt]f]; DklQ / bflotjx?dVb]ejg, dlzG/lx? Pe/16 0-s=afn=df u/\$f]/ rfn' kFl cGtu{ sRrf kbry{ cw{ tof/L / tof/L ; fdfgsf]aldf Pnf0G; 0-s=afn=df u/\$f]df ldlft)%&.&.^ ut] laxfg 0=; 6{e0{cfunful xBf bj }0-sDkgl cGtu{sf ; dfg dlzG lfl ePsf]df Pe/16 0-s=afn=n]cfknt]f] aldf cGtu{sf] lfltklt{lbo{ s\$]f]hfgsf/L ; lxt ; f]s=sf]knf]f\$kl kq klg o; }fy k7fPsf]5' . ; f]xl cfunfuldf Pnf0G; n] lfltklt{lbg gldNg]egl u/\$f]lg0f6sf]cfknt]f]0{cToGt 3f6f ePsf]h]cljnDa lfltklt{lbnf0{lbGxg eGg]Joxf7f]sf]lgj ðsss]ldlt @)%*.^.& sf]lgj ðg .

#= Pnf0G; 0G:of7Q; sDkgl ln=n]To; kfHn=af0{lfltklt{lbg gldNg]egl nY\$fh]kq o; ; ldltdf kz ug{xg eGg]; ldltsf]ldlt @)%*.&!& sf]; ldltsf]kq .

\$= pQm bfjl ; DaGwdf s]s; f]eP u/\$f]xf]; f]af/\$f]lnlvt hjfknsf ; fy tI; DaGwl aldfnY tyf ; e[kltj ðg nufot eP u/\$f ; Dkof{sfd sf/jfxl ; DaGwl sfuh tyf lj j/Of ; d7 kq kflkt ldltn]!% -kGw] lbG leq ; ldltdf kz ug{aldf lgodfjnl, @)\$ (sf] lgod ## sf]pklgod -!s_ sf]JoJ:yf adf]hd aldsnf0{; ldltsf]ldlt @)%*÷*÷* sf]kqaf6 lgb7g .

%= pQm bfjl ; DaGwdf alldt >l /fli6e afl0fHo a\$ lx >l afa' /a/ P08 knfli6s pBf]u kfHn= abjn] cfknt]f]j 8f g=# sflnsfgu/, abjn ?kGbx]l l:yt bf]f] >0flsf]uf]df ejgdf /x\$]tof/L rKkn tyf cw{ tof/L sRrf kbry\$]f]cllg aldf u/fPsf]df >l /fli6e afl0fHo a\$ zfvf sfof]no, abjnsf]ldlt @)%&.& sf]kq cg' f/ ldltdf)%&.&.^ sf lbG cfunful e0{gf\$; fg xg uPsf]egl hfgsf/L u/fP kZrft >l u0fklit sG; N6dfG; nf0{ ; e[u]ug{lgoQm ul/Psf]lyof]. pQm ; e0/af/f kz ul/Psf]kltj ðg tyf aldfnYsf]cfw/df uf]df ejgdf cfunful ge}sf/vfgdf dfq cfunful e0{sf/vfgf ejgdf /x\$]f]

d]; g tyf Stock in Process sf]dfq gf\$; fg ePsf]alemg cfPsf]h]pQm bfjL aldfn]ysf]klj wfg cGtu\$
kg{gcfPsf]egl o; sDkglaf6 ul/Psf] sfo{sfg\$; Ddt g}ePsf] Joxf]f hfgsf/L u/fp]5f]+eGg]
aldssf]ldlt)%*.%.@ sf]lnlvt hjfkm.

7x/

o; k\$f/ ldl; n ; mUg ; Dk0f{sfuhfts]c]Wbogaf6 lgj \$s afa' /a/ pBf]udf ldlit @)%&.&.^ ut]
cfunful e0{gf\$; fg ePsf]aldf bfjL kfpkgk]eGg]lgj \$ssf]egf0{/x\$f]k|t't d2fdf bf}f] >0]lsf]
uff]d ejgdf /x\$f]tof/L rKkn tyf cw{tof/L sRrf kby\$]clUg aldf u/Psf]df sf/vfgf ejgdf
/x\$f]dlzg tyf ; fdfgx?sf]dfq gf\$; fgl ePsf] xBf pQm bfjL aldfn]ysf]klj wfg leq gkg]eGg]
aldssf]egf0{/x\$f]kf0G5 . o; cj:yfsf]k|t't lj j bdf aldfn]y cGtu\$ lfltsf]bflo]j aldsn]Joxf]f]
kg]tkm]lg0f6 ug]g]b]vof].

o; /L lg0f6 tkm]j rf/ ubf{aldfn]yn]lgj \$ssf]uff]ddf /x\$f]; fdfgx?sf]aldf u/\$]s/f ls6fgl ; fy
pNn]y ePaf6 k]6 xG5 . o; u/L ldl; n ; mUg kx/]sf]kl]t]g, ; e0/sf]kl]t]g, ; h]dg tyf lgj \$gsf]
Joxf]f ; d]df pBf]udf cfunful ePsf]Joxf]f kf0G5 . o; k\$f/ k|t't aldfn]yn]uff]dsf]aldf u/\$]
cj:yf / cfunfulaf6 uff]ddf /x\$f]; fdfg lflit ePsf]ge}pBf]udf ePsf]dlzg / ; fdfgx? lflit ePsf]
k]6 b]vG5 . o; cj:yfdf pQm bfjL aldfn]ysf]klj wfg cGtu\$ gkg]egl aldsn]bfjL c:j]sf/
u/\$]f]f0{cGoyf eGg ldlNg]cj:yf gb]vPsf]h]lgj \$ssf]ldlt @)%*.%.@& sf]lgj \$g aldf P\$g, @)\$ (sf]
bkrf * -3!_, bkrf !& sf]pkbkrf -\$_ adf]hd vf/]h xg]7x5{. o; pk/ lrQ gaem]aldf P\$g, @)\$ (sf]
sf]bkrf #& adf]hd kg/]j \$g cbfnt, kf6g, nlntk/df kg/]j \$g ug{; d] hfgsf/L u/f0G5 .

0lt ; Dat\@)% (; fn df3 @\$ ut]/f]h ^ zed\==

klf
alldt ÷ lgj l s s f j g f d

>l /fhg >]7
j 8f g#!^, klxsf]f]h, vlza'
nflhDkf6, sf7df8f]t

ljklf
aldssf]gfd

>l g]zgn nf0km P08 hg/n 0=s#n=
nflhDkf6, sf7df8f]t

d2f M df] / aldf bfjL af/]

aldf P]g, @)\$ (sf] bknf * -3!_, bknf !& tyf aldf lgodfj nl, @)\$ (sf] lgod ## c]tu] o;
; ldltdf kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/j fxl e0{k]z xg cfPsf]o; aldf bfjLsf]; H]kt Joxf]f
o; k]f/ 5 .

! = sf7df8f]hNnf sf-d=cf=j 8f g#!^ klxsf]f]h vlza' lgj f; l d /fhg >]7sf]gfp]f btf{ePsf]af=!h
% ^!% sf]df?tl 6]fS; laf6 ldltdf @)%*.\$.% ut]zqmaf/sf lbg c]Gbhl /ftl !@.! ah]t/ 3/leq /fv]f]
uf8Lsf] bfofFefusf]l; ; f kn]f0{uf8Ldf h8fg ePsf] :oflgof] Sof; } kn] / ; d] rf]l nu]f] Joxf]f
hfgsf/l u/fpg rfx65' . d]h] g]zgn nf0km P08 hg/n 0=s#n= nflhDkf6af6 aldfn]y g]Pr=cf]
!).hl!@(&.Pd l; le !#.&&! Pr=cf!].hl!@(&.Pd l; le . cf/=0!\$.&%) af6 uf8Lsf] aldf u/]f] /
gjLs/0f ; d] ub]cfPsf] Joxf]f >ldfg\; dl f hfgsf/l u/fpg rfx65' . 36gf kZrft\d]h] khL; nf0{
hfgsf/l u/fPsf] / ; e] /nf0{; d] k]o]f b]y]fPsf] Joxf]f cg/]y 5 . dnf0{fltkl't{pknAw u/f0{kfpF
egl g]zgn nf0km P08 hg/n 0=s#n= df lgj]g btf{ug{hf]f lgj]g g}btf{ug{gdfg]f] aldf ; ldltdf
l; sfot ug{hfg' 5 eg]hfg' egl dnf0{?vf] Joxf]f u/]f]x]f dnf0{c]fofo ePsf]x]f Gof tyf fltkl't{
pknAw u/f0{kfpFeg] Joxf]f sf]lgj]s /fhg >]7sf]ldlt)%*.\$.^ sf]lgj]g .

@ = fltkl't{pknAw u/f0 kfpFegl To; sDkgl df oyfy{Joxf]f sf]lgj]g btf{ug{hf]f lgj]g g}btf{
ug{gdfg]f] aldf ; ldltdf l; sfot ug{hfg' 5 eg]hfg' elg ?vf] Joj xf/ u/l c]fofo ePsf]x]f Gof
tyf fltkl't{kfpFeg]; d] Joxf]f sf]pln]lvt ph/L lgj]g kg{cfPsf]h]; f]; DaGwdf s]s; f]eP u/]f]
xf] ; f]ln]lvt hjfkmsf ; fy t]; DaGwdf eP u/]f] sf]d sf/j fxl ; DaGwL sfuhft tyf ljj/0f ; d] kq
k]kt ldltn]!% -kGw] lbg leq ; ldltdf k]z ug{aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -!s_
sf]Joj :yf adf]hd aldsnf0{; ldltsf]ldlt @)%* ÷ ^ ÷ @@ sf]kqaf6 lgb]g .

= Toxf]f]kq sf]g=zf^#.)%*.\$(r=g#)# af6 >l /fhg >]7Ho]f]af=!h-%^!% 6]fS; l 3/leq /fv]f]
ahf uf8Lsf] bfofFefusf]l; ; f kn]f0{E:oflgof] Sof; } kn] /E rf]l ePsf]eG] Joxf]f cj ut eof]. xdf]
bfjL /lhi6/ cg' f/ lgh /fhg >]7Ho]f6 pk/f]m Joxf]f sf]lgj]g o; sf]f]odf gk/]f] Joxf]f hfgsf/l
u/fp]f]f]. ; fy} lghsf] 6]fS; l Jofj ; flos aldf k]h]; l c]tu] aldf ePsf] tyf Jofj ; flos aldf
k]h]n]; sf]kl/R5] ! qm; @ -s_ df rf]l bfjL ; DaGwdf lgdg Joj :yf ePsf]; d] cg/]y ub]5' .

kl/R5] ! qm; @ sDkgl lgdg cj :ydf eQmf] lbg af]l]b xg]5] .

s_ kl/0ffd :j?ksf]xfgl, rng rNtlaf6 ePsf]x]f; , of]Gqs jf ljB'tlo q]l ?sf]6 jf gf]; fgl .
To:t}clt ef/ -cf] / nfl]8^_ k]p]usf]rfk -:6]_ uf8Lsf]Ajf0n/ lj :kn]g]af/f ePsf] flt tyf 8s]l jf
gsj hgl jf rf]l]af/f kf6]hf]f]xfgl-gf]; fgl -uf8L g}rf]l ePdf afx]_ eG]aldssf]ldlt @)%*.\$.#)
sf]ln]lvt hjfkm .

\$= sf7df8f}dxfgu/kflnsf j 8f g# !^ gofFahf/ lgjf;L d /fhg >]7n]ldlt)%*.%.^ sf lbg aldf ; ldtsf]gfpdf lfltklt{pknAw u/f0{kfpFegl lgj dg btf{u/fPsf]. pQm ; dodf uf8lsf]krf]kz ug{ 5b ePsf]xrf \$ kl't krf]o; }lgj dg; fy kz u/\$f]5' . ; fy}d]@)%*.\$.& sf lbg >ldfg\sfofho kdvHo" gZgn nf0km P08 hg/n 0G:of]l; sDkgl ln= sf]gfpdf ; Daf]vg u/L n]y\$]lgj dg pQm sfofhosf kdvN]lgj dg btf{g}ug{gdfg\$]xrf aldf ; ldtdf btf{g#(% ldfit @)%*.\$.@(df btf{ u/fPsf]Joxf]fsf]krf]f\$kl ; d] ; m]g u/\$f]Joxf]f cg/f]v ub5' eG]lgj d]ssf]ldlt @)%(.@ sf]lgj dg .

%= lgj ds /fhg >]7sf]af=!h %^!% sf]df?tl 6dfS; lsf]l; ; f krf0{E:oflgof]Sof; } kno/E ; d] rf]l ePsf]lfltklt{bfjL ; DaGwdf To; sDkglaf6 hf/L ul/Psf]aldfn]y g#Pr=cf] !).h!@(& Pd l; le !#.&&! df :oflgof]Sof; }sf]?!),)).- ; Ddsf]bflo]j jxg ug{5\$}pNn]y ePsf]5 . pQm aldfn]yaf6 pk/fQm Sof; } ; f]6dfS; lsf]kf6[hf{eG gldNg]k]6 ePsf]kl/lodf sg sfg]l cfwf/df sDkgl eQm]gl lbg af]w xg]5g eG]pNn]y ul/Psf]xf]< kq k]t ldltN]& -; ft_ lbg]leq ; ldlt ; dl'f kz ug{ aldsnf0{; ldtsf]ldlt @)%(.@\$ sf]kqaf6 lgbZg .

^= aldf k]tfj kq cg; f/ 6dfS;L ld6/ tyf :oflgof]Sof; } Jn/ ; dfj Z ePsf]pk/fQm 6dfS;L aldf /sd ?=^,%,))).- df aldf ul/PSf]xf]. bfjL kof]hgsf]nflu ; dfj Z ld6/nf0{=?=#,))).- / Sof; } kno/nf0{=?=#,))).- df dNof]g ul/Psf]xf]. aldf k]n;L kl/R5! ! cg; f/ lgDg kfjwfg ePsf]kg]M cg/f]v ub5f; q#; # sDkgl lgDg cj:yfdf eQm]gl lbg af]w xg]5g .

s_ kl/0ffd :j?ksf]xfgl, rng rNt]laf6 ePsf]xf; , of]Gqs jf ljBt]lo qbl ?sf]6 jf gf\$; fgl . To:t} clt ef/ -cf/ n]f]a_ kof]usf]rfk -:6] uf8lsf]Ajf0n/ lj:krf]gaf/f ePsf]lfl't tyf 8s]l jf gsjhgl jf rf]l]af/f kf6[hf\$]xflg gf\$; fgl -uf8l g}rf]l ePdf afx\$_ eG]aldssf]ldlt@)%(.#) sf]lnlvt hjfkm.

&= pQm af=!h %^!% sf]6dfS; lsf]:oflgof]Sof; } kno/ rf]l ePsf]aldf bfjL ; DaGwdf ldl; n ; m]g sfuhftaf6 j 8f kx/L sfofho n}rf]sf]ldlt)%*.\$.& sf]kq ; d] ; m]g /x\$]Joxf]f vhf0{pQm aldf bfjL lgj d]ssf]dfu adf]nd eQm]gl ug{gkg]af/]To; sDkgl]sf]cG ljj/of tyf sfuh kdf]of eP ln]vt hjfkm]sf ; fy ; f]; d] kq k]t ldltN]& -; ft_ lbg]leq o; ; ldtdf kz ug{aldf P]g, @)\$ (sf]bkrf !& sf]pkbkrf -#_ tyf aldf lgodf]nl, @)\$ (sf]lgod ## sf]pklgod -!v_ sf]Jo]y:af adf]nd aldsnf0{; ldtsf]ldlt @)%(+(\$ sf]kqaf6 lgbZg .

*= o; lj ifodf krf0n cl]bog ubf{pk/fQm 6dfS;L Jofj ; los aldfn]y g#c]tu(ldlt !^.@)) b]v !^.@))! ; Dd aldf ePsf]b]vof]t/ lgh alldtaf6 xfn; Dd sg}bfjL gk/\$]Joxf]f kg]M cg/f]v ub5f; Jofj ; flos uf8lsf]aldf k]n;L kl/R5! ! q#; #@ -s_ df pNn]y eP adf]nd uf8l g}rf]l ePdf afx\$ cG xsdf uf8lsf]kf6[hf{rf]l e}xfgl-gf\$; fgl ePdf ; \$]lfltklt{lbg sDkgl af]w g]pNn]y ePsf] eG]aldssf]ldlt @)%(.!) sf]lnlvt hjfkm.

7x/

o; k\$ / ldl; n ; m]g ; Dk]f{sfuhftsf]cl]bogaf6 aldf ePsf] / aldf c]lwleq}aldf ul/Psf] df?tl 6dfS; laf6 :oflgof]Sof; } kno/ rf]l ePsf]k]t]t lj j]bdf aldf bfjL ug{hf]f aldsn]lgj dg btf{

gu/\$f] tyf aldf ul/Psf] ; fdfg rf]l ePsfh] ; f\$] bfjl kfpFeGg] lgj hssf] egf0{/x\$] kf0G5 eg] alldtn]bfjl gu/\$f]/ aldn]ysf]kl/R5h ! qm; #@ -s_ sf]kfjwfg adf]hd sDkglSf]bfloTj leq gkg] eGg]aldssf]egf0{/x\$]kf0of]. o; cj:yfsf]k|t't ljjfbdf aldfn]y cftu\$ lgj hsn]bfjl eQmfgl kfp'gkg]; DaGwdf lg0f6 ug]k]b]vof].

o; /l lg0f6 tkm(ubf{ld; n ; mlg aldfn]ydf ls6fgl; fy :oflgof] Sof; h ?= !),,)).- pNn]y u/L aldf ePsf]ki6 b]vPsf]/ lgj hsn]pQm 36gfsf]hfgsf/L ; dod}kx/L ; dl f lbPsf]ld; n ; mlg kx/Lsf] klTj h; d]sf cfwf/df xfgl-gf\$; fgl e0{bfjl u/\$]cj:yf b]vof]. aldfn]y cftu\$ bfjl eQmfgl ug{ c:jLsf/ u/\$]aldssf]egf0{6dfS; Lsf]kf6(hf\$]xsdf cfsliff xg ; Sg]cj:yf /x]f klg cnlu}aldf sfod ul/Psf]Sof; h knh/sf]xsdf ; d] nfu"xb]u/L dfGotf lbg ldNg]b]vPg . o; y{ aldfn]ysf]zt{ tyf ; ljwf adf]hd lgj hssf]rf]l ePsf]:oflgof] Sof; h knh/sf]bfjl eQmfgl ug{egl alds gzn nf0km P08 hg/n 0G:of]l; sDkgl Inld6hnf0{aldf Pq, @)\$ (sf]bkrf * -3!_, bkrf !& sf] pkbkrf -\$_ tyf aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -@_ adf]hd cfbz lbg]7x5{. o; pk/ lrQ gaem]aldf Pq, @)\$ (sf]bkrf #& adf]hd kg/fj h; cbfnt, kf6g, nitntk/df kg/fj h; ug{; d] hfgsf/L u/f0G5 .

0lt ; Dat\@)% (; fn df3 @\$ ut]/f]h ^ zed\=====

%= aldf ; ldltsf]ldlt @)%(&.!% sf]kqsf]Pe/16 0G:of7Q; sDkgl In=af6 k7fPsf]hj fkmf]gSsn
kl|tinlk pknAw u/f0 lbg'xg eGg]lgj bssf]ldlt @)%(&.!) sf]lgj bbg .
^= Pe/16 0G:of7Q; sDkgl In=sf]kq ; #%(0=cf0€ L=)%(.)^) ldltsf]ldlt @)%(&.@^ sf]gSsn kl|t k|kt
e0{Joxf7f cj ut eof]. tT; DaGwdf Pe/16 0G:of7Q; sDkgl In=n]aldf ; ldltsf]ldlt @)%(&.!% ut\$]f]
kqsf]hj fkmf /fhz d0n qmkn\ In=; # sxl sfuhft -dd€ u/\$]lj n_ dfu u/\$]/ ; f]k|kt ePk15
bfjL km5df6 ug]Joxf7f pNny u/L To; aldf ; ldltdf kq bt{u/fPsf]df o; >L /fhz d0n qmkn;
In=n]Pe/16 0G:of7Q; sDkgl In=sf]ldlt @)%(&.\$ sf]kqaf6 dfu u/\$]lj nsf]af/df ldltsf]ldlt @)%(&.*
df ; Dk0f{Joxf7f pNny u/L lj nsf]; DaGwdf ; fwf/Of cllg aldf k|n; L cGtu€ aldf u/fPsf]h]lan
dfllg]sf]sg}cf]rTo gePsf]Joxf7f cg/fw u/\$]/ kl5 To; aldf ; ldltsf]ldlt @)%(&.!% sf]kqaf6
To; 0G:of7Q; sDkgl df kqrf/ ubf{kgMij n s}af/df s/f p7fpgh]; f]sDkgl]sf]lgot o; /fhz d0n
qmkn\ In=nf0{bfjL km5df6 gug]dfq ge0{To; aldf ; ldltnf0{; d; cwf/fdf /fvl cGof] l; hGf ug{
nfu\$]h:tf]o; pBf]un]dx; ; u/\$]. o; pBf]usf]dfq ge0{c? hf]; S]k]kg olb ; fwf/Of cllg aldf
k|n; L cGtu€ aldf u/fPsf]5 eg]s]lgodfg; f/ dd€ u/\$]lan ekf0{clg]fo{kz ug{k]g]xG5 / olb
dd€ u/\$]5g jf lj n ekf0{5g eg]kll8t klfn]lftkl't{kfp]g]j gkfp]g]; d;sf]hfgsf/L kfp]g]cfzf
/fvl To; 0G:of7Q; sDkglaf6 hfgfhfg ul//x\$]l]9nf0{/ To; ; Ddf]gt aldf ; ldltnf0{cNdnfpg]s/f
k]6 ePsf]/ o:t}xf]eg]hgdfg; df aldf Joj ; fo kl|t clj Zj f; pTkGg xg ; Sg]o; /fhz d0n qmkn\
In=nf0{nfu\$]s/f cj ut u/fpg rfxG5f}; t; y{To; Pe/16 0G:of7Q; sDkgl In=af6 ; Sbf]rfBf]eGbf
rfBf]o; pBf]usf]kq ldltsf]ldlt @)%(&.* af6 dfu u/]cg; f/sf]lftkl't\$]bfjL km5df6 u/f0 lbg'xg eGg]
lgj bssf]ldlt @)%(&.!) sf]lgj bbg .
&= o; sDkgl]sf]ldlt sf]Q\$ \$,@)% (k=; #) #÷0=cf0€ L÷)% (÷)^) sf]kq k|kt e0{cj ut eof]xf]hf .
kq cg; f/ sDkglaf6 dfu ul/Psf]; B dd€ lj n xfn; Dd klg k|kt gePsf]x]f bfjL km5df6 ug]sfo]df
l9nf0{xg uPsf]x]f ; f]; B dd€ ul/Psf]lj n clj nDa k7f0{bfjL km5df6 ug]sfo]df ; xof]u ul/lbg'xg
eGg]aldsn]lgj bsnf0{ny\$]f] ldltsf]ldlt @)%(*.!(sf]; ldltdf k|kt af]fy{kq .
*= To; sDkgl]sf]k=; #) #.0=cf0€ L=)%(.)^) ldltsf]ldlt)%(.)&.)\$ sf]kq ; DaGwdf o; pBf]usf]Effective
Policy ; fwf/Of cllg aldf cGtu€ aldf ul/Psf]tkr{Wbfg]sif]f u/fpg rfxG5f}; To; sDkglaf6 dfu e0{
cfPsf]lj n ekf0{xf]dnf0{1ft eP cg; f/ cij Zos gkg] / Toxf]af6 pNny]vt kq eGbf cufl8; Dd dfu
gePsf]s/f oxf]f0{cj ut u/fpg rfxG5f}; pOm Effective Policy, Reinstatement Value Policy sf]cfwf/df
hf/L ul/Psf]eP xfdln]To; sDkgl]nf0{lftu}t ; DklQsf]kg:yf]kg ul/; s]k]5 hfgsf/L lbg]sf ; fy}lan
ekf0{kz ug{k]g]xG]of]t/ ; f]cg; f/ gePsf]x]f lj n ekf0{kz gul/Psf]xf]. olb xfdln]lj n ekf0{kz
ug{k5}eg]s]s:tf]/ sg cfwf/df kz ug{k]g]xf]/ o; pBf]un]aldf ; ldltdf ph/ u/L ; s]kZrft
k]f]x k0f{tl/sfaf6 lsg lj n dfu ul/Psf]xf] ; f]hfgsf/L lbg'xg cg/fw 5 . aldf lgodf]nl, @)\$ (
sf]bkrf # @ sf]pkbkrf \$ cg; f/ ; e0/n]Report lbPsf]#% lbg leq bfjL km5df6 u/L eQm]gl k7fpg'
kg]f nueu !%) lbg lalt ; Sbf klg xfn; Dd bfjL km5df6 gePsf]h]Dofb gf3\$]af]L cj lwsf]rng
rNtl cg; f/sf]Jofh ; d; u0fgf u/L oyflz3|eQm]gl k7f0{lbg'xg eGg]lgj bsn]aldsnf0{ny\$]f]ldlt
@)%(&.* sf]; ldltdf k|kt af]fy{kq .

(= To; sDkglSf]k=; \$\$\$^0=cf0€; l=)%(.)^ ldlit)%(.)^*! (sf]kq kllt eof]/ ; f]kqdf pNn]vt
To; sDkglSf]ldlt sflt\$ \$,@)% (k=; #)#÷0=cf0€; l÷)% (÷)^ sf]hj fkm xfdln]ldlt)*)&.@)%
(df To; sDkglSf] btf{g= (* af6 aemf0{; s\$]Joxf]f -; mlg klltlnk_ cj ut u/fpgsf ; fy}pQm kqsf]
xfdln]xfn; Dd klg sg}klg hj fkm kllt gePsf]hfgsf/L u/fp55f}; kgZrMo; pBf]usf]effective policy
; fwf/Of cllg aldf cftu€ aldf ul/Psf]tkm(Vbfgfsif€ u/fpg rfx65f}; olb xfdln]lan ekf0{kz ugkg]
xf]eg]s] s:tf]/ sg cfwf/df kz ugkg]xf]; f\$]af/df ki6 hfgsf/L lbg'xg kgM cg/fw 5 eg]
lgj }sn]aldsnf0{n}y\$]ldlt @)%(*.@) sf]; ldlitdf kllt afwfy{kq .
!) = o; aldf bfjl lgj }ssf]dfu adf]hd eQmgl ug{gkg]; DaGwdf c6o sg}cfjZos sfuh kdf0f tyf
lj j/Of eP ; f]; lxtsf]lnlvt hj fkm ; d; kq kllt ldlitn]& -; ft_ lbg leq o; ; ldlitdf kz ug{aldf
Pg, @)\$ (sf]bkrf !& sf]pkbrf #_ tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -!v_ sf]
JoJ:yf adf]hd aldsnf0{; ldlitSf]ldlt @)% (÷(÷!@ sf]kqaf6 lgbzg .
!! = o; ; DaGwdf To:t}k\$]/sf]csf]sf/vfgf /fhz cfnldlgoddf klg Ps}k\$]/sf]bfjl -x/l atf; sf]
sf/Ofaf6_ ; fxl ldlitdf kg{cfPsf]sf/Ofaf6 bfjl km5df6 ug{dd€ u/\$]lj n alldt; u dfu ul/Psf]lyof]
. t/ /fhz cfnldlgodaf6 lan kllt e0{bfjl km5df6 ug]sf/jxl e0{/x\$]tyf /fhz d6n
qmkn6 ; u dd€ u/\$]lj n dfu ul/Psf]df xfn; Dd klg kllt gePsf]x6f bfjl km5df6 ug{I9nf0{
e0/x\$]Joxf]f hfgsf/L u/fp55f}eg]aldssf]ldlt @)% (.@@ sf]lnlvt hj fkm .

7x/

o; k\$]/ ldl; n ; mlg ; DkOf{sfuhftsf]cVboga6 aldf ePsf]/ aldf cj lw leq}aldf ul/Psf]
; DklQ Iflt ePsf]df ; d; sg}lj jfb g/x\$]k|tt lj j bdf ; e0/n]xfgl-gf\$; fgl dNof]g u/L lbPsf]
hfgsf/L (Token) adf]hdsf]/sd kfgg'kg]eG]lgj }ssf]egf0{/x\$]/ gf\$; fglsf]dd€ ubf{nfu\$]
lan ekf0{kz ePkI5 dfq bfjl eQmgl ug]eG]aldssf]egf0{/x\$]kf0of]. o; cj:yfsf]k|tt
lj j bdf ; fwf/Of cllg aldfn} cftu€ aldf ePsf]; DklQsf]Ifltklt{eQmglSf nflu lan ekf0{cfjZos
eP geP tkm(xl/ lg0f6 ugkg]b]vof].

o; /L lg0f6 tkm(ljrf/ ubf{; fwf/Of cllg aldfn} cftu€ aldf ePsf]; DklQ xfgl-gf\$; fgl ePsf]
cj:yfdf alldtn]; f]; DklQsf]Ifltklt{kllt u/L cfknf]; DklQ dd€ ; ef/ ug]gug]clwsf/ alldt; u
; /Ifit /xG5 . o; cj:yfdf aldsn]dd€ ; ef/sf]lj n dfu u/\$]hf0{df6otf lbg ldNg]b]vPg . o; y{
lgj }snf0{; e0/sf]dNof]g adf]hd aldn}sf]zt{tyf ; ljwfsf]clwgd f/xl bfjl eQmgl lbg'egl
alds Pe/16 Pg:of7]; sDkgl lnld6\$nf0{aldf Pg, @)\$ (sf]bkrf * -3!_ tyf bkrf !& sf]pkbrf -\$_
tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -@_ adf]hd cfbz lbg]7x5{. o; pk/ lrQ gaem]
aldf Pg, @)\$ (sf]bkrf #& adf]hd kg/fj }g cbfnt, kf6g, nltntk'/df kg/fj }g ug{; d; hfgsf/L
u/f0G5 .

0lt ; Dat@)% (; fn df3 @\$ ut]/fh ^ zed

klf

alldt ÷ lgj l s s f j g f d

>l af/fxl art tyf C0f ; xsf/L ; ÷yf kf|n=
ulknL, eQnk/ -6øla; kfs{

ljklf

aldssf j g f d

>l Pnf0G; 0G:of7Q; sDkgl ln=
b/af/dfu{ sf7df8f}.

d2f M df/; f0sn aldf bfjl af/.

aldf Pø, @)\$ (sf] bkrf * -3!_, bkrf !& tyf aldf lgodfjnl, @)\$ (sf] lgod ## cgtuf o;
; ldltdf kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/j fxl e0{kz xg cfPsf]o; aldf bfjlsf]; Hfkt Joxf7f
o; ksf/ 5 .

!= o; ; ÷yfgaf6 ; b:o C0fl >l al/|b|ufkfn >|7 -eh] nf0{xfo/ krh cgtuf C0f nufgl u/l o;
; ÷yfsf] gfpøf /xsf]af!@k %^() sf]8f0E df/; f0sn ldltd @)%*.!.!% sf lbg blf0fsfnl uf=j=;
j8f g#! l:yt c; f\$ xfn df /xsf]lof/hdf cfunful e0{k0f?kdf lflt ePsf]h]aldf bfjlsf]nflu ; fxl
lbg knøfS; af6 hfgsf/L lb0{)%*.!.!^ ut]dfu bfjl u/\$fðf pQm bfjl gklg]egl Pnf0G; 0G:of7Q;
sDkgl ln=af6 r=g#!&(@.)*.)(sf]kq kkt eof]. ; f]kkt kq cg'f/ pQm aldf sDkgl n]u/\$f
lg0f6 lrQ galem o; ; ÷yfsf]bfjl dfu cg'f/ aldf bfjl eQmfgl kfpq of]ph/L bt{ug{cfPsf 5f}t
t\DaGwdf pQm aldf sDkgl df aldf u/\$f]af!@k %^() sf]df/; f0sn cfunful e0{tIsfn hfgsf/L
lb0{bfjl u/\$fðf pQm sDkgl sf]; e/ zenfn >|7 dfkn lg/Llf0f ubf{cfunful e0{df/; f0sn sfd}
gnflg]ePsf]xf]egl lg/Llf0f kltjbg kz u/\$fðf sDkgl nf0{; f]lrQ gaem k'}bfjlsf]xøf kg
0lghlgo/ lzj rGb|zfvnf0{; e]lg/Llf0f k7fpøf lghn]klg ; fxl Joxf7f]sf]kltjbg ldltd)%*.!.! ut]kz
u/\$f]hfgsf/L kkt ePsf]lyof]. ; ÷yfsf]dfu bfjl cg'f/ kltjbs ; e/n]kltjbg kz ubf{klg
sDkgl n]aldfn]ysf]kl/R5b ! df pNn]vt ePsf]ztgdf cg'f/ bfjl gklg]u/l lg0f6 ul/Psf]sDkgl sf
ztgdf tyf aldf Pø ljkl/t b]v65 . aldfn]ysf]kl/R5b ! sf]bkrf @-v_ df cfuhgl jfxo la:knøg,
; jhng, r6øfE, tlff/f] r7láf/f ePsf]xfgl-gf\$; fgldf lflt klt{køfg ug\$ egl pNn]y ePsf]kf065 .
t; y{ df/; f0sn aldf ubf{pQm df/; f0snsf]Aofks xfgl-gf\$; fglsf]aldf u/\$f]xøf aldf Pø tyf
sDkgl sf]ztgdf kltsh sDkgl n]u/\$f]lg0f6 ab/ eful 5, ; fy}sDkglaf6 ; e]lg/Llf0f ug{cfpg]bj}
; e/n]lg/Llf0f 6f\$g pknAw u/fPsf]5g .

@= ; f]aldf bfjl ; DaGwdf s]s; f]eP u/\$f]xf]< oyfy{lj j /of vfhl]lnlvt hj fkm ; lxt pQm aldf bfjl
; DaGwdf eP u/\$f sfd sf/j fxl; # ; DalGwt ; Dk0f{ sfuhft !% -kGw] lbg leq ; ldltd ; dlf kz ug{
aldf lgodfjnl, @)\$ (sf] lgod ## sf] pklgod -!s_ sf] Joj :yf adf]nd aldsnf0{ ; ldltd sf] ldltd
@)% (÷#÷@! sf]kqaf6 lgbz g .

#= pQm bfjlsf]; DaGwdf bfjl stfæf/f kz ul/Psf]; Dk0f{sfuhft tyf aldfn]ysf]c]wbog ubf{pQm lflt
Ækl/0fd : j?ksf]xfgl tyf lj B'tlo sf/0faf6 ePsf]cyfæ cfunfulsf]sf/s tij blf0fsfnl l:yt czf\$
xfn ePsf]xøfæ aldfn]ysf]kl/R5b ! sf]@-s_ df pNn]y ePsf]ztgdf cg'f/ ÆsDkgl lgDg cj:yfdf
eQmfgl lbg afNb xg]5gæ elg pNn]y eP cg'f/ o; sDkgláf/f ul/Psf]lg0f6 sfgg ; Ddt g}ePsf]
hfgsf/L u/fp5f]æG]alds Pnf0G; 0G:of7Q; sDkgl ln=sf]ldlt @)% (.\$.@ sf]lnlvt hj fkm .

\$= ;ldltsf]ldlt @)%(#.@! sf]kqaf6 dfu ul/Psf];Dk0f{sfuhft ;e[kltj]bgsf]kdfi0ft kltlnk, aldfny ;d] & -;ft_lbgleq o; ;ldltdf kž ug{aldf Pq, @)}\$(sf]bkrf !& sf]pkbkrf -#_ tyf aldf lgodfjnl, @)}\$(sf]lgod ## sf]pklgod -!v_ sf]JoJ:yf adf]hd aldsnf0{;ldltsf]ldlt @)%(\$=#) sf]kqaf6 lgbžg .

%= ;e[kltj]bgsf]kltlnk aldfny]sf]kltlnk k7f0Psf]aldssf]ldlt @)%(.%.@% sf]kq .
^= pQm aldf bfjl lgj bssf]dfu adf]hd eQmgl ug{gkg];DaGwdf cGo sg}cfj Zos sfuh kdf0f tyf lj j/0f eP ;f];lxtsf]lnlvt hjfkm tyf lj j/0f eP ;f]sf]lnlvt hjfkmf ;fy tt\DaGwl eP u/\$f sfd sf/jfxl ;DaGwl ;Dk0f{sfuhft tyf lj j/0f ;d] & -;ft_lbg leq o; ;ldltdf kž ug{aldf Pq, @)}\$(sf]bkrf !& sf]pkbkrf -#_ tyf aldf lgodfjnl, @)}\$(sf]lgod ## sf]pklgod -!v_ sf]JoJ:yf adf]hd aldsnf0{;ldltsf]ldlt @)%(\$=!)÷@@ sf]kqaf6 lgbžg .

&= pQm bfjlsf] ;DaGwdf pQm lflt Akl/0fdf :j?ksf] xfgl tyf lj B'tlo sf/0faf6 ePsf] cyfē cfunfulsf]sf/stlj bllf0fsfnl l:yt c;f\$ xfn ePsf]xē aldfny]sf]kl/R5b ! sf]@-s_ df pNny ePsf]ztēdf cg;f/ ASDKgl lgDg cj:yfdf eQmgl lbg aflb xg]5gē egl pNny ePsf]egl o; sDkgl]ldlt @)%(\$.@ df n]VPsf] kqaf6 hfgsf/L u/f0{;lsPsf] pQm bfjlsf] ;DaGwdf o; sDkglaf6 ePsf]sfo{sfgg ;Ddt ePsf]eG]aldssf]ldlt @)%(!.\$ sf]lnlvt hjfkm.

7x/

o; ksf/ ldl; n ;m]lg ;Dk0f{sfuhfts]c]lbogaf6 k]t't aldf bfjl ;DaGwl d2fdf dfē/ ;f0snsf]aldf ePsf]/ aldf cj lw leq}pQm dfē/ ;f0sndf cfunful e0{lflt ePsf]df ;d] sg}lj j fb bl]vPg . aldfny cgtuē aldf bfjl kfg' kg]lgj bssf]egf0{/x\$df aldfny]sf]kl/R5b ! sf]@-s_ cgtuē aldf bfjl eQmgl ug{gkg]eG]aldssf]l]hs/ /x\$]kf0of]. o; cj:yfdf k]t't aldfny cgtuē aldsn]dfē/ ;f0snsf]aldf bfjl eQmgl ug{gkg]tkm]lg0f6 ug{kgt]bl]vof].

o; /l lg0f6 tkm{l]rf/ ubf{hf/L ePsf] aldfny]sf]kl/R5b ! sf] ! df sDkgl] alldtnf0{lgDg sf/0faf6 xg]dfē/;f0sn /÷j f o; df /x\$ kf6[hf\$]xfgl-gf\$;fgl jf lflt lj?4 lfltkt{kbfg ugē eG]JoJ:yf cgtuē -v_ df cfuhgl, afXo lj:krfg, :jhng ;d] k]6 pNny u/L aldfny hf/L ePsf] kf0of]. ;e[kltj]bgx? ;d]df dfē/;f0sn /flvPsf]vof/hsf]lj B'tlo jfol/Edf ;6{e0{cfunful ePsf] kl6l ul/Psf]bl]vof]o; cj:yfdf aldsn]dfē/ ;f0snsf]oflGqs jf lj B'tlo ?sfj6 ePsf]cj:yfdf bfjl eQmgl ug{5g eG]JoJ:yfnf0{jfxo sf/0faf6 ePsf] cfunful ;DaGwdf cflifē ug{ldNg] s/f :jhngaf6 lflt ePsf]cj:yfdf ;d] lfltkt{lbg]u/L hf/L ePsf]k]t't aldfny cgtuē nfu"x65 eG]ldNg]bl]vPg . o; y{lgj bsnf0{;e/sf]dNof]g adf]hd aldfny]sf]zt{tyf ;ljwfsf]clwgdf /xl kgM bfl0j lgwf0f u/L bfjl eQmgl lbg'egl alds Pnf0G; 0G:of]q; sDkgl lnld6\$nf0{aldf Pq, @)}\$(sf] bkrf * -3!_ tyf bkrf !& sf]pkbkrf -\$_ tyf aldf lgodfjnl, @)}\$(sf]lgod ## sf]pklgod -@_ adf]hd cfbž lbg]7x5{. o; pk/ lrQ gaem]aldf Pq, @)}\$(sf]bkrf #& adf]hd kg/fj bg cbfnt, kf6g, nltntk/df kg/fj bg ug{;d] hfgsf/L u/f0G5 .

Olt ;Dat\@)%(;fn knfug !\$ ut]/f]h \$ zed\==

klf
alldt ÷ lgj ÷ sssf]gfd

c?0ffh o l8li6n/l kfHn=sf]tkn6
jf= xl/ axfb/ sfsl{.

ljklf
aldssf]gfd

>l gžgn 0G:of7Q; sDkgl ln=
lqk/7j /, sf7df8f}.

d2f M ; vdf/l aldf bfjl af/].

aldf Pq, @)\$ (sf] bkmf * -3!_, bkmf !& tyf aldf lgodfj nl, @)\$ (sf] lgod ## cGtuŧ o;
; ldltdf kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/jfxl e0{kž xg cfPsf]o; aldf bfjlsf]; Hfkt Joxf7f
o; kšf/ 5 .

!= alds gžgn 0G:of7Q; s=Hn=, Snđ g=BRJ/DO/75/01-02/575 kfln; l g= BRJ/DO/7500236 alldt
c?0ffh o l8li6n/l kfHn= ePsf]bfjldf ; e[; d[u/f0{pk/fQm sDkglncui6 !*, @))@ sf]kq cg; f/
Ækof(t ; /Iff kbfq gu/\$f]/ cflyŧ lft gePsf]cfwf/dfÆ bfjl c:jls[u/\$f] hfgsf/l lbPsf]5 .
hxflDd kof(t ; /Iff gkŧofPsf]eG]kžg 5 of]cfwf/lxg xf]/ pglx?sf]aldfn\df ; d[#) lbg; Dd
sf]l gePsf]cj:yfdf dfq bfjl gnflg]pNny 5 . ha ls xfdln]; /Iff uf8ŧ]Joj:yf u/l /fvŧ lyof}.
ck]oflzt sfd lj z]fn]p sxl lbgnf0{afix/ uPsf]/ Toxl ; dodf pk/fQm 36gf 36ŧ]xŧ aldsn]x]df]
bfjl c:jlsf/ ug]cfwf/ b]vbg . emg\aldf ubf{x]fdln]Proposal Form df sf/vfgf agb /xŧ]cj:yf
; d[pNny u/\$f]df ; f]; d[s]dđ u/l jf:tlj s kdf0f dŧfpg]kŧ; u/\$f]s/f ; d[5nŧ b]v65 . >l
% sf]; /sf/sf]5fk nflg' eGbf cufl8 ePsf]dfbs kbfi{tyf sRrfkbfydf ePsf]nufgl / To; df k/\$f]
nfutsf]sg}dNo 5g eG]7x/ sg}ts{Pj +sf]gdf cfwf/ gePsf]Joxf7f :ki6 5 . ctMpk/fQm lgj dg
lhl/sf]cfwf/df d]f]dfu bfjl :jls[ug]cfbž u/l kfpFeG]Joxf7f]sf]lgj]s c?0ffh o l8li6n/l
kfHn=sf]tkn6 jf=x/l axfb/ sfsl{sf]ldt @)%(^!\$ sf]ph/L lgj dg . pQm bfjl ; DaGwdf s]s; f]
eP u/\$f]eP u/\$f]xf]; f\$]lnlvt hjfkmsf ; fy tt\DaGwl ; Dk0f{sfuhft tyf ljj/0f ; d[!% -kGw]
lbg leq ; ldt ; dlf kž ug{aldf lgodfj nl, @)\$ (sf] lgod ## sf]pklgod -!s_ sf]Joj:yf adf]hd
aldsnf0{; ldltsf]ldt @)% (÷*÷!# sf]kqaf6 lgbžg .

#= c?0ffh o l8li6n/l sf] ; DklQx? o; sDkgl sf] clug aldfny al=cf=H]8=cf]#!)^()@ tyf ; vdf/l
aldfn\ g=al=cf=H]8=cf]#&))@#^ cGtuŧ aldf ul/Psf]Joxf7fdf sg]ljfb 5g . alldt klaf/f ldt
)%*.!)!) tbg; f/ @# hgj/l @))@ aldf bfjlsf]kq k7fPsf]/ kqdf l8li6n/ldf rf\$]bf/ ldt
)%*.(@& df cfkn] sfd lj z]fn]3/ uPsf]/ ldt)%*.!).\$ ut]kms{cfpŧ l8li6n/l sf]9f\$fx?
tf\$kn] u/l rf]l ePsf]eG]Joxf7f]sf]aldf bfjl kž ePk15 o; sDkglaf/f ; Ddfgt ; ldtaf6 Ohft
kŧt ; eŧ/ , >l cf/=k=zdfhf0{; e\$]nflu v6f0of].

; eŧ/ klaf6 36gf:y nsf]:ynut j:tl:yit tyf alldt klaf6 kž ePsf sfuhftx? ; DaGwdf
cfj Zos hfFaem tyf cg; Gwfg kl5 tof/ ul/Psf]; e[1/kfŧ sDkgl df kž ul/of]. ; eŧ/ klaf6 kž
ePsf]l/kfŧ{ tyf alldt klaf6 kž ePsf]sfuhftx? cWbog ubf{pNny]vt l8li6n/l ldt @)%#.!).!%
ut]>l % sf]; /sf/ cGtMzNs ljeuaf6 cGtMzNs glt/\$f]sf/0faf6 lznagbl ul/Psf]hfgsf/l kŧt xg
cfof]. t/ alldt klaf/f >l % sf]; /sf/ cGtMzNs ljeuaf6 lznagbl ul/Psf]pNny]vt l8li6n/l
kflj lws sf/0faz sxl ; dosf]nflu agb ePsf]eG]Joxf7f]sf]emf]lj j/0f kž u/l aldf u/fPsf]tyf
aldfn\sf]lj leG ztŧ? pNnžg u/l aldf ePsf]kf0Psf]o; sDkgl lftkl't \$]nflu pQ/bfol gePsf]
eG]Joxf7f alldtnf0{hfgsf/l u/fPsf].

aldsf]; j dfgo l; 4fGt cg; f/ alldt klaf/f aldf ul/g]; DklQx?sf]oyfy{ljj/0fx? ; lxtsf]k]tfj
kž u/k15 alds klaf6 hf]vdsf]dNof]g u/l aldf ul/G5 . t/ o; aldf ; DaGwdf alldt klaf/f
pNny]vt l8li6n/l sg]kflj lws sf/0faf6 sxl ; do pTkfbg /f]sg uPsf]/ kl5 pTkfbg z? xg]eG]

Joxf]fsf]3f]f0ff k} ul/Psf] / ; f}xl cfwf/df o; sDkglaf6 aldf ePsf]xf]. t/ alldt klafaf6 pNn]vt
l8li6n/L >L % sf] ; /sf/ cGtMzNs ljeuaf/f lznaGb ul/Psf]eG]hfgsf/L k} gu/L aldf ul/Paf6
alldt klafaf6 aldf s/f/sf]zt{g=\$ sf]pNn}3g ePsf]5 . ; wdf/L aldf ubf{alldt klafaf/f ; /lfsf]
kof]t Joj:yf ug]kg]xG5 . t/ o; aldf ; DaGwdf alldt klafaf6 w} ; do; Dd hf]vd :yn vfnl /fvGaf6
alldt klafaf/f ; DklQ xfgl-gf\$; fgl xg} ; efjgf kl}t sg}rf; f]g/fv\$]f]kl}6 xG5 . To:t}pNn]vt lft
alldt klfsf]sg}klg kl}tlglw jf rf]sb/ tyf sd{f/L gePsf] ; dodf ePsf]b]vG5 . w}kl/df0df
/x\$]dbl/fh6o kbfx(? sg}5f6f] ; dodf rf]L u/] nfg ; Sg]cj:yf /xb} / alldt klafaf6 olt 7hf]
kl/0fdfs] ; fdfgx? rf]L xBf ; Dd klg sg}klg hfgsf/L pknAw xg g; Sg]cj:yfdf alldt ; DklQ
/flvPaf6 alldt klfsf]c; fjwfgl b]vG5 hg ; wdf/L aldfn]ysf]zt{g=^ sf]lj kl/t 5 .

7x/

o; k\$]/ ldl; n ; mlg ; Dk0f{sfuhftsf]c]vobogaf6 aldf ePsf] ; fdfg lft ePsf]df sg}lj jfb
gePsf]k}tt d2fdf pBf]usf]k}tfj km/fddf pBf]u agb ePsf]s/f pNn]v u/L aldf u/\$]df ; f]s]d6
u/\$]/ pBf]usf]kfn]s}xl lbg cfkn}sf]d lj z]fn]s}xl lbgnf0{afix/ uPsf] ; dodf xfgl-gf\$; fgl ePsf]/
aldn]df ; d} #) lbg; Dd s}xl gePsf]cj:yfdf dfq bfjl gnflg]pNn]v ePsf]h]aldf bfjl kfpkgg]
alldt tkn]sf]egf0{/x\$]df pOm pBf]u aldf ubf{kl}j lws sf/0fn]agb ePsf]egl aldf u/\$]df cGtMzNs
ljeuaf6 lznaGb ul/Psf]kf0Psf]h]em]f lj j /of k} u/L aldf u/\$]tyf ; wdf/L aldf cGuf alldt af/
kof]t ; /lff Joj:yf ug]kg]w} ; do; Dd hf]vd :yn vfnl /x\$]tyf cGtMzNs ljeuaf6 lznaGb
ul/Psf] ; fdfgsf]lznaGb kn]sf ePkl5 dfq nfd] ; dob]v agb /x\$]pBf]udf /x\$]dlb/f pkof]u ug]
of]o eP gePsf]s/f ; DalGwt lgsfoaf6 hfF ePkl5 dfq laqm ug{ ; lsg]cj:yfdf /x\$] ; fdfgsf]
cfly\$ dNo sfod ug{g; lsg]xBf lft eQmfgl ug{gkg]eG]aldstkn]sf]egf0{/x\$]kf0of].

o; cj:yfsf]k}tt d2fdf lGof6tkn]l}rf/ ubf{k}tfj km/fddf s]d6 ePsf] ; DaGwdf alldtn]aldf
ug{alds ; dl} k} u/\$]kqdf pTkfbg sg}kl}j lws sf/0fn]gePsf]pNn]v ub}kl}j lws ; Nnfxsf/
cg' f/ ; rf? ?kn]pTkfbg ug{s}xl dlxgf nflg]egl lS6fgl Joxf]f /x\$]/ pBf]udf lznaGb ePsf]af/
sg}sf pNn]v u/\$] kf0Pg . kl}j lws sf/0fn]pBf]u agb xg' / lznaGb ePsf] cj:yf b0{k}ys lj ifo
ePsf]xBf lgj]hsn]aldsf]k/d ; bljZj; sf]l; 4f6t ljkl/t jf:tlj s tYo nsfP/ aldf u/\$]kf0of].
k}tfj km/fddf ; /lff uf8{/xg]pNn]v ePtklg ; /lff uf8{cfkn}sf]d lj z]fn]afix/ uPsf]cj:yfdf
rf]L ePsf]h]hf]vd :yn c; /lft /fv\$]b]vof]. o; u/L #) lbg; Dd s}xl gePsf]cj:yfdf dfq bfjl
gnflg]Joj:yf k}tt ; wdf/L aldfn]v cGuf ePsf]kf0Pg . ; fy}lznaGb ul/Psf] ; fdfgsf]cfly\$ dNo
sfod ug{ldNg]gb]vPsf] ; d}sf cfwf/df aldsn]u/\$]lGof6nf0{cGoyf eG ldNg]cj:yf /xG . o; y{
lgj]hssf]ldlt @)%(^.!\$ sf]lgj]hg aldf Pg, @)\$ (sf]bkrf * -3!_ tyf bkrf !& sf]pkbkrf -\$
adfl]nd vf/h xg}7x5{. o; pk/ lrQ gaem]aldf Pg, @)\$ (sf]bkrf #& adfl]nd kg/fj hg cbfnt,
kf6g, nltntk/df kg/fj hg ug{ ; d} hfgsf/L u/f0G5 .

Olt ; Dat@)% (; fn r} @) ut]/f]h % zed\

klf

alldt ÷ lgj l s s f j g f d

>l x/lht kf08]j f; lnĒ j 8f g≠%
; t j f ĩ, r f j x f, a ĩ 8 l .

ljklf

alds s f j g f d

>l /fli6 ald f ; ÷ y f g =
/fdzfxky, sf7df8f ĩ

d2f M cllg aldf bfj l af/]

ald f P ĩ, @) \$(sf] b k m f * -3!_, b k m f !& t y f a l d f l g o d f j n l, @) \$(sf] l g o d ## c ĩ t u f o ;
; l d l t d f k g { c f P s f] p h / l ; D a ĩ w d f c f j Z o s s f / j f x l e 0 { k ĩ x ĩ c f P s f] o ; a l d f b f j l s f] ; H f k t J o x f j f
o ; k ĩ f / 5 .

! = d ĩ f] g f d d f / x ĩ f] l e - o r = o k m ĩ 6 ĩ ĩ k m f ĩ @ (@ ! ! t y f t t \ ; D a ĩ w l p k s / 0 f x ? / f l i 6 ald f ; ÷ y f g ; D k s {
s f o f ĩ o w g u 9 l a f 6 c l l g, x / l, a t f ; , r 6 d f Ē c f l b a f 6 l f l t e P d f b f j l e Q m f g l l b g] u / l a l d f n y g D a /
l ; = o d = ! & ! (. ((!) \$ a f 6 l d l t) \$.) @ . @)) b ĩ v \$.) ! . @) ! ; D d s f] n f l u a l d f u / ĩ f] / l d l t) % & . @ . ! &
u t] % a h ĩ f] ; d o d f j i f f { t y f c f l w a ĩ l ; f y r 6 d f Ē k g { u 0 { p Q m 6 ĩ ĩ k m f ĩ ; ĩ t y f t t \ D a ĩ w l p k s / 0 f x ?
; a } v t d k f / ĩ f] / ; f] g f \$; f g l s f] l f l t k l t ĩ f] n f l u / f l i 6 ald f ; ÷ y f g ; D k s { s f o f ĩ o n f 0 { / g ĩ k f n b / ; ĩ f /
; ÷ y f g d x ĩ l b o g u / n f 0 { ; d ĩ h f g s f / l u / f 0 P s f d f / f l i 6 ald f ; ÷ y f g a f 6 ; e ĩ g u / f 0 { 6 6 k m ĩ ; f d f g b / ; ĩ f /
; ÷ y f g n f 0 { a e m f 0 { l b g ' e g ĩ f] x ĩ f p Q m g f \$; f g l e P s f ; f d f g s f] 6 6 k m ĩ ; f d f g b / ; ĩ f / ; ÷ y f g a ĩ 8 l n f 0 {
a e m f P s f] .

t t k Z r f t I o ; ; ÷ y f g w g u 9 l / k ĩ v f g s f o f ĩ o s f 7 d f 8 f ĩ k 6 s - k 6 s ; D k s { u b f { k l g s g } s f / j f x l
g e P s f] / p Q m l f ĩ c f ; k f ; d f c ĩ o : y f g d f 6 ĩ ĩ k m f ĩ ; l j w f g e P s f ĩ ĩ l 5 6 f] a g f p g h g b a f j ; d ĩ k / ĩ f]
x ĩ f b / ; ĩ f / ; ÷ y f g k l g > l % s f] ; / s f / s f] : j f l d ĩ e P s f] x ĩ f p ; n] d d f u / ĩ f] v r ĩ f] l j n t d f ĩ o g
x ĩ ĩ f e g l ; f] l e o r = o k m ĩ ; ĩ a ĩ g] a g f 0 { g a ĩ g] g o f f p k s / 0 f g } k m ĩ u / l a g f P s f] . b / ; ĩ f / ; ÷ y f g s f] l j n
t y f ; f] s f] l ; k m f / ; d f a h f / d f l s g ĩ f ; f d f g s f] l j n e / k f 0 { l ; x t e Q m f g l s f] n f l u / f l i 6 ald f ; ÷ y f g d f
k ĩ x u b f { w } } ; d o k l 5 l d l t) % & . @ . ! & u t ĩ f t k f 0 ĩ ; e ĩ g u / f P s f] x ĩ f b f j l l b g l d n b ĩ e g l h f g s f / l
l b P s f] .

p k / f Q m c g ' f / d ĩ ĩ k ĩ x u / ĩ f] ; D k 0 f { s f u h f t t y f a l d f ; ÷ y f g s f] c f b ĩ x c g ' f / a g f P s f] 6 ĩ ĩ k m f ĩ
; ĩ s f] e Q m f g l g l b 0 { d d f l y c ĩ o f o u / ĩ f] x ĩ f p Q m b f j l e Q m f g l l b g] ; D a ĩ w d f / f l i 6 ald f ; ÷ y f g n f 0 {
c f j Z o s l g b ĩ x g l b g x ĩ e ĩ g] J o x f j f s f] x l / l h t k f 0 8] j f ; l n Ē j 8 f g ≠ % ; t a f ĩ, r f j x f, a ĩ 8 l s f] l d l t
) % (. (! \$ s f] l g j ĩ g .

@ = p Q m b f j l ; D a ĩ w d f s] s ; f] e P u / ĩ f] e P u / ĩ f] x f] ; f ĩ f] l n l v t h j f k m s f ; f y t t \ D a ĩ w l ; D k 0 f {
s f u h f t t y f l j j / 0 f ; d ĩ k q k ĩ t l d l t n] ! % - k ĩ w l l b g l e q ; l d l t d f k ĩ x u g { a l d f l g o d f j n l, @) \$(s f]
l g o d ## s f] p k l g o d - ! s _ s f] J o j : y f a d f ĩ ĩ d a l d s / f l i 6 ald f ; ÷ y f g n f 0 { ; l d l t s f] l d l t
@) % (÷ !) ÷ !) s f] k q a f 6 l g b ĩ x g .

= a l l d t > l x / l h t k f 0 8 ĩ] l e = P r = P k m ĩ 6 ĩ ĩ k m f ĩ ; ĩ l d l t) % & . @ . ! & d f k g { c f P s f] r 6 d f Ē s f] s f / 0 f a f 6
l f l t x g u P s f] b ĩ v ĩ 5 . p Q m l f l t s f] ; D a ĩ w d f ; ÷ y f g n] : y n u t c l l b o g u / l e f ĩ t s l f l t s f] c l l b o g d N o f ĩ g
u g { ; e ĩ v 6 f 0 { d N o f ĩ g u g k g ĩ f l f l t s f] h f g s f / l x ĩ f l 9 n f] e P s f] / d N o f ĩ g u g { ; e ĩ v 6 f p g ; d ĩ
g ; l s P s f] . p Q m l f l t e P s f] ; f d f g x ? ; ÷ y f g s f] s g } : j l s [t l j g f b / ; ĩ f / ; ÷ y f g a f 6 h f g s f / l u / f 0 { d d f

u/f0Psf]xǂf ; :yfgn]hf/L u/\$f]aldfn]ysf]zt{g≠!! / !@ cg' f/ zt{k'f gePsf]/ xfn cfP/ l9nf] ePsf]sf/0fn]ubf{ ; :yfgn] ; e[v6f0{lflf ePsf] ; DklQsf]:ynut lg/Llf0f tyf dNoflg ugI:ylt ; dǂ gePsf]xǂf pQm bfjlsf]aldfn]ysf]zt{cg' f/ kg{gcfpg]ePsf]h]bfjL nflg g; Sg]Joxf]f lghnf0{ cj ut u/f0{ ; lPsf]eǂg]alds /fli6ǂ aldf ; :yfgsf]lnlvt hj fkm .
\$= pQm aldf bfjL lgj ǂssf]dfu adf]hd eQmfgl ug{gkgI ; Daǂwdf cǂo yk sfuhft tyf ljj/0f eP ; f] ; dǂ lnlvt hj fkm sf ; fy kq kǂkt ldltn]& - ; ft_ lbg leq ; ldltdf kǂ ug{aldf Pǂ, @)\$ (sf]bkrf !& sf]pkbkrf -#_ tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -!v_ sf]JoJ :yf adf]hd aldsnf0{ ; ldltsf]ldlt @)% (÷ ! @ ÷ \$ sf]kqaf6 lgbǂg .

7x/

o ; k\$ f/ aldf ePsf]le=Pr=Pkm 6ǂhkmǂg ; ǂ aldfn]n] /lffj/0f u/\$f]hf]vdaf6}lflf ePsf]ǂf sg} ljjfbdf gePsf]kǂtt aldf bfjldf lflf af/]alds /fli6ǂ aldf ; :yfgnf0{hfgsf/L u/fPsf]ǂf ; e[gu/f0{ 66kmb ; fdfg gǂfn b' ; ǂf/ ; :yfgnf0{aǂmf0lbg'eg]adf]hd aǂmfPsf]xǂf bfjL kfpq kgIeǂg]lgj ǂssf] egf0{/x\$]kf0ǂ5 eg]lfltsf]hfgsf/L l9nf]u/L kǂkt ePsf]/ dNoflg ug{ ; e[v6fpg ; dǂ g ; lPsf] tyf aldssf] ; jls[t lagf b' ; ǂf/ ; :yfgnf0{hfgsf/L u/f0{ddǂ u/fPsf]xǂf aldfn]ysf]zt{g≠!! / !@ cg' f/ gePsf]tyf l9nf]ePsf]sf/0fn]lfltuǂt ; DklQsf]:ynut lg/Llf0f tyf dNoflg ugI:ylt gePsf]h]bfjL nflg g; Sg]eǂg]aldstkm\$]egf0{tkm}lg0fǂ ug{k}gIb]vof].

o ; /L lg0fǂtkm{ljr/ ubf{lflf ePsf]af/]lgj ǂsn] ; dod}gǂfn b' ; ǂf/ ; :yfg tyf alds /fli6ǂ aldf ; :yfgnf0{ hfgsf/L u/f0{laluPsf]le=Pr=Pkm 6ǂhkmǂg ; ǂ ; dǂ ; /sf/L ; :yf gǂfn, b' ; ǂf/ ; :yfgaf6}lg/Llf0f e0{l ; kmf/ ; eP adf]hd ddǂ tyf ; fdfg v/lb u/L aldf bfjlsf]nflu sf/jxl cuf]8 a9f0Psf] ; fy}lgj ǂssf]dfu adf]hd pQm bfjL eQmfgl ug{gkgI ; Daǂwdf cǂo yk sfuhft tyf ljj/0f kǂ ug{aldsnf0{ ; ǂgf ubf{ ; f]af/]sg}kǂoQ/ ; dǂ glbPsf]cj :yf b]vof]. o ; y{lflf ePsf]/ lfltsf]lg/Llf0f ; /sf/L ; :yfaf6}ePsf]tyf aldfn]y cǂtuǂ bfjL eQmfgl ug{gkgIcǂo sf/0f ; dǂ gb]vPsf]h]kǂtt bfjlsf]bflo]j kgMlgwf{0f u/L bfjL eQmfgl ug{egl aldf Pǂ, @)\$ (sf]bkrf * -3!_ , bkrf !& sf]pkbkrf -\$_ tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -!u_ tyf ; f]l lgodsf] pklgod -@_ adf]hd cfbǂ lbg]7x5{ . o ; pk/ lrQ gaǂm] aldf Pǂ, @)\$ (sf]bkrf #& adf]hd kg/fj ǂg cbfnt, kf6g, nlnk'/df kg/fj ǂg ug{ ; dǂ hfgsf/L u/f0ǂ5 .

0lt ; Dat@)^) ; fn aǂfv @% ut]/f]h % zǂd

kif

alldt ÷ lgj ÷ ssf] gfd

>L uf]ks[0f dleh kf]n=sf]
tknáf6 Joj :yfks, lty{kf8h .

lj kifl

aldssf] gfd

>L g]kfn 0G:of]l; sDkgl ln=
sdnfbL, sf7df8f].

d2f M cllg aldf bfjL af/].

aldf Pq, @)\$ (sf] bkrf * -3!_, bkrf !& tyf aldf lgodfj nl, @)\$ (sf] lgod ## cGtuť o;
; ldltdf kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/jfxl e0{kž xg cfPsf]o; aldf bfjLsf]; Hfkt Joxf]f
o; kšf/ 5 .
!= lgj ÷s sDkgl, sDkgl Pq, @)! cGtuť :yfikt >L % sf]; /sf/ pBfu dgqfno sDkgl /lhi6f/sf]
sfof]hoaf6 kf]n=g#()%÷)%÷)%! sf]kdf0f kq k]kt u/L rnlrq kžzq ug\$]lgldt rnlrq 3/x?
lgdf0f{ u/L rnlrq kžzq ; DaGwl Joj ; fo u/L cfPsf] Ps sDkgl xf] . lgj ÷s sDkgl n] rnlrq
Joj ; fodf 5f6} ; dodf cfkn] Jofkl/s ; fv k]kt u/\$f] / rnlrq kžlx?sf nflu cTofwlgS ; ljwf
; DkGg tlgj 6f rnlrq 3/x? lgdf0f u/L rnlrq Joj ; fo u/L cfPsf] . o; /L rnlrq 3/x? lgdf0f u/L
rnlrq Joj ; fo ug]qmdf lgj ÷s sDkgl n]f0{khl]sf]cfj Zostf k/\$f]x]f g]kfn a\$ Inld6\$ / /fli6
af]0f]ho a\$ x?sf sG; fl]od Cof shf{cGtuť hDdf ?=@,%),,)).- -clf?kl b0{s/f\$ krf; nfv
?k]f] sf] nflu lgj ÷s sDkgl]sf] gfp]f gS; f kf; xg] rnlrq ejg / lgj ÷s sDkgl]sf]; #fnsx?sf]
gfp]f /x\$] h]uufx? ; d] lwtf] n]l lb0{ pQm ln]vtdf pln]vt zt{ aGb]x? ; d]nf0{
df-kf]sf=7df8f] /-g# *) (& ad]nd kf]t u/L lbPsf] . o; /L lgj ÷s sDkgl n] shf{ln]f kf]t u/L
lbPsf] zt{aGb] ; lxtsf] /-g# *) (& ldt @)! .!!!\$ sf] kf] /kfz' (Paripassu) ln]vtsf] zt{g#
ad]nd d lgj ÷s sDkgl n] lwtf] n] lbPsf]; Dk0f{rn crn ; Dk]0x?sf]; xeful a\$ x?nf0{lrQ aem]f]
Vof]l k]kt aldf sDkglaf6 e\$Dk, cfunful, SRCC nufot c6o ; Dk0f{hf]vd v]dg] u/L kf]n; L ln0{
a\$ sf] gfp]f 008f] {-b/lk7_ u/L ; Ssn kf]n; L ln8 a\$ g]a]n= sf]!Ü z] / nufgl /x\$] lj kifl g]kfn
0G:of]l; sDkgl ln= df laldt g]kfn a\$ Inld6\$, /fli6 af]0f]ho a\$ / lgj ÷s sDkgl e0{ldt
@)%#.@! b]v aldf u/fp]cf0/x\$] lyPF. o; /L ln8 a\$, g]a]n= sf] clwsfz z] / nufgl /x\$] lj kifl
0G:of]l; sDkgl Inld6\$; # ldt @)%#.@! b]v @)%\$.@! ; Dd jif{Pssf]aldzNs laqm s/, l6s6
j fkt hDdf ?= !,)@,!!!.- aem]0{c:yf0{ ; /lff ; r'gf g#Pr=e#^#@ sf]kf]n; L ad]nd @ s/f\$ \$ nfvdf
ga9g] u/L cllg, e\$Dk, xhbuf, cfunful tyf ; #lg ln]6 ad]nd hf]vd]f/f xg] xfgl-gf\$; fgl lftk]t {
lj?4 aldf ; /lff k]fg ug] u/L Ps jif\$] nflu aldf u/L ; f] jfkt aem]pg' kg]lk]dod aem]0{pQm
aldfn]nf0{jif]kR5]gj]s/0f u/L \$ hg @))! cyfť ldt @)%*.@@ ; Dd gj]s/0f u/\$f] . o; /L
lgj ÷s sDkgl n] u/fPsf] aldfn]sf]; Dk0f{ ; Ssn kf]n; lx? aldfn] u/fp]v g]kfn a\$ Inld6\$nf0{
aem]p]cfPsf] . o; /L lgj ÷s sDkgl n] a\$; # ePsf]; Dem]fsf] zt{g#^ ad]nd ug]k] ; Dk0f{sfo{
ul//x\$] / cfkn] b]f]0]nf0{k0f?kdf kfngf ul//x\$] lyPFeg]s/f g]a]n= n] lj kifl sDkgl n]f0{n]y\$]
g#^\$.^#!@ ldt)%*.!# sf]kq]f/f ; d] kl6l e0/x\$]5 . o; /L lj kifl sDkgl; # \$.^@)) b]v \$
hg @))! ; Ddsf]nflu hf]vd l:y]lt cGtuť cllg, xhbuf, cf] cfts lj :kn]g c]lxb? ; d]sf]nflu
egl lj kifl sDkgl; # aldfn] u/f0{; f\$]; Ssn aldf kf]n; lx? g]kfn af\$ Inld6\$nf0{aem]Psf] lyP .

o; /l aldfny u/l cf0/x\$]cj:yfdf ldt @)%&.(!! ut]dunaf/sf lbg ef/tlo l; g]snfsf/ Clts /fzgsf]k\$/0fnf0{ln0{lgj }s sDkgl]s]rnrlrq ejgsf]kfu0f leq 7hf]hdft k;l xhbuf, tf\$kmf\$, cfuhgl u/l 7hf]lflt k\$ofPsf]s'/fsf]hfgsf/l ; do d}ljklfl 0G:of7Q; sDkgl ln= kwfg sfonf0{ hfgsf/l u/Psf]df aldfny gjls/0f kZrft aemfpg'kg]lklldod ln8 a\$ g]kn a\$ lnld6\$]aemfpg' kg]s'/df b0{t 5g . o; /l ln8 a\$ g]a}n= n]lklldod aemfpg'kg]k\$ofFgaemfPsf]s'/f lgj }s sDkglnf0{yxf ePkI5 ldt @)%&.(!! df sDkglaf/f aemfpg uPsf]df ; f]r\$ aem ln0{; s]kI5 cfkmh] aem lnPsf]/l; b ekf0 g+-%\$÷(** ldt @)%&.(!! sf]/l; bnf0{/2 ul/Psf]h]r\$ o; }fy k7f0Psf]5 egl af]fy{kq dfkmf ldt @)%&.(!@ sf]kqaf/f lgj }s sDkgl]rnrlrq 3/x?df ldt@)%&.(!! ut\$ lbg sDkgl]s]rnrlrq 3/x?sf]kfu0fdf 7hf]hdft k;l tf\$kmf\$, cfuhgl u/l lflt k\$ofPsf]vj/ oyflz3| 156f]dflbdaf/f ljklfl sDkglnf0{cj ut u/f0{lflt'klt{kfpFegl ldt @)%*.* df ljklfl sDkgl; u pQm 36gfaf6 ePsf]lfltsf]lj j/0f ; lxt dd\$; Def/ ubf{ePsf]vr\$]lj j/0f ; lxt lflt'klt{kfpg ljklfl sDkgl g]kn 0G:of7Q; sDkgl lnld6\$]sf lgj }g lbPsf]df ldt @)%*.*!@ sf]kqaf6 ljklfl sDkgl]aldf lflt'klt{\$f]bfjl adf]hd lflt'klt{lbg gldNg]elg ljle\$g cfwf/ b]v0{kq n]vPsf]/x\$. pQm kqdf ln0Psf]cfwf/x? lgDgfg'; f/ /x\$.

- s_ To; sDkgl]aldf ; DaGwl sf/]f/ a\$; u}ge}l; w}sDkgl; u ePsf].
 - v_ To; sDkgl -uf]kl s[0f dleh kf}n= / g]kn a\$ lnld6\$ alr ePsf]C0f lnbf]sf]; Demf]f o; sDkgl -g]0-s+ sf]xsdf nfu"gxg].
 - u_ b0{sDkgl alr ePsf]s'/sf]bfloj kl gePsf]o; sDkgl]Joxfg]{gkg].
 - 3_ aldf P\$, @)\$ (sf]bkmf @& Pj +aldf lgodfjnl , @)\$ (sf] ; zfwg ; lxtsf] lgod #^ -u_ adf]hd aldf sf/]f/ gePsf].
 - a_ !\$ hg @))) tb\$; f/ ! ciff9 @)%& ut\$ lbg cllg, xhbuf, x8}fn, e\$Dk, cft\$ cflb ; d]sf]hfl]vd Joxfg]u/l sDkglaf/f ; #flnt rnrlrq 3/x? / lnI6 adf]hdsf]; fdfgx?sf]aldfn]sf] ldt @))).^.\$ b]v @))!).^.\$; Dd hf/l ul/Psf]ePtfklg pQm aldfny To; sDkgl]df lflt ePsf] jvt; Dd aldf ; DaGwl s'/df kl/0ft ePsf]lyPg .
 - r_ @)%&.(!! ut]ljxfg *#) ah]36gf z? ePkI5 lbpFf]lklldod eQmfg ug{k7fp}df eQmfg ul/Psf] ; do eGbf cufl8 ePsf] 36gfaf6 pTkGg hf]vd Joxfg]u/l s'/ ePsf]dfGg ldNb\$; fy} aldfzNs sDkgl]s]vftdf hDdf ePkI5 dfq sf/]f/ z? xg]/ /sd eQmfgl kl5sf]36gfaf6 pTkGg hf]vdnf0{dfq Joxfg]{ldNg]sfggl Joj :yf ePsf].
 - 5_ aldf sDkgl -g]kn 0G:of7Q; sDkgl ln= ; u sDkgl]eQmfgl lngkg]/sd af\$]l g}/x\$]eGg] ; Gbedf sDkgl]s]/\$8af6 eQmfgl lbgkg]af\$]l gb]vPsf].
 - h_ 36gf 3l6; s]kI5 k7fPsf]r\$ -aldfzNs jfkt_ alem lnPsf]/l; b g+-%\$÷(** ldt @)%&.(!! sf]/l; b /2 ul/Psf]xgfn]aldf ; DaGwl s'/ ePsf]gdflgg]x\$ ldt @)%&.(!! sf]36gfsf ; DaGwdf sDkgl ; DaGwdf sDkgl -g]0-s+n= sf]sg}bfloj gb]vPsf].
- pk/fQm k\$/of * sf]-s_ b]v -h_ ; Dd pNn]vt ljklfl g]kn 0G:of7Q; sDkgl lnld6\$]s]lflt'klt{ glbg]u/l ul/Psf]lfls/nf0{lgDgfg'; f/ v08g u/\$f]5' hf]o; k\$/ /x\$]5 .

-s_ ; j {kydt, lj klf g]0-s=n= n]lnPsf]klxnf]lhls/ g}unt /x\$]5 . Isgeg] lj klf g]0-s=n=
; u ldt @)%#.@! b]v aldf ; DaGwl sf/]f/ u/\$f]f sg]lj j fb 5g . o; /L lj klf; u aldf sf/]f/ -
aldfn]_ ubf{alldtdf g]kn a\$ Inld6\$, /fli60 j fl0fHo a\$ / uf]kl s[0f dleh k]n= /x\$]s'/fnf0{
lj klf sDkgl]af/f tof/ klf/Psf]aldn]yaf6 kl6l e0/x\$]s'/fnf0{cGoyf xg]u/L aldfn] s]n sDkgl; u
dfq ePsf]eG' cGofok0f{/x\$]5 . ; fy}aldfn] cGtu\$ k\$ u/\$f bf]lsf]eQmgl lgj \$s sDkgl]k]kt
ub]f alldt g]kn a\$ In=x]0g egl ul/Psf]lj klf]sf]lhls/ aldf Pq, @)\$ (sf]bkrf @ -6_ sf]kl]tsh
/x\$]5 .

-v_ lj klf g]kn 0G:of]q; sDkgl Inld6\$df %!U zq/ nufgl alldtd]w\$]g]kn a\$ Inld6\$ /x\$]f]
g]kn 0G:of]q; sDkgl In=; u g}aldfn] u/fp]f aldf hf]vd af/]p]TkGg xg]lj j fb GogMxg]/ aldfn]
ad]f]nds]bf]ot] Pj +hf]vdaf6 k]kt xg]eQmgl k]kt ug{kf6L]f0{; lhnf]kg]/ g]a]n=n]k]fx u/\$f]
C0fsf]; /]f0f ; d]sf]; /]ff xg]x]f lj klf sDkgl; u aldfn] u/L sf/]f/ ul/Psf]xf]. o; /L lj klf
sDkgl]lgj \$s sDkgl / g]a]n= alr ; DkGg ePsf]s/f/ ; Dem]f af/]hfgsf/L gePsf]eG' / nfu"ngxg'
eG]egf0{lg/fwf/ /x\$]5 . Isgeg]lj klf sDkgl]alldtd]w\$]g]a]n= ; d]nf0{ldt)%&.#! k= ; j=
%#÷!#%@ sf]kq]f/f lkl]dods]eQmgl dfu u/L n]y\$]kq ; d]n]lj klf]sf]pQm]lhls/ v]08t /x\$]5 .

-u_ hxf]Dd aldf Pq, @)\$ (sf]bkrf @& Joj :yfnf0{x]f{pQm Pq]sf]pQm Joj :yf z?df aldfn] ubf{
dfq nfu"xg]Joj :yf xf]. lgj \$s sDkgl]lj klf sDkgl; u @)%#.@! b]v nuftf/ @)%*.@@. ; Dd
cyff \$ hg @))! ; Dd sfod /xg]u/L j if]j if]lbgdf aldfn] gj]s/0f u/L cfPsf]cj :yfdf aldf Pq,
@)\$ (sf]bkrf @& lgj \$s sDkgl]sf]xsdf nfu"xg x]0g eG]s/f bkrf @& sf]kl]taGw]f]ds JofSofz
; d]n] :ki6 ub\$. ; fy}aldf lgodf]nl, @)\$ (sf] ; z]w]t lgodf]nl #^ -u_ sf] Joj :yf lgj \$s
sDkgl]sf]xsdf nfu"xg]x]0g Isgeg]lj klf sDkgl / alds / g]a]n= /fli60 j fl0fHo a\$ / lgj \$s
sDkgl alldt e0{\$ hg @)) b]v \$ hg @))! ; Dd sfod /xg]u/L aldfn] gj]s/0f u/L ; \$]f]
; Ssn k]f]n; l alds]alldtnf0{k7f0{ s\$]cj :yfdf alds]k]kt ug]k]aldfzNs gln0{rk nflu a; l
cfk]nf]bf]ot] Pj +st]oaf6 lj d]v ePsf]cj :yffaf6 p]TkGg kl/]l:yltsf]l; sf/ lgj \$s sDkgl]nf0{agfpg
sbkl ldNg]x]0g Pj +sd]f/lsf]u]tl nfk/j]x]laf6 klf lgj \$s sDkgl]sf]xs l]tdf c; / gkg]eG]
; j d]f]o l; 4f]t ; d]sf]cfwf/df lj klf]sf]lhls/ lg/fwf/ /x\$]5 .

-3_ !\$ hg @)) tbq; f/ @)%& cfiff9 ! ut]aldf hf/L ldt p]N]y ePsf]eP]tklg pQm aldfn]
\$.^.@)) tbq; f/ @@ h]7 @)%& b]v \$.^.@))! tbq; f/ @)%* h]7 @@ ut\$] lbg; Dd nfu"xg]u/L
gj]s/0f ePsf]lyof]. o; /L aldfzNs p]N]y ; Dkli6 aldfn]df l6s6 6fF u/L ; xl 5fk u/L gj]s/0f
ul/Psf]sfo]f0{cGoyf eG ldNg]x]0g . gj]s/0f kZrft gj]s/0f j]kt n]lg]lkl]dod zNs lj klf
sDkgl]ln8 g]a]n=; u dfu u/L lng'kg]f ; f]gu/L rk nflu a; \$]cj :yfaf6 p]TkGg kl/]l:ylt d sDkgl
pk/ nfu"xg]kg]x]0g lj klf sDkgl]cfk]nf]bf]ot] lgj \$s gu/\$]f]kl/]ffdaf6 p]TkGg l]ft lj klf sDkgl]
g}Jox]f]k]s'/fnf0{cGoyf eG ; lsg]x]0g / s/f/sf]; j d]f]o l; 4f]t ; d]sf]kl]tsh xg]u/L ul/Psf]
sfo\$]f]kl/]ff]d lj klf sDkgl]g}Jox]f]k]g] :ki6 5 .

-a_ 36gf 36l ; s]k]5 aldf lkl]dod eQmgl ug{k7f]p]df eQmgl ul/Psf]; do e]bf cuf]8 ePsf]
36gfaf6 p]TkGg hf]vd Jox]f]u/L s/f/ ePsf]df]G ldNg] eG]lhls/ unt /x\$]5 . hals o; e]bf
cl3sf]36gf? Pj +sf/]f/nf0{x]f]eg]lj klf sDkgl]lgj \$s sDkgl; u aldf af]k]sf]lkl]dod 36gf

36L; s]kZrft alemn0{lkldod aem' eGb cl3sf]36gfaf6 pTkGg hf]vd lflt Joxf]sf]pbfx/Ofx? h:t} ljkfl sDkgL; u aldf sf/faf/ @)%#. @! af6 z? ePsf]df @)%#.#! sf]lbg 36sf] 36gfaf6 ePsf] tf\$km\$af6 ePsf]lfltsf]/sd ?#&,@).- bfjL ul/Psf]df ljkfl sDkgln]lgj \$s sDkglnf0{?=@\$,%%).- eQmfgl @)%#.## df rQm u/\$f]lyof]cyf\$ 36gf 36L ; s]k15 lkldod aemPsf]cj:yfdf klg eQmfgl ul/Psf]lyof]. h; af6 k\$/Of * -r_ df pNn]vt ljkflsf]lfls/ k] [tk0f{(Bias) /x\$]:ki6 5 . ; fy} ljkflsf]pQm lfls/ kdf0f P\$, @)#! sf]bkf # \$ sf]kltsh /x\$]:ki6 5 .

-r_ aldfzNs alemn0{; s]k15 cfmh]alemnPsf]/l; b /2 ug]sfo{b/fzo k0f{/x\$]5 . o; /L Psk6s aldfzNs :jlsf/ ul; s]k15 cfmh]:jlsf/ u/\$f] aldfzNs lkmf{ug]sfo{af6 ljkfl sDkglsf]lgot b/fzok0f{/x\$]k/f :ki6 5 . ; fy} aldfzNs slt ; do leq aemf0{; Sg' k5{eG]; DaGwdf aldf P\$, @)\$ (ty aldf lgodfj nl, @)\$ (; d] df\$ /x\$]5 .

pk/fQm k\$/Of (sf]-s_ b]v -5_ ; Dd j10f\$ ljleG cfwf/x? Pj +lgj \$g ; fy ; m]g ul/Psf] ljleG kdf0fx?af6 ljkfl g]kn 0G:of]Q; sDkgL lnld6\$]n]lgj \$s sDkgln]bfjL u/\$f] aldf lfltklt{/sd ?= %), &^, !%).- -krf; nfv 5oxQ/ xhf/ Ps ; o krf; ?k\$ _ glbg elg ldt @)%* .^!@ k=; =; = %!.#! sf]kqaf6 n]v cfPsf]x\$ k]tt ph/L lgj \$g ln0{pkl:yt ePsf]5' . ctM d]f]ph/L lgj \$gdf pNn]vt tYo Pj +cfwf/x? adf]hd sfo]fxl u/L ljkfl sDkglaf6 aldf P\$, @)\$ (sf]bkf * -3!_ , bkf !& sf]pkbkf -\$_ tyf aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -@_ adf]hd cfbz hf/L u/L lgj \$snf0{?=%), &^, !%).- -krf; nfv 5oxQ/ xhf/ Ps ; o krf; ?k\$ _ lfltklt{lbg' eG]cfbz hf/L u/L kpfeg]Joxf]fsf]lgj \$s uf]kl s[0f delh k]n-sf tkmf6 clvtof/ k]kt Joj:yfks tly{k\$]hsf] ldt)%* .!) .@# sf]ph/L lgj \$g .

@= pQm aldf bfjL ; DaGwdf s]s; f]eP u/\$f]xf]; f\$]oyfy{lj j /Of ; lxtsf]lnlvt hjfkmsf ; fy}pQm bfjL; u ; DaGwt ; Dk0f{sfuhft ; d] kq k]kt ldt n]!% -kGw] lbg leq ; ldt ; dlf k]z ug{ aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -!s_ sf]Joj:yf adf]hd alds g]kn 0G:of]Q; sDkgL ln=f0{ldt @)% (÷#÷@! sf]kqaf6 lgbz\$g .

#= ljkfl dleh k]n-sf]; Dk0f{rn crn ; DklQsf] aldf o; sDkgldf ldt @)%#.)@. @! b]v !÷! jif{ nfu"xb]u/L cl]g, e\$Dk, xhbuf, cfunful cfbsf]hf]vdaf/f xb]xfgl-gf\$; fgl lfltklt{l j ?4 aldf ; /lff k]ofet ug]u/L ; fn]kR5] aldf gjls/Of x\$}cf0/x\$]df aldf gjls/Of u/L lkldod eQmfgl ug]; dofj lw ldt @)%&. @! leq u/L ; Sg' kg]f ; f]ldteGb & dlxgf kl5 cyf\$ ldt @)%&. (!! ut]pQm aldf hf]vdsf]lkldod eQmfgl ug{k7fpg'g}cfkng]; DklQ hf]vd kltsf]nfk/jfxl x]eG]k]6 b]v65 . tyfk ldt @)%&. (!! ut\$]Clts /fzg k\$/Ofaf/f ePsf]xfgl-gf\$; fgl e}; s]k15 jf ; f]ldtsf]laxfg *W) ah\$]6}dleh sDkgldf tf\$km\$ ePsf]s/f ljkfln]:jlsf/ ubz; f\$]hfgsf/L ; f]lbg lbpF]#M\$% ah] pNn]v u/L \$M& df kmfS; af6 hfgsf/L u/fOPsf]lyof]. / ; f]36gf ePsf]; ft 306f kl5 / pQm kq kfp' eGb Ps 306f cl3 dfq sDkglsf]l/; f]gdf aldfsf]lkldod jfktsf]r\$ 5fl8Psf]df ; f\$] efl]nkN6 ldt @)%&. (!@ df g]r\$ alemnPsf]/l; b ; d] /2 u/L kq; fy ljkflnf0{ aldf hf]vd se/ gxb]hfgsf/L u/f0{; lsPsf]5 .

pQm k\$/Ofdf ePsf]xfgl-gf\$; fglsf]lfltklt{kpfeglljkfln]ldt @)%* .@* df lbPsf]lgj \$g pk/ lg0f6 x\$] aldfzNs jfktsf]r\$ 36gf 36L ; s]k15 k7fOPsf]/ pQm aldfzNs jfktsf]r\$ alemnPsf]

/l; b g%\$÷ (**, ldl t @)%&.(!! sf]/l; b ; d] /2 ul/Psf]xbfn]To; sDkgl / o; aldf sDkglalr aldf ; DaGwl s/f/ ePsf]gdflgg]xßf pNnl]vt 36gfsf]; DaGwdf sDkgl]sf]sg}bflotj gb]vPsf]xßf ; f]L Joxf]f hfgsf/L u/fpb5f}elg ldl t @)%*.^.!@ df ljklflnf0{hfgsf/L u/f0{; lsPsf]5 .

ljklfl sDkgl]sf]xfgl-gf\$; fgl xßf]sf]cj:yfdf, lgh / aldf sDkgl]sf alr aldf s/f/ gePsf]df 36gf 36l ; s]k]5 aldfzNs aemfpg k7fpßdf s/f/ ePsf]dfg ; lsg]cj:yf lalsh}xg ; Sb} .

o; /l ljklfl / aldf sDkglalr ePsf]aldf s/f/ aldf P} , @)\$(-; = sf]bkrf @& adf]hd A}sg]klg aldsn]sg]klg lsl; dsf]aldf Joj ; fo ubf{ln0g]aldf jfktsf]aldfzNs /sd k]kt geP; Dd aldf hf]vd :jlsf/ ug{xß} . aldsn]hf]vd uxOf u/]jkt aldfzNs /sd k]kt u/]k]5 dfq aldf u/]sf] dflgg]5 . A To; u/l aldf lgodfjnl, @)\$(-; = sf]lgod #^ -u_ n]Aalldtn]alds; u aldf u/] jkt aemfpg'kg]aldfzNs /sd gaemfP; Dd lghx? alr aldf ; DaGwl sf/]f/ ePsf]dflgg]5} elg k]6 Joj:yf xßf]xß}ljklfl]sf]36gf 36l ; s]k]5 aldf lklod aemfpg Nofpb}df b0{k]f alr s/f/ ePsf] dfg g; lsg]k]6 ePsf]xßf ljklfl]sf]lgj }g vf/]h u/l kfpF.

o; y} aldf P} tyf lgodfjnl lj?4 ePsf]s/f/sf]sfg}l df}otf g}g]cyf} sfg}n]lgif]v u/]sf] lj ifodf ePsf]s/f/, s/f/ P} , @)%^ sf]bkrf !# sf] \$-^_ df Joj:yf eP cg;f/ A}k]Int sfg}sf] lj?4df ePsf]j}f k]Int sfg}n]lgif]v u/]sf]s/fdf ePsf]s/f/A :j tMab/ xg} k]6 Joj:yf ; d] ePsf] xßf, ljklfl; u ePsf]Aaldf s/f/n]A sfg}l df}otf uxOf ug{g; Sg]:ki6 sfg}l cfwf/ k}f}f b]vPsf]n] ljklfln]To; ; ldltdf lbPsf]ldl t @)%*.!).@# sf]lgj }g ph/L vf/]h u/l GofO G; fkm kfpFeg} Joxf]fsf]aldssf]ldl t @)%(\$. (sf]lnlvt hjfkm.

7x/

o; k\$]/ ldl; n ; mlg ; DkOf{sfuhf]tsf]cl}boga}6 aldf gjls/Of jfktsf]aldfzNs /sd eQmfgl gePsf]cj:yfdf ; DklQ lft e0; s]k]5 lgj }sn]aldf gjls/Of zNs aemfPsf]df ; d] sg}lj}j}fb b]vPg . aldf ul/g]; DklQ ; /lft /x\$]tyf xfgl-gf\$; fgl xg ; Sg]; e]jt cj:yfdf dfq aldf ul/g]; j }f}l ; 4f}t ljkl}lft lft e0{s]k]5 aldf gjls/Of jfktsf]aldfzNs eQmfg u/]sf]kf}Of. aldf P} , @)\$ (sf] bkrf @& adf]hd aldssf]hf]vd uxOf u/]jkt aldfzNs /sd k]kt u/]k]5 dfq aldf u/]sf]dflgg]tyf aldf lgodfjnl, @)\$ (sf]lgod #^ -u_ adf]hd alldtn]aldsl; t aldf u/]jkt aemfpg'kg] aldfzNssf]/sd gaemfP; Dd lghx?sf]alrdf aldf ; DaGwl sf/]f/ ePsf]dflgg]5} eg]Joj:yf adf]hd k]o\$ jif\$}nflu aldf hf]vd ; /l}of k]kt ug{gjls/Of jfktsf]aldfzNs aemfpg'kg}df alldt tk}f}6 To:tf]aldfzNs eQmfgl ul/Psf]k]t't bf]lsf]bflotj jxg ug{gkg]eg}aldssf]egf}f}f0{ cGoyf eg}ldNg]b]vPg . o; y} aldf P} , @)\$ (sf]bkrf * -3!_, bkrf !& sf]pkbkrf -\$_ adf]hd ph/L lgj }g vf/]h xg]7x5{. o; pk/ lrQ gaem]aldf P} , @)\$ (sf]bkrf #& adf]hd kg/fj }g cbfnt, k}6g, nlnk'/df kg/fj }g ug{; d] hfgsf/L u/f0G5 .

Olt ; Dat@)^) ; fn a}zfv @% ut]laxlaf/ /f]h % zed

7x/

o; k\$ / ldl; n ; mlg ; Dk0f{ sfuhf[tsf] c\wbogaf6 aldf ePsf] / aldf cj lw leq} lgj }sssf] gf=@v=%\$!# g=sf]a; ldl t @)%*.&& df gf=@v=@&)% ; u 7Ss/ nflu lflt ePsf]df ; d} sg}lj jfb gePsf]k|tt d2fdf t}f]klfsf]bfjl eQmfgl alds /fli60 aldf ; :yfgaf6 kfg'kg[eGg]lgj }stkm\$] egf0{/x\$]tyf alldtsf]uf8lsf]bfjl km5f6 u/l ; s\$] / t}f]klfsf]uf8l alds g}gn nf0km P08 hg/n 06:of7[]; sDkgl ln=df aldf ePsf]alemg cfPsf]h]k|t sfuhx? pQm alds ; dl k7fPsf]df pQm aldsn]tt\DaGwdf alldtaf6 bfjl cfPdf aldfny adf]hd ug[hj fkm lbPsf]eGg]egf0{/x\$]kf0of]. ; fy}; ldltaf6 alds /fli60 aldf ; :yfgnf0{pQm bfjl eQmfgl ug{gldNg]cGo sf/Of tyf lj j /Of eP ; f]; d} k} ug{aldf Pq, @)\$ (sf]bkrf !& sf]pkbkrf -#_ tyf aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -!v_ sf]Jo j :yf adf]hd nlvPsf]df pQm aldsaf6 tt\DaGwdf sg}hj fkm k} xg cfPsf]kf0Pg .

o; /l lg0f0tkm(lj rf/ ubf{k|tt aldf bfjldf alds /fli60 aldf ; :yfgdf t}f]klf ; d}sf]aldf ePsf]cj :yfdf alldtnf0{bfjl eQmfgl ug[hDd]f/l kf/Des aldssf]ePsf]x\$] alldt lgj }snf0{ ; e/sf]dNof]g adf]hd t}f]klf jfktsf]bfjl eQmfgl ug[kg[hDd]f/l ; d} alds /fli60 aldf ; :yfg; u g}/xg]blvof]. t}f]klfsf]aldf cGo alds; u ePsf] ; Gbedf ; f} egf{nufotsf s/f aldsx? alrsf]s/f ePsf]h]alldtnf0{ ; f}l cfwf/df bfjl eQmfgl gug{jf lj nDa ug{ldNbg} . o; y} k|tt t}f]klf bfjlsf]bfloj ; e/sf k|tj }g adf]hd :jlsf/ u/l bfjl eQmfgl ug{egl alds /fli60 ald ; :yfgnf0{aldf Pq, @)\$ (sf]bkrf * -3!_ bkrf !& sf]pkbkrf -\$_ adf]hd ph/l lgj }g vf/h xg] 7x5{. o; pk/ lrQ gaem]aldf Pq, @)\$ (sf]bkrf #& adf]hd kg/fj }g cbfnt, kf6g, nltntk'/df kg/fj }g ug{; d} hfgsf/l u/f0G5 .

0lt ; Dat\@)^) ; fn h}7 #) ut]/f}h ^ zed\==

>l ; femf ; xsf/l ; :yfsf]ufbdfddf tf\$kmf\$ u/l hj h{tl cfqmdof u/l bj }ufbdfddf u/l /flvPsf hDdf wfg #%*) af/f nbl nul wgdndf lilt k%of0of]. o; k\$f/ aldf u/f0Psf]; DklQdf lilt ku]kZrft tIsfn}ldlt @)%(!.& df >l /fli60 aldf ; :yfgnf0{kqaf/f hfgsf/l u/fpgsf ; fy}; f]36gfsf]kli6sf nflu ldlt @)%(!.@! df >l lhNnf kx/l sfofho, wgu9laf/f n]vPsf]kq ; lxt >l ufpHj sf; ; ldtsf] sfofho x; Inofaf/f hf/l ul/Psf]ldlt @)%(!.@ sf kqx? ; d; ; mlg /fvl @)%(!.@ df bfjl kmf/d e/l jf:tlj s lilt a/fa/sf]liltkl't{dfu u/\$f]tyf ; f]; DaGwdf lg/lifs ; d;sf]JoJ:yf u/l jf:tlj s lilt ; d;sf]lgwf{of u/f0{kfpg >l /fli60 aldf ; :yfg, wgu9L zfvdf lgj dg ; d; lbPsf]lyPF. aldf ul/Psf]; DklQ pk/ ku\$]liltaf6 liltkl't{el/e/fp (indemnity) ug\$nf flu >l /fli60 aldf ; :yfgdf k6s-k6s t/ tfs]f ubf{; d; ; f]bfjl (Claim) sf pk/ s]s:tf]sf/jxl e0/x\$]5 egl ljklfl >l /fli60 aldf ; :yfg, wgu9L zfvaf6 sxl hj fkm kllt geP kl5 xfdln]eP u/\$f ; DkOf{Joxf]f vfhL ldlt @)%(!.#.@! ut\$fbg bt{g=!!^(.)%(!.#.@! df aldf /sd eQmfgl kfpFeGg]>l /fli60 aldf ; :yfg s]bbp sfofho, sf7df08f]f0{kq nyl ; f]; DaGwdf hfgsf/l dfu ubf{; d; ; f]; DaGwdf sxl klh hfgsf/l kbf g ul/Psf]x\$ xfdl; u eP u/\$f JoJxf/ tyf pTkGg kl/l:ylt ; d;sf]dNoflg ubf{b}fosf sf/Ofx?n]ubf{>l /fli60 aldf ; :yfgsf]sk6 kOf{dgzfo b]6 uf]/ xg uof].

-s_ ; jkyd t xdf]aldf u/f0Psf]; DklQ pk/ xdf]aldfof]o lxt (insurable Interest) /x\$]s/fnf0{ s; h]klg gsfg{; Sb} . aldfof]o lxt gePsf]eP ; f]; DklQnf0{aldf u/fpg ldNb} lyof]xf]f . ; f] ; DklQ pk/ xdf]aldfof]o lxt (Insurable Interest) ePsf]s/f xdf]pb\$]f]of (Declaration) af6 :ki6 xg] g}5 . h; /l alldtsf]pb\$]f]of (Declaration) aldssf]nflu cIofj Zos x65 7ls To; /l g}aldssf] pb\$]f]of klh alldtsf lglD plQs}dxTj kOf{x65 . aldf ; DaGwL s/f/ Ps ljzi7 k\$f/sf]s/f/ ePsf] sf/Ofn]ubf{klg s/f/sf b0{klfx? ; dfg tx (Equal Footing) df /xg eGgsf nflu klh Ps csf]f0{sxl gn\$]f0{; a}s/f :ki6 vhfpg]aldsf]; j d]fo l; 4fGt /x\$]x65 .

aldf ; DaGwL s/f/n]ubf{s/f/sf bj }klf a/fa/l]sf]xl; otdf /xg' kg]ePsf]sf/Ofn]ubf{klh aldf ; DaGwL s/f/nf0{Contract of Utmost Good Faith (Uberima Fides) eg] eg]ul/G5 tyf pb\$]f]ofsf]bfloTj (Duty of Disclosure) bj }klfsf nflu plQs}dxTj kOf{xg hfg5 . ljklfl /fli60 aldf ; :yfgn]aldf u/fPsf] ldlt n]* dlxgf laTg nlfbf ; d; aldfny hf/l gu/l s]n se/gf dfq hf/l ugh]ljklflsf]k}f}x :ki6; u en]sfp5 . aldfny hf/l gug]csf]km(alldtnf0{aldf ; DaGwL zt{aGb]x? :ki6 ; u 1fg gxb]x\$ cfm]aldf u/f0Psf]; DklQ slt xb; Dd ; /lft 5 eg]s/f :ki6; u 1fg xg kfpb} ; fy} ; d]f pNn]vt Exclusion clause sf af/d ; d; 1fg xg ; Sb} . uf]xsnf0{km, fP/ p; af6 cglrt kmfObf p7fpg v]g' sfgg ; ut sfo{xfg . t/ ljklfl /fli60 aldf ; :yfgn]xdl h:tf ; f]f Pj +lgdVf JoIQmf0{cfk]f]JoJ ; fosf]uf]x agfpgsf nflu cg\$ cfsif0{x? b}f0{uf]xsnf0{km, f0{; s]k15 p; nf0{ lghsf]bfjl jfktsf]liltkl't{pknAw gu/fpg' klh >l /fli60 aldf ; :yfgsf]b/fzooQm sfo{xfg egg ; lsg .

-v_ xdf] ; DklQ pk/ cft\$]fbsf]hf]vd ; d; /lffj/Of (Cover) xg]u/l egl aldf u/fPsf]ljklfl >l /fli60 aldf ; :yfgn]se/gf]df :ki6; u fcllg clt/Qm xhbu, af]kOf{sfo{tyf cft\$]fbaf6 alldtsf] ; /; DklQ lilt ePdf ; d;yk ; /lOf kbf g ul/G5E egl pNn]y u/\$f]klh aldf u/f0Psf]; DklQ hg; s} k\$f/sf]cft\$af6 ; bf ; /lft 5 tyf cft\$]fb ; DaGwL hf]vdaf6 aldf u/f0Psf]; DklQdf h:tf]; s}

lft klkld aldsn]to; af6 p6dlQm (Indemnity) kbfug ug{aldssf]kyd bflotj xf]. pk/fQm bj }aldfx?
u/fpbf cftsafbnf0{; d] /lffj/0f ug[u/l aldf u/fPsf]h:tf]ug{xfdl; u cfts]fb 0toflb ; d] eGb}
cltl/Qm zNs ; d] p7fpgh]xfdl dfly xfdl]; DklQ hg; S}k\$]/sf]cfts]sf/l lqmfnsnfkaf6 ; /lft 5
eGg]lj Zj fz lbnfpg' / ha /lffj/0f ul/Psf]hfl]vds}sf/0fn]ubf{xfdl]; DklQ pk/ lft klkld hfg5 / ; f]
; DaGwdf bfjl kbf\$]; dodf bfjl eQmfgl glbgh]klg ljkfl >l /fli60 aldf ; #yfgsf]cfkmgf u]xs
pk/sf]b/fzok0f{JoJ xf/ kl6 xg hfg5 .

-u_ aldfsf]; fdf6o l; 4f6t cg?k cllg aldfnf0{dh aldfsf]?kdf u/fpg] tyf ; f\$] cltl/Qm c6o
hfl]vdx?nf0{cllg aldfsf]c6tu\$ /fvl cllg aldf u/kl5 dfq cllg c6tu\$sf c6o hfl]vdsf]/lffj/0f
ug]kfnng /x\$]x65 . To:t}xfdl]u/f0Psf]aldfdf klkld aldf u/fPsf]sf/0fn]dfq cfts]fb,
ã]k0f{sfo{tyf xhb# h:tf hfl]vdsf]/lffj/0f kkt u/\$]xf]. olb cllg aldf gu/fpbf xf}t cfts]fb
nufot cllg aldf c6tu\$sf hfl]vdfnf0{/lffj/0f u/fpg kfp6g lyof}; o; /l cllg aldf c6tu\$ /flvP
tfklg cllg c6tu\$sf c6o hfl]vdx?sf]cfuf] u sg}klg k]olf ; /f\$/ gxg ; S5 . oxfFo; f]eGg\$]
tflko{cfts]af hfl]vd cllg aldfsf]c6tu\$sf]hfl]vd ePtfklg cfts]fbsf]sf/0fn]ubf{cfuf]g}nflg'
kb5 eGg]xf0g . olb To; f]xf]eg]s]n cllg aldf u/fP klkld]lyof]tyf hg; S}k\$]/n]cfuf]nfuklg
lfltsf]glhssf]sf/0f (Proximate Cause) cfuf]g]xg]ePsf]x6f cllg aldf dfq u/fpbf klkld]lyof]
. tyf cfts]fb, ã]k0f{sfo{ xhb# h:tf hfl]vdsf lj ifoj :thf0{5\$}aldfzNssf]eQmfgl u/] aldf u/f0{
/xg\$]sg}cf]rTo g}/xg]lyPg . t; y{klg cllg aldfsf]c6tu\$df /flvPsf hfl]vd ePtfklg o; sf]sg}
klg k]olf ; /f\$/ cfuf] u /xb6 . cem aldfzNs klkld yk u/] eQmfgl u/l ; skl5 t emg\o; sf]5\$}
cl:tj /xg]ePsf]x6f aldfnf]cfts]fbsf]hfl]vdfnf0{/lffj/0f ub5 eGg' g}cfts]fb]aldf u/f0Psf]
; DklQdf h]h:tf]lft k]ofP klkld aldsn]lftkl't{pknAw u/fpg'kg]s/fl/o bflotj /x\$]:ki6 xg hfg5
. o; sf]cy{cfts]sf/l]cfuf]g}nfufpg'k5{eGg]xf0g . o; y{klg lfltsf]glhssf]sf/0f (Proximate
Cause) /lffj/0f ul/Psf]hfl]vd xf]eGg]kl6 g}5 eg]xfdl]lftkl't{kfp'k5{s/fdf b0{dt /x6g .
o; /l aldfsf]; j6f6o l; 4f6t cg?k klkld :ki6 (Crystal Clear) ?kdf /x\$]s/fdf klkld cfh; Dd bfjl eQmfgl
pknAw gu/fpgh]ljklfl >l /fli60 aldf ; #yfgsf]b/fzo :ki6 ?kdf cleJoQm ub5 . ctMPj +dfly bknf
bknfdf pln]y ul/P adfl]nd /lffj/0f u/f0Psf]hfl]vd cfts]fb ; d] /x\$]Pj +lfltsf]glhssf]sf/0f
klkld /lffj/0f ul/Psf]hfl]vd g}ePsf]x6f ; f]hdof #%*) af]f wgdfl klkld uPsf]lft jfktsf]jf:t]js
lftkl't{:j?k bfjl ul/Psf]/sd ?=!&!#,^)).- -?k0fF; q nfv t]x xhf/ 5 ; o dfq_ tyf ; f]bfjl
k/\$]ldlt]bfjl eQmfgl x6f ; Dddf ; f]/sddf P6 cg?ksf]Aofh ; d] yk u/l ; Dk0f{/sd oyflz3]
ljklfl /fli60 aldf ; #yfg, wgu9l zfvaf6 lbnf0{ e/f0{kfpFeGg]Joxf]fsf]lgj6 s]hnl lhNnf
x; lnofuf=j; = l:yt xl/z\$/ uNnf e08f/sf k]k06/ xl/z\$/ 7fs/sf]jf/] eQnk/ lhNnf emfyh
uf=j; = j 8f g=# Gofkfg]ufpFa:g]j if{@(sf]afa's[Of Gofkfg\$]ldlt @)%(^.! sf]lgj6g .
@= pQm aldf bfjl lftkl't{: DaGwl s]s; f]eP u/\$]xf]; f\$]lnlvt hjfkmsf ; fy tt\DaGwl aldfny
tyf ; e]kl'tj6g nufotsf eP u/\$] ; Dk0f{sfuh tyf lj/0f ; d] of]kq kkt ldlt]!% -k6w] lbg
leq o; ; ldltdf k]z ug{xg aldf lgodf]nl, @)\$ (sf]lgod ## sf]pklgod -!s_ sf]JoJ:yf adfl]nd
alds /fli60 aldf ; #yfgnf0{; ldlt]ldlt @)%(^!^ sf]kqaf6 lgb]g .

\$= ; :yfgsf] zfvf sfoffo wgu9laf6 ldlit ^.!@.)! b]v nfu"aldfn]v g=i; Pkm@\$@% / @\$@^ xl/z\$/ uNnf e08f/sf]gddf cllg aldfn]v cGtu{ hf]vd axg xg]u/l aldfn]v hf/l ePsf]. ldlit @)%(!.^ cft\$sf/lx?n]uf]bdsf]tfnf tfl nbl nusf]egl b]l kg{cfPsf]f ; :yfgn]cllg aldfn]v hf/l u/\$f]x]f cllg aldfn]vsf]bfo/f cGtu{ rf]l, nbd/ kg{gc]pg]x]f aldfn]vsf]bfo/fdf gkg] Joxf]f ; d] alldtnf0{c]ut u/fp55f]eGg]Joxf]fsf]aldssf]ldlt @)%(.# sf]lnlvt hj fkm. %= ; ldltsf] qmdzM sf]g=zf=%\$ -/f]j=; +)!@_)%(.^) r-g&!# ldlit)%(.^!^, sf]g=zf= #)^ - /f]j=; =)!@_)%(.^) r-g+!\$&) ldlit)%(.% sf]kq dfkm{ ; :yfg; u dfu ul/Psf]sfuhft tyf ljj/0f xfn; Dd k]z xg cfPsf]kf0Pg o; y{ pQm kqx?af6 dfu ul/Psf]sfuhft tyf ljj/0fx? ; ft -& lbg leq ; ldltdf k]z ug{aldsnf0{ ; ldltsf]ldlt @)%(!.% sf]kqaf6 kg]lgb]z]g . ^= ; :yfgsf]ldlt)%(.# sf]kq afx\$ dfu ePsf sfuhftx? xfn; Dd ; ldltdf k]t xg cfPsf]b]vPg . o; y{ lo; ; :yfgaf6 hf/l ePsf]aldfn]v g=i; Pkm@\$@% / @\$@^ sf]aldf b]l ; DaGwdf lgj]ssf] dfu adf]hd aldf eQmgl ug{gkg] ; DaGwdf cGo sg}cfj Zos sfuh k]f0f tyf ljj/0f eP ; f] ; lxtsf] lnlt hj fkm ; d] & - ; ft_ lbg leq ; ldltdf k]z ug{aldf P] , @)\$ (sf]bkf !& sf]pkbkf -#_ tyf aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -!v_ sf] Joj :yf adf]hd aldsnf0{ ; ldltsf]ldlt @)%(!!÷* sf]kqaf6 lgb]z]g .
To; ; ldltaf6 se/gf] g+@\$@% / @\$@^ sf]>l xl/ z\$/ uNnf e08f/sf]b]l ; DaGwdf dfu adf]hd cfj Zos sfuhkqx? ; mlg u/l k7f0Psf]eGg]Joxf]sf]ldlt @)%(!!@ sf]aldssf]lnlt hj fkm.

7x/

o; k\$/ ldl; n ; mlg ; Dk0f{sfuhfts]c]llogaf6 aldf ePsf]/ aldf c]lw leq}ldlt @)%(!.^ cft\$sf/lx?n]uf]bdsf]tfnf tfl nbl nusf]f ; d] sg}ljjfb gb]vPsf]k]tt d2df cft\$]fb hf]vd ; d] ; dfj]z u/l aldf ePsf]/ l]tsf]sf/0f ; d] /lffj/0f ul/Psf]hf]vd g}ePsf]x]f aldf b]l kfg'kg] eGg]alldt lgj]s tkm{f]egf0{/x\$]kf0of]eg]c]llg aldfn]v hf/l u/\$f]x]f cllg aldfn]vsf]bfo/f cGtu{ rf]l, nbd/ gkg]eGg]aldssf]egf0{/x\$]k]tt d2df aldsaf6 hf/l ul/Psf]aldfn]v cGtu{ pQm b]l kg]gkg]tkm{lg0f6 ug{k]b]vof].
o; /l lg0f6 tkm{ljrf/ ubf{ hf/l ePsf]c]llg aldfn]v g=i; Pkm@\$@%.)!@)^ tyf l; Pkm@\$@%.)!@)^ df k]6 ?kdf cllg, xhbwf, a]k0f{sfo{/ cft\$]fbaf6 alldtsf] ; Dk]Q lilt ePdf ; d] yk ; /l0f k]fg ul/G5 eGg]l]s6fgl Joxf]f pNn]v ePsf]kf0of]. o; /l aldfn]v -s/f/_ df :ki6 ?kdf yk hf]vdx? ; dfj]z u/l aldf ePsf]/ aldfn]v]/lffj/0f u/\$f]hf]vds}sf/0f gf\$; fgl ePsf]:ki6 b]vPsf] cj:yfdf aldfn]v cGtu{ pQm lilt gkg]eGg]aldssf]egf0{ldNg] b]vPg . o; y{ pk/fQmfg'f/sf] aldfn]v]/lffj/0f u/\$f]lilt jkt lgj]sn]dfu u/\$f]?=!&,#,^).- -?k]f; q nfv t]x xhf/ 5 ; o dfq_ af6 aldfn]vsf]zt{ ; ljwf adf]hd clg]fo{clws jktsf]/sd s\$ u/l af]l xg c]pg]/sd lgj]snf0{b]l eQmgl ug{egl alds /li6 aldf ; :yfgn]f0{aldf P] , @)\$ (sf]bkf * -3!_ , bkf !& sf]pkbkf -\$_ tyf aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -_ adf]hd cfb]z lbg]7x5{. o; lg0f6 pk/ lrQ gaem] aldf P] , @)\$ (sf]bkf #& adf]hd kg/f]hg cbfnt, kf6g, nltntk/df kg/f]hg ug{ ; d] hfgsf/l u/f0G5 .

Olt ; Dat\@)^) ; fn h]7 #) ut]/f]h ^ zed\==

klf
alldt÷lgjllssflgfd

>l 6E/fh kf7s,
sf=h= hf7kf6l uf=lj=; = j 8f g≠
hf7kf6l .

ljklf
aldssflgfd

>l ; u/dfyf 0G:of7l; sDkgl ln=,
sdnfl, sf7df8f.

d2f M cllg aldf bfjl af/.

aldf Pq, @)\$ (sf] bkrf * -3!_, bkrf !& tyf aldf lgodfj nl, @)\$ (sf] lgod ## cgtuf o;
; ldltdf kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/j fxl e0{kz xg cfPsf]o; aldf bfjlsf]; Hfkt Joxf7f
o; ksf/ 5 .

ljklf ; u/dfyf 0G:of7l; sDkgl ln=df d7f]:j fldj sf]sf=h= hf7kf6l uf=lj=; = j 8f g≠!-v_ ls=g≠\$)#
lfqkm)-!%-) hlluf / ; f] hllufdf agsf]kssl Itgtn]cfjf; lo ejg zgE7j/ lgdf ; j] kfhn=sf]
nflu gkfn a=fnbz asdf cllg aldf u/f0{ ; /f0f lbPsf]lyPF. ; /f0f lbaf ; f] ejgsf] aldf ugkg]
kfj wfg klg lwtf]; Demf]df pNny 5 .

ljklf sDkgl / alldtsf]alrdf aldfnydf pNny ePsf zt{aGb]hsf cfwf/df cllg aldf ug{; xdl
e0{; g\@))&.)& b]v ; g\@))#.)& ; Ddsf]clj l5Gg aldf gjls/of e0{; Demf] adf]hd sh
aldf /sd ?= @@,))&))&.- sf]cllg tyf e\$Dk cllg wSsf, xhbuf x8tfn, a]fk0f{sfo{tyf cftsjfb
hf]vd aldf jxg u/L lgodfg; f/ kldod aemf0{aldfny g=\$.)} *% ! af/f d7f]cfjf; lo ejgsf] aldf
ul/Psf]5 .

o; /L ; Demf] adf]hd kldod aemf0{aldfny gjls/of u/\$f]df ldltd @)%(.(!@ df d7f] 3/df ad
lj:kmf ePsf]/ ; f]lj:kmf af6 cfunful e0{d7f] 3/ k0f{lfltd e0{; /sf/L ; -rf/ dflldaf6 ; f]s/fsf]
; f] h]gs hfgsf/L / ; /lffsf ; a}cux? u0{:ynut lg/Lifof u/L >l lhNnf kzf; g sf0f{o sf7df8f]
lfltd dNoflg ; d] u/\$f]l:ylt 5 .

d]ljklf sDkglnf0{36gf ePsf]nut}cyf @)%(.(! (ut\$fb lbg lfltsf]lj j/of ; lxt lg/Lifof u/L
lfltklt{kfpFelg aldf lgodfj nl, @)\$ (sf] lgod #-!_ adf]hd lgj dg lbPsf]df ; f]lgj dg pk/ k/}
a]:tf u/L pQm lgodsf]lgod #@-@_ -#_ / -\$_ sf]sfo]lw gckgf0{7f8f]?kdf Atkf0\$] aldf gjls/of
ldlt @)%(.#.# -)&.)&@))@_ df ; dft ePsf] / ; f\$] gjls/of o; sDkglaf6 ldltd @)%(.(!&-
)!@))#_ df ePsf] aldf gjls/of / ; f]jfktsf]kldodf zNs eQmfg xg' cufl8 b36gf ePsf]
b]vbf bfjl ug{gldNg]Joxf7f cjut u/f0G5 . em7f]Joxf7f hgf0{jf ; To ljj/of n5f0{gvhf0{aldf
u/fPk15 bfjl ug{aldfsf]l; 4f6t ljkl/t xg5 . c; ljwfsf]nflu v] k\$6 ub5f]e eg]kq k]kt eof].

ljklf sDkgl]pQm kq aldfsf]l; 4f6t, dNo df6otf / aldfny]sf]ljkl/t 5 . aldfny]sf]klxnf]
cgR5]d}aldf cjlw kl5 klg alldtn]aldfzNs eQmfgl u/]jkt sDkgl]aldfny]gjls/ofsf]nflu
dGh/ u/]df To; nf0{aldfny]sf]clj l5Gg gjls/of dfGg]Jo: yf 5 . ldltd @)%(.(!@ df d7f] 3/df 36\$]f]
pQm a]fk0f{sfo{tyf cftsjfb af/]cfd ; f/ ; f] h]gs ; f/ dflldf / /fHosf]lhd]f/ / ; DalGwt ; a}
klfn]hfgsf/L kfPsf]/ ljklf ; d] ; f]s/faf6 ; ; lrt ePsf]s/fdf sg}ljfb 5g .

o; /l ; fj hlgS ?kdf hfgsf/l ePsf]pQm lj ifodf dñ]lj klfnf0{em7f s/f pNny ugkg[sg]sf/Of 5g / d7f] dg; fo ; d: To:tf]gePsf]cj:yfdf aldfny gjls/Of u/k15 alldtsf]clxt xg]u/l sgkkg tYooQm ts{; ut cfwf/ / sf/Of lagf ufxs klt vñ JoQm ub{dnf0{lbPsf]kq aldfsf]l; 4ft, aldf Pñ, @)\$ (/ aldf lgodfjnl, @)\$ (; d:tsf]kltsh xñ ljklflaf6 bfloTj lgwf{Of u/f0{aldf bfjl eQmfgl u/f0{kfpFeg]lgj ðs 6E/fh kf7s, sf=h-hf]kf6l uf=j=; j 8f g= hf]kf6lsf]ldlt @)%(!!.@ (sf]lgj ðg .

pQm aldf bfjl ; DaGwdf s]s; f] eP u/\$f]xf] ; f\$]lnlvt hfgsf/l sf ; fy tt\DaGwl ; DkOf{ sfuhft tyf lj j/Of ; d: !% -kGw] lbg leq kZ ug{aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod - !s_ sf]Jo: yf adf]nd aldsnf0{; ldtsf]ldlt @)%(!!.@ sf]kqaf6 lgbZg .

gkfn aunfbZ a\$ In= COf zñEzj / lgdf0f{ ; j f / o; aldf sDkgl alrdf cllg aldf ug{; xdt e0{ldlt)&.)&@))! blv)&.)&@))@ ; Ddsf]cj lw ; dfkt eP kZrft pQm aldfny b36gf ldlt; Dd gjls/Of ePsf]sDkgl sf]/\$8af6 blvPg . o:t}cj:yfdf alldt zñEzj / lgdf0f{ ; jfn]ldlt !.)!@)# df o; sDkgl df cf0{pQm aldfny gjls/Of ug{cg/fw ubf{sDkgl sf tkmf6 lghnf0{!)!@)# blv gjls/Of xg]s/f atfpñ a\$ n]aldfny ; dfkt eP blvg}gjls/Of ugkg[atfPsf]pQm ldltblv nfu" xg]u/l gjls/Of u/f0{lb'g'xf] \egl cg/fw pQm lgdf0f{ ; jfn]u/\$f]xñ gjls/Of aldfny df Warranted Safe on Date Clause /flv aldfny gjls/Of u/l lbPsf]xf]. Warranted Safe on Date Clause sf]dtnj ; d: aemf0{pQm ldlt k' {sg}36gf 36\$f]eP bfjl gnflg]u/l gjls/Of ul/Psf]xf]. Warranted Safe on Date Clause sf]dtna gjls/Ofnf0{lg/Gt/tf lbPtfklg gjls/Of hf/L u/\$f]/ aldfzNs eQmfgl ePsf]ldlt k' {sg}36gf 36\$f]cj:yfdf aldfny df hg; s} s/f pNny u/f kf g pQm 36gdf aldf sDkgl sf]sg] bfloTj g/xg]eG]:ki6 g}5 .

lgj ðs 6E/fh kf7sn]To; ; ldldf lbPsf]lgj ðgdf alds sDkgl n]aldfny gjls/Ofnf0{lg/Gt/tf lbP kZrft o; alrdf 36\$f]36gfsf]bfloTj aldssf]xg]elg hg bfjl lng'ePsf]5 pQm bfjl hfn; fh kOf{ePsf] ; To tVo s/fnf0{nbsf0{em7f lj j/Of ; lxt cfPsf]xñ b/f; o oQm 5 hg s/f tnsf aBx?af6 ki6 xG5 .

cl3Nnf]j if{u/\$f]aldf cj lw ldlt)&.)&@))@ df ; dfkt e0{aldfny gjls/Of gu/f0{x\$]cj:yf . aldf bfjl ul/Psf]lftklt{; DaGwl 36gf ldlt @&!@))@ df 36\$f]s/f :j o+lgj ðsn]To; ; ldldf lbPsf]lgj ðgaf6 ; d: ki6 e}/x\$]cj:yf .

aldfny sf]gjls/Of !.)!@))# df ePsf]gjls/Of hf/L ubf{aldfny df Warranted Safe on Date Clause /fvL u/\$f]s/f o; }fy kZ xg]aldfny sf]kmf6\$klaf6 ; d: kdfloft xG5 .

ldlt #.)!@))# df lgj ðsn]o; sfodf lg/Lifof u/l lftklt{kfpFegl lbPsf]lgj ðg kq .

lgj ðssf]gfd df aldfny gfd; f/L @&.)!@))# df dfq ePsf]5 . hg s/f o; sDkglaf6 gfd; f/L ul/Psf] ; Dkli6af6 ki6 xG5, To; eGbf cufl8 alldt lgj ðs ge0{gkfn aunfbZ a\$ COf zñEzj / lgdf0f{ ; j f /x\$]5 .

pk/fQm tYosf]cfwf/af6 klg s]s/f ki6 xG5 eg]lgj ðsnf0{bfjl ug]xsbðf kkt 5g / bfjl nflg] cj:yf 5g eg]xsbðf kkt gePsf]JolQmsf]bfjl klg ; Sbð / 36gf 36\$f]cj:yfdf lgj ðssf] insurable Interest /x\$]blvbg t; y{lg h lgj ðssf]lgj ðg vf/h eful 5 .

hx fDd gjls/Ofsf]lg/Gt/tf /xg]kZg 5, o; sDkgl n]aldfny gjls/Of ubf{Warranted Safe on Date Clause nufP/ dfq gjls/Of ul/Psf]xf] / ; f\$]dtna / kl/efiff ; d: aldsnf0{aemf0Psf]lyof]. alldtn]cl3Nnf j if{?df aldf ubf{cfuhgl / e\$Dk w\$Sf hflvd dfq ; dfjZ u/l aldf u/fPsf]t/ gjls/Of u/fpñ, gjls/Of u/fpg' k' {ldlt @&!@))@ df 36\$f]36gf lft bfjl ug]blift dg; fo ; fy hfn; fEm kOf{t/sfaf6 em7f aofg u/l xfgl-gf\$; fgl e0{s]kZrft yk hflvd ; d: ; dfjZ u/l ldlt

)&.)&@))@ b]v nfu"xb]u/L ldt)!)!.@))# df gjls/of u/f0{;f]j fkt aemfpg' kgg]aldfzNs
; d] ; f]l ldt df g}aemf0{hfn; fhl kOf{tl/sfaf6 aldf bfjl u/L lftkl't{[ng]b/fzo kOf{dg; fo /x\$]f]
b]v65 . t; y{pOm bfjl pk/ sf/j fxl xg g; Sg]cj :yf /x\$]f]lgj }sn]aldfn]y gjls/of ug{d]h/ u/
kZrft lftkl't{ug]k]eg]l aldfn]ysf]kyd cgR5}sf]Jo] :yf egl bfjl u/]f kgl pOm bfjl kl]g ; Sb},
pOm aldfn]ysf]zt{g= ! df Aalldtn]em]f lj j /of lb0{aldf u/fp}f ku\$]f]xfgl-gf\$; fgl df aldf sDkgl]sf]
bflo]j g/xg] kfj wfg /x}f6 ; d] pOm bfjl kl]g ; Sb} . ; fy}aldf P}df ePsf]Jo] :yf cg?k klg
aldfzNs (premium Receipt) sDkgl]df bflvn geP; Dd aldsdf bflo]j g/xg] s/f pNn]y 5 . pOm
36gdf aldf gjls/of ug{k} {36gf 3l6; s\$]f]/ aldf gjls/of zNs klg sDkgl]df 36gf 36]kZrft dfq
k]t ePsf] x}f pOm b/f; ooOm hfn; fhl kOf{ tj/n] aldf gjls/of u/fOPsf] bfjK kl]g g; Sg] s/f
hfgsf/L u/f065 .

t; y]lg] }sn]To; ; ldt df lbg' ePsf]lgj }g hfn; fhl kOf{Pj +em]f lj j /of oOm ePsf]Joxf]f cg/f]y
ub]To; ; u ; m]g sDkgl]df ePsf ; DkOf{sfuhkqx?sf]kl]tlnk Ps Ps kl]t o; }fy /fvl !%-k}w] lbg
leq}hfgsf/L u/fOPsf]e}g]Joxf]f]sf]ldt @)%(!@.) sf]aldssf]lnlv]t hj fkm .
; ldt sf]ldt @)%(!@.! sf kqaf6 dfu ul/Psf]sg]kl]g sfuhft ; m]g e0{cfPsf]kfOPg . o; y]dfu
ul/Psf sfuhftx?sf]k}f]of]t kl]tlnkx? & -; ft_ lbg leq k} ug{aldsnf0{; ldt sf]ldt @)^).@! sf]
kqaf6 lgb}g .
Toxf}f6 dfu ul/Psf]sfuhftsf]kl]tlnk yfg (-kfgf !!_ k}f]of]t u/] k} ul/Psf]e}g]aldssf]ldt
@)^).@@ sf]kq .

7x/

o; k\$]f/ ldl; n ; m]g ; DkOf{sfuhftsf]cl]bogat6 ldt @)%(!@ sf lbg ad lj :k}f}g e0{3/
lft ePsf]df sg}lj jfb gePsf]k]t' aldf bfjl ; Da}wL d2fdf aldfn]ysf]cj lw ldt @)%(!@# df
; d]kt ePsf]tyf b36gf ldt @)%(!@ kZrft gjls/of ug{aldfzNs eQm]gl ePsf]b]vof]. o; /L
gjls/of ubf{aldsn]gjls/of ; Dkli6df Warranted Safe on Date pNn]y u/] dfq gjls/of u/\$]f]
kf0of]. aldf Jo] ; fosf] ; j}f}o k/d ; bljZj; sf]l; 4f}t tyf ; e]lj t h]v]d lj?4 dfq aldf xg]
Jo] :yf ljkl/t b36gf e0{lft ePk]5 ; f] lftsf]af/] aldsnf0{sg}; }gf glb0{lgj }sn]aldfn]
gjls/of u/\$]f]b]vof]. ; fy}lft xgk} {g}aldfzNs eQm]gl ul/Psf]lyof]egl lgj }saf6 sg}k}f}of k}
ePsf]; d] kfOPg . pk/fOm cj :yf ; d]af6 aldsn]Warranted Safe on Date egl gjls/of
ldt; Dd pOm 3/ lft gePsf]cj :ydf dfq nfu"xb]u/L aldfn]y gjls/of ul/lbPsf]x}f aldf bfjl kl]g
g; Sg]e}g]aldssf]egf0}f0{c}oyf e}g ldn]g]b]vPg . o; y}lgj }ssf]lgj }g aldf P}, @)\$ (sf]bk}f
* -3!_ bk}f !& sf]pk}bk}f -\$_ ad]h]nd ph/l lgj }g vf/]h xg]7x5{. o; pk/ lrQ gaem]aldf P},
@)\$ (sf]bk}f #& ad]h]nd kg/fj }g cbfnt, kf6g, nltntk'/df kg/fj }g ug{; d] hfgsf/L u/f065 .

Olt ; Dat\@)^) ; fn >fj Of @^ ut]/f]h @ zed\=====

klf
alldt ÷ lgj ÷ sss]gfd

>l gkfn On]S6s e]xsn 008li6k kfHn=,
czf\$ /fh kf08]-kj Gws ; #fns_.

ljklf
aldss]gfd

>l gžgn 0G:of7Q; sDkgl ln=
lqk/7j/, sf7df8f#

d2f M df/ aldf bfjl af/].

aldf Pq, @)\$ (sf] bkmf * -3!_, bkmf !& tyf aldf lgodfj nl, @)\$ (sf] lgod ## cġtuġ o;
; ldltdf kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/jfxl e0{kž xg cfPsf]o; aldf bfjlsf]; Hfkt Joxf7f
o; kšf/ 5 .

!-o; gkfn On]S6s e]xsn 008li6k kfHn=] >l gžgn 0G:of7Q; skgl lnld6\$] lqk/7j/ dfkmġ
cfkmġ]; #fngdf /xšf]lj B'tlo uf8lx? lj ut ; ft j if{b]v aldf ub{cfPsf]. cfkmġ]?6df lgoldt rNg]
qmddf ldltd @)%*.^.! df dunaf/af6 jfn]f6f/ cfpġ sk08f]df af=!x #\$\$%& g=sf]; kmf 6]kfšf]aš
kmġ xg u0{uf8l b36gf ePsf]Joxf7f 6kms kln; l/kfġaf6 k]6 xġ5 . ; fy}b36gf kZrft 6kms
kx/lsf]qmġ]pQm ; kmf 6]kf]b36gf :ynaf6 p7f0{allulvfg lnP/ uPsf]k]g ulDe/ b36gf ePsf]
kl6of0{ub5 . pQm b36gf xġ uf8l kln6g u0 Ps df/; f0sndf ; d] 7Ss/ nfušf]df/; f0sn
rfns 3f0t]e0{al P08 al xl:k6ndf pkrf/ u/fPsf]pkrf/ vršf]lan ; d] aldf sDkglnf0{kž ugšf]
; fy}df/; f0sn ddġ vršf]lj j/Of ; d] kž ePsf]lyof]. ; fy}pQm lj B'tlo uf8lsf]df/ tyf Aof6k
sfđ gnflg]e0 ; šf]lfltsf]/sd ; d] o; sDkgl]aldf sDkgl; # bfjl u/šf]5 . o; }l; nl; nfd aldf
sDkgl]k7fPsf]kqdf ; eġ/sf]kltj ġg cg' f/ sDkgl]uf8ldf sg}lfltd gePsf]b]vPsf]egl pNnġ
u/šf]/ ;]nf0{g}cfwf/ dfgl lfltkl't{glbg' elg pNnġ u/šf]5ġ ; fy}gžgn 0G:of7Q; sDkgl dfkmġ
pQm b36gfsf]; e] ug{>l /fhg ykf cfpġ ePsf]lyof] kl5 1ft eP cg' f/ aldf sDkgl] >l Pd al
yfkfnf0{; e]sfo{; lDkPsf]/xš . pQm aldf sDkgl]v6fPsf]JolQm]pQm ; e]sfo{gu/L cġo JolQmf0{
dfq ; e]u/fP/ kġkt kltj ġgdf >l Pd=] = yfkfn]; xl dfq u/šf]s/f cj ut u/fpg rfxġ5f]. ut !@
gfġa/, @))@ df gžgn 0G:of7Q; n]o; sDkgl]nf0{k7fPsf]kqdf pQm b36gfsf] lfltkl't{glbg]lg0fġ
u/šf]df o; sDkgl]nf0{ġofo lbnfpg pQm b36gfsf] k/f hfFaem u/L o; sDkgl]bfjl u/šf]/sd
cljnda lbnf0{kfpġ ljgd|cg'f]v ub5f]eġ]Joxf7fsf]lgj ġs >l czf\$ /fh kf08] kj Gw ; #fnssf]
ldlt @)%(.(@@ sf]ph/L lgj ġg .

@= pQm bfjl ; DaGwdf s]s; f]eP u/šf]xf]; šf]lnlvt hjfkmsf ; fy tt\DaGwL ; Dk0f{sfuh tyf
lj j/Of ; d] of]kq kġkt ldltn]!% -kGw] lbg leq o; ; ldltdf kž ug{xg aldf lgodfj nl, @)\$ (sf]
lgod ## sf]pklgod -!s_ sf]Jo: yf adf]hd ; lrt ul/ġ5 eġ]; ldltsf]ldlt @)%(!)÷!# sf]
kqaf6 aldsnf0{lgbžg .

#= pk/fQm lj ifodf alldt gkfn On]S6s e]xsn 008li6k kfHn=sf]af=!x#\$\$%& gDa/sf]lj B'tlo ; fj/L
; fwg o; sDkgl]aldfnġ gDa/ @\$).s]al=!^#))!!*.)!-)@ cġtuġ aldf ePsf]df sg}lj j fb 5ġ .
ldlt @)%*.^.! df alldt ; jf/L ; fwg b36gf ePsf]eġ]Joxf7sf] aldf bfjl sDkgl]df kž ePk15
; Ddf]gt ; ldltaf6 Ohfht kġkt ; eġ/ >l Pd=al=ykf, kltlgw, >l gkfn Snġ; Ao/f]h0{; ešf]nflu
v6f0of]/ ; eġ/ klaf6 lfltd ePsf]; jf/L ; fwgsf]lg/lf0f kZrft kž ePsf]; e]l/kfġ{cg' f/ alldt
klfáf/f bfjl u/šf] Aof6k; DaGwL lfltd b36gf; # d] ġvfg]eġ]Joxf7fsf]; e]l/kfġ{kž ePsf]xġ o;
sDkgl lfltkl'tšf]nflu pQ/bfol gxġ]Joxf7fsf]hfgsf/L alldtnf0{o; sDkgl]sf]tbġ' f/ !# gfġa/
@))@ sf]kqáf/f hfgsf/L u/f0of].

aldfn\ysf]kl/lwleq sg]klg b36gfsf]sf/0faf6 xg]gf\$; fgl dfq kg]t/ kl/df0f :j?ksf xfgl, rng
rNtlaf6 ePsf]¥xf; aldfn\ysf]kl/lw leq gkg]Joxf]f ; Ddf]gt ; ldltnf0{hfgsf/L ePs}lj ifo xf]. t/
; eP/sf]kl]tj]hg cg' f/ alldtáf/f dfu ul/Psf]bf]l b36gf; u ; DalGwt ge0{kl/df0f :j?k ePsf]xfgl
ePsf]h]o; sDkgl lfltkl't\$]nflu lhDd]f/ g/xg]Joxf]f cg/f]w ug{rxfG5f} ; f] ; DaGwdf ; e]l/kf6\$]f
aBf !\$ df pNn]vt Joxf]f ; Ddf]gt ; ldltsf] Wbfg cfsif0f u/fpg rxfG5f} eG] aldssf] ldl
@)%(!).@@ sf]lnlvt hjfkm.

\$= pQm aldf bf]l lgj]hssf]dfu adf]hd eQmgl ug{gkg] ; DaGwdf c6o sg}cf]Zos sfuh kdf0f
tyf lj]j/0f eP lnvt hjfkm ; fy & - ; ft_ lbg leq kZ ug{aldf P0, @)\$ (sf]bkrf !& sf]pkbrf -#_
tyf aldf lgodf]nl, @)\$ (sf]lgod ## sf]pklgod -!v_ sf]Jo] :yf adf]hd aldsnf0{ ; ldltsf]ldlt
@)^)÷@÷! sf]kqaf6 lgbZg .

%= aldf bf]l ; DaGwdf alldt kláf/f b36gf ePs}lbg ; f\$]hfgsf/L sDkglf kZ ePsf]/ sDkglaf6
klg ; f]l lbg ; eP/ >l Pd=al=ykf, ; eP/ g]kn Sn] ; Ao/f]h0{ ; e]g{v6f0Psf]df ; eP/ klaf6 klg
; f]l lbg ; j f/L ; fwg lg/Llf0f u/\$]Joxf]f ; e]l/kf6af6 kl6 xG5 .

t/ alldt kláf/f b36gf :ynaf6 klxn]g ; j f/L ; fwg p7f0{ s\$]n]b36gf :yndf ; e]ug{g ; lsPsf]
; eP/n]kx/L sfodf ; j f/L ; fwg lg/Llf0f ug{hfBf ; j f/L ; fwgaf6 Aof6k klxn]b]vg}lgsfnl ; s\$]f]
tyf km0n ; e]xg' cufl8 g ; j f/L ; fwg dd\$ ul/ ; s\$]f/ dfu ul/Psf lfltx? b36gfsf]j :t'l:ylt ; u
d]h gvfg] eG] Joxf]f ; e]l/kf6af6 vNg cfPaf6 alldt kláf/f b36gfaf6 ePsf] lfltsf] oyfl]rt
dNof]g ug{gib0{kl/df0f :j?ksf]xfgl-gf\$; fgl tyf rng rNtlaf6 ePsf]¥xf; cflbnf0{klg lflt b]v0{
bf]l u/\$]b]vG5 . o ; /l b36gfsf]sf/0faf6 ePsf]lflt ge0{kl/df0f :j?k ePsf]¥xf; aldfn\ysf]kl/lw
leq gkg]eG]aldssf]ldlt @)^).!!@ sf]lnlvt hjfkm.

7x/

o ; k\$]f/ ldl ; ; m]lg ; Dk0f{sfuhfts]c]wogaf6 aldf ePsf]l0f ; 6]kf\$]aldf cj lw leq}b36gf
ePsf]df ; d] sg}lj]fb gePsf]k]t't d2df lflt ePsf]6]kf/ t}f]klfsf]cf]w]krf/ vr{ ; d] bf]l
kfp'kg]eG]alldt tkm\$]egf0{/x\$]df ; e]kl]tj]hg cg?k pQm 6]kf\$]j]fxo (External) lflt gePsf]
tyf ePsf lfltx? b36gfaf6 ePsf]eG]ldNg]cj :yf gb]v\$]egl aldsn]bf]l eQmgl gu/\$]b]vof].

o ; /l lg0f6 tkm]j rf/ ubf{ldl ; n ; m]lg sfuhftaf6 b36gf ePsf]6]kf\$]lflt j]fxo sf/0fn]gePsf]
eG] ; e]kl]tj]hgdf kl6 pNn]v ePsf]x\$] aldfn\ adf]hd lfltu]t 6]kf\$]aldf bf]l eQmgl ug{gkg]
eG]aldssf]egf0{dgfl ; a b]vg cfof]. ; fy}t}f]klf bf]l ; DaGwdf lgj]h]sn]aldf bf]l km/d ebf{t}f]
klf jfkt dfu bf]l gu/\$]tyf ; ldltdf ph/L lbf ; d] t}f]klf 3f0t\$]gfd pNn]v g]xg]sf ; fy}kx/L
kl]tj]hg ; d]df t}f]klf 3f0t\$]gfd pNn]v ; d] gePsf]cj :ydf t}f]klf bf]l jfktsf]bf]l /sd
aldsn]eQmgl ug{kg]b]vPg . o ; y{ aldf P0, @)\$ (sf]bkrf *-3!_ , bkrf !& sf]pkbrf -\$_ adf]hd
lgj]hg vf/h xg]7x5{ . o ; pk/ lrQ gaem]aldf P0, @)\$ (sf]bkrf #& adf]hd kg/fj]hg cbfnt,
kf6g, nltntk'/df kg/fj]hg ug{ ; d] hfgsf/L u/f0G5 .

0lt ; Dat@)^) ; fn >f]0f (ut]/f]h ^ zed\==

klf
alldt÷lgj]ss]gfd

>l cGhgf 9Efgf
lj/f6gu/-&

ljklf
aldss]gfd

>l lk|do/ 0G:of]Q; sDkgl -g]kn_ ln=
lqk/7j /, sf7df8f]

d2f M t}f]klf aldf bfjl af/].

aldf Pq, @)\$ (sf] bkmf * -3!_, bkmf !& tyf aldf lgodfjnl, @)\$ (sf]lgod ## cGtuŧ o;
; ldltdf kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/jfxl e0{kz xg cfPsf]o; aldf bfjlsf]; Hfkt Joxf]f
o; k\$ŧ/ 5 .

!= s]f lj sf; a\$ a]sE sfofno, 06x/L C0fl d lgj]lsf cGhgf 9Efgf ePsf]sf]x \$^ g=sf]uof;
6]kf]lk|do/ 0G:of]Q; sDkgl -g]kn_ln=gfds 0G:of]Q; sDkgl]sf]aldfn]y g=#)@!@.)#))!) af6
0G:of]Q; ePsf]5 .

6\$ k| fb e]jfn]sf]hfx]ln]j fbl >l % sf]; /sf/ kl]tj fbl sf]x \$^ g=sf]6]kf]rfns rGb|axfb/
lj i6 ePsf]; =kmf]g=#!%& sf]; jf/L Hofg d2f rnl cg; Gwfgsf]qmdf Onfsf kx/L sfofno 06x/Lsf]
r=g=#!% !dlt)%(.^ (sf]kq; fy lhNnf kzŧ; g sfofno, ; g; /ldf pkl:yt u/fp]f s]f vr{j fkt ?=
!),)))- / lfltkl't{j fkt ?=#,)))-)- df ga9f0(sldtdf ?= %),)))- df g36f0{d]s klf / ; jf/L
wlg bj }klf ; xdltdf cfpg' x] >l k]v lhNnf clwsf/LHoh]eGg' ePsf]f s]f vr{lfltkl't{sf]/sddf
; xdltdf xg g; s]f]f d]ss]cj:yf d]ss]x]; ot d]s; # cfl>t kl/jf/sf]cj:yfnf0{wfgdf /v]
>ldfg k]v lhNnf clwsf/LHoh]; jf/L tyf oftfoft Joj:yf Pq, @)\$ (sf] bkmf !^# -@_ adf]hdsf]
clwsf/ k]f] u/L d af6 dg]f]xsjfnf -k]gl v] s]f/L e]jfn_ nf0{s]f vr{/ lfltkl't{j fkt /sd ?=
(@,%)) e/f0{lbg'eof]. pQm/sd d]d]d]ss]xsjfnf kl]gnf0{ls]fvr{/ lfltkl't{aem]Psf]x]. lghn]
pQm]s]fvr{/ lfltkl't{/sd aem]f]ekf] ; d] ; f]l lbg ul/lbg'ePsf]lyof].

o; /L 6]kf] lk|do/ 0G:of]Q; sDkgl -g]kn_ ln=df ul/Psf] x]f 6]kf] laul]Psf] jfkt ?= #*#^*.-
df]f/; f0sn lalup jfkt ?= !&(*%.- .

csf]JolQm klg b36gdf k/]f]f lghnf0{cf]fwl jfktdf ?=@,%)))- aem]Psf]f ; f]/sd / t}f]klfsf]
s]f vr{/ lfltkl't{j fkt ?= (@,%)))- dnf0{lbnf0{kfpFegl aldf sDkglcfj]g -Sn]_ u/]f]f d]f]
bfjl PS; } ePsf]egl dnf0{aldf sDkgl]sf]hfgsf/L kq ldltdf)%(.(@ (df k]kt e}bfjl /sd aldf
sDkgl]dnf0{lbg]/sd af/] hfgsf/L eof]. pQm kqdf pN]y ePsf] t}f]klfsf] s]f vr{j fkt ?=
!&,%)))- lbg]eGg]Joxf]f afx\$ cG Joxf]fdf d]f]lrQ aem]f]5 t/ d]d]t}f]klfsf]s]f vr{/ lfltkl't{
jfktdf ? (@, %)))- aem]Psf]f ; f]nf0{s]f]l u/L t}f]klfsf]d[o' jfktdf egl ?= !&,%)))- lbg]egl
u/]f]krf0gnl Assessed lrQ gaem]f]x]f aldf sDkgl]d alldtsf]xs lxt lj?4 xg]u/L dnf0{
cfly\$ g]f; fgl k]ofPsf]x]f aldf Pq, @)\$ (, sf]bkmf !&-@_ adf]hd ph/ ug{cfPsf]5' .

; jf/L tyf oftfoft Joj:yf lgodfjnl adf]hd t}f]klfsf]aldf ?= tlg nfV; Dd /x]f]sfg]l Joj:yf
5 . To:t}; jf/L tyf oftfoft Joj:yf Pq, @)\$ (sf]bkmf !%@ df t}f]klfsf]aldf ; DaGwL Joj:yf /x]f]
kf0G5 eg]; jf/L tyf oftfoft Joj:yf Pq, @)\$ (sf]bkmf !^#-@_ n]s]f vr{/ lfltkl't{j fkt]sf]/sd
k]v lhNnf clwsf/Ln]e/f0 lbg]Joj:yf /x]f]5 . ; f]x]f d lgj]sn]s]f vr{lfltkl't{e/]f]ldlt

)%(.^(ut]eGb f w]}cufi8 b]v kðv lhNnf clwsf/ln]Ps JolQmsf]d[o' ePsf]df sðf vr{ j fkt ?=
!),)).- / fltklt{j fkt df ?= %),)).- df g36f0{e/f0{lb0 /x\$]cj :yf 5 eg]lhNnf ; /sf/l j lsn
sfof]on]klg lhNnf kþf; g sfof]onf0{sðf j fkt ?= !),)).- / fltklt{j fkt ?= #),)).- eGb
a9L gxg]u/l klt JolQm -ofql aldf ; /x_ ?= %),)).- e/f0{lbG]eGg]kl/kq ; d] ePsf]cj :yf 5 /
d]sðf vr{/ fltklt{j fkt aemPsf]/sdsf]; doeGb cl3 / xfn; Dd klG ; g; /L lhNnf cbfntn]sg}
d2fdf t]f]klfnf0{sðf vr{/ fltklt{glbPsf]cj :yfdf gub ?= !),)).- sðf vr{/ fltklt{j fkt klG
gub} ?= %),)).- dfq u/l /x\$]cj :yf 5 . ol ; a}sf/0fx?af6 d]ssf]xl; ot lgh; # cfl>t
kl/jf/nf0{x]L kðv lhNnf clwsf/LHoh] ?= (@,%)).- aldf sðf vr{/ fltklt{j fkt df e/f0 lbPsf]xf].
o; /L d]d]d]ssf]xsjfnfnf0{ ?= (@,%)).- eQmfgl u/\$]df dnf0{cflys ef/ kg]u/l ?= !&,%)).- dfq
lbG]eGg]aldf sDkglN]bflo]j lgwf]of u/þf6 d alldtsf]lxtsf]lj ?4 xg]u/l dnf0{gf\$; fg k%ofPsf]xßf
pQm ?= (@,%)).- aldf sDkglaf6 d alldtnf0{aem]pg' eGg]lg0f6 u/l kfgp aldf Pð, @)\$ (sf]bkmf
!& ad]hd lgj ðg u/\$]5'.

pQm bfjL ; DaGwdf s]s; f]eP u/\$]xf]; f\$]lnlvt hj fkmf ; fy tt\DaGwL eP u/\$] sfd sf/jfxL
; DaGwL ; Dk0f{sfuh tyf ljj /of ; d] !% -kGw] lbG leq kþ ug{aldf lgodf]nl, @)\$ (sf]lgod ## sf]
pklgod -!s_ sf]Jo] :yf ad]hd aldsnf0{; ldltsf]ldlt @)%(÷!)÷@# sf]kqaf6 lgb]g .

alldt chgf 9ufgfsf]ldlt)%(.%!* sf]kq cg; f/ fltklt{dfudf t]f]klfsf]d[o'g]xg uPsf]eGg]
egf0{ge0 s]n df/; f0sn b36gf ePsf]pNny ePsf]xdf]lj /f6gu/ zfvf sfof]odf bt{ePsf]kq
k]t .

cfj Zos ; e]lgldQ xdf]pQm zfvfnf0{>l lxdugf sG; N6off6; nf0{; e]sfo{ ug{df]vs lgb]g u/L
k]t ; e]l/kf]df ; ðlg ul/Psf sfuhftx? bfjL kmf/fd ; lxtaf6 dfq t]f]klfsf]d[o' ePsf]hfgsf/L
xg cfPsf]. ; e]af/f ; e]sfo{@)%(.%@\$ df ; DkGg u/\$]l/kf]af6 vNg cfpG]b]v65 . t]f]klfnf0{
/sd aemPsf]@)%(.(df b]vbf ; f]Joxf]f ; e]nf0{; d] 1ft gePsf]/ kl5 sfuhftx? dfq ; ðlg
e}cfPsf].

b36gf kZrft t]f]klfsf]d[o' ePsf]df lbGkg]fltklt{ ?= (@,%)).- ; DaGwdf alldtaf6 sg}df]vs
jf lnvt hfgsf/L xg gcfPsf]. ; f]ad]hdsf hfgsf/L gxßf aldfn]sf]kl/R5ð @ sf]g=% ad]hd o;
aldf sDkgl]sf]klt/lff ug]clwsf/ sl07t xg ku\$]df k]nt Jo] :yf cg; f/ ?= !&,%)).- sf]dfq
eQmfgl ul/Psf]xf]. o; aldf bfjL eQmfg]sf]cfwf/ To; aldf ; ldltaf6 lbk clwsf/L, tlg 6f]hof o]f
rf\$ lj /f6gu/ !# lj?4 lb cfl/o06n 0G:of]q; sDkgl ln=, sflGtKy, sf7df08f\$]bfjL ; DalGwt lg0f6
aldf ; ldltaf6 k\$flzt lg0f6 ; # efu ! sf]Joxf]fnf0{cfwf/ ; d] agf0Psf]5 eGg]Joxf]fsf]aldssf]
ldflt)%(.)@& sf]lnlvt hj fkm.

7x/

o; k\$]f/ ldl; n ; ðlg ; Dk0f{sfuhfts]clwbogaf6 aldf ePsf]/ aldf cjlw leq}b36gf e0{t]f]
klf ; d]sf]lft ePsf]/ cG0 lftsf]; DaGwdf sg}lj]fb gePsf]k]t't aldf bfjL ; DaGwL d2fdf t]f]
klfsf]sðfvr{/ fltklt{j fkt kðv lhNnf clwsf/ln]; jf/l tyf oftfoft Jo] :yf Pð, @)\$ (sf]bkmf
!^#_ ad]hd clwsf/ kof]u u/l dg\$]xsjfnfnf0{sðf vr{/ fltklt{j fkt ?= (@,%)).- e/f0{

lbPsf]h]; fxl adf]hd bfjl eQmfgl kfpkgk]eG]lgj }s tkn{sf]egf0 /x\$]kf0G5 eg]aldfn]ysf]kl/R5} @ sf]g=% adf]hd aldssf]kl|t/Iff ug]clwsf/ sl07t xg ku\$]f/ ;ldltaf6 ePsf]tt\DaGwl k] { lg0f6 ; d]sf cfwf/df ?= !&,%)).- dfq eQmfgl ul/Psf]xf]eG]aldstkn{sf]egf0{/x\$]kf0of].

o; /L lg0f6 tkn{lj rf/ ubf{ldl; n ; n}g sfuhftaf6 lgj }sn]pNny u/] adf]hd k}v lhNnf clwsf/Ln]lg0f6 u/\$]ge0{/f}j/df b0 klf alr ?= (@,%)).- -aofgAa]xhf/ kfF ; o_ dfq lnglbg' u/}f6 aldfny -s/f/_ sf]Joj:yf ljkl/t aldssf]kl|t/Iff ug]clwsf/ sl07t ePsf]cj:yfdf ?= !&,%)).- eQmfgl ug]aldssf]egf0nf0{cGoyf eG ldNg]b]vPg . o; y{ aldf Pg, @)\$ (sf]bkrf * - 3!_, bkrf !& sf]pkbkrf -\$_ adf]hd lgj }g vf/h xg]7x5{. o; pk/ lrQ gaem]aldf Pg, @)\$ (sf] bkrf #& adf]hd kg/fj }g cbfnt, kf6g, nltntk/df kg/fj }g ug{; d] hfgsf/L u/f0G5 .

0lt ; Dat\@)^) ; fn >fjOf (ut]/f]h ^ zed\==

kIf
alldt÷lgj]ssf]gfd
>L s[0f k] fb pk]L
gf]a;] wflbË

ljklf
aldssf]gfd
>L /fli60 aldf ; :yfg
/fdzfxky, sf7df8f]±

d2f M df/ aldf bfjL af/].

aldf Pq, @)\$ (sf] bkrf * -3!_, bkrf !& tyf aldf lgodfj nl, @)\$ (sf] lgod ## cgtuf o;
; lldtdf kg{cfPsf]ph/L ; DaGwdf cfj Zos sf/j fxl e0{kz xg cfPsf]o; aldf bfjLsf]; Hfkt Joxf]f
o; k\$ f/ 5 .

d]f] gf-c=v= \$@!(g= sf] ef8f 6\$; fngsf] clj lwdf lldt)%*.&!& df wflbË alg3f6 g] gf=
v=&(^) g= sf] 6\$; u 7Ss/ nflu b36gf ePsf]/ ; f] b36gf lfltkl't{kfpFegl cfj Zos ; a}sfuhft
; d] /vl /fli60 aldf ; :yfgdf lgj]hg ubf{cfh; Dd klg lfltkl't{/sd glbPsf]h] ; f] b36gf ; DaGwL
lfltkl't{bfjL /sd clj nDa pknAw u/f0{lbg /fli60 aldf ; :yfgsf gfp]f cfbz tyf lgbz]g e}hfgsf/L
kfpFeg]Joxf]f]sf]lgj]hs s[0f k] fb pk]L, gf]a;]wflbËsf]ldfl't)%(!.@.\$ sf]ph/L lgj]hg .

pQm bfjL ; DaGwdf s]s; f]eP u/\$f]xf]; f\$]Inlvt hjfkmsf ; fy tt\DaGwL ; Dk0f{sfuhft tyf
lj j/0f ; d] !% -kGw] lbg leq kz ug{aldf lgodfj nl, @)\$ (sf] lgod ## sf]pklgod -!s_ sf]JoJ :yf
adfl]nd aldsnf0{; lldtsf]ldlt @)^)÷!÷@# sf]kqaf6 lgbz]g .

; e/sf]l/kf]{cg; f/ pQm uf8L !((! df/sf]ePsf]h] ; f]l cg; f/sf]l8kP; g ; flne]h PS;] ?=
&)))- cflb s6fp]f lbgkg]lfltkl't{/sd ?= !!&!)- xg cfp]g] tyf % j if{eGbf k/fgf]JoJ ; flos
uf8lsf]yk clgj fo{clws ?= #%,)))- s6fp]g ; d] pQm/sd gku ePsf]h]pQm uf8L b36gfsf]lfltkl't{
pknAw u/fp]g ; s\$]eG]Joxf]f]sf]aldssf]ldlt)^).@.!@ sf]Inlvt hjfkm.

pQm aldf bfjL ; DaGwdf ; lldtsf]ldlt)^).!@# sf]kqaf6 dfu ul/Psf]aldfn]ysf]kdf]l0ft kl'tlnk
nufot tt\DaGwL ; Dk0f{sfuh o; ; lldtdf kz xg cfPsf]kf0Pg . o; y{pQm aldf bfjL lgj]ssf]dfu
adfl]nd eQm]gl ug{gkg] ; DaGwdf cG sg}cfj Zos sfuh tyf kdf]of eP ; f] ; d] Inlvt hjfkmsf
; fy & -; ft_ lbg leq kz ug{aldf Pq, @)\$ (sf] bkrf !& sf]pkbkrf -#_ tyf aldf lgodfj nl, @)\$ (sf] lgod ## sf]pklgod -!v_ sf]JoJ :yf adfl]nd aldsnf0{; lldtsf]ldlt @)^)÷@÷@* sf]kqaf6
lgbz]g .

aldfn]v g⇒)%@ al-cf/≠l.Pd=el=hl)##^ tyf ; f\$]gjLs/0f ; Dkli6sf]kl'tlnlx? o; }fy k7f0Psf]
5 . bfjL ; DaGwL ; e/sf]kl't]hg oxf]f]ldlt)^).@.!@ sf]kq; fy k7f0; lsPsf]5 . alldtaf6 kl't
lj n tyf ; e/sf]P;] d]6sf]cfwf/df :ofne]h tyf clgj fo{PS;] ?= %,)))- tyf :j o÷oxf]l]g]clws
?= @,)))- s6fp]f lfltkl't{/sd ?= !!&!)- xg cfp]g]f pk/fQm PS;] afx\$ uf8lsf]df]n dtflas
alldtn]lg]dgf; f/sf]yk clwstd xfgl-gf\$; fglsf]/sd Joxf]f]{kg]JoJ :yf /x\$]5 .

#-% j if{; Dd k/fgf]JoJ ; flos uf8lsf]?= !%,)))-
% j if{eGbf k/fgf]JoJ ; flos uf8lsf]?= #%,)))-

pQm JoJ :yf Toxf]f] la-k-zf=@)-)%\$.% r-g=#_ lldt)%\$.\$.@) sf]kq adfl]nd kl't lg0f6sf]
clwgdf /xl ul/Psf]Joxf]f]hfgsf/L u/fp]5f]±

pNn]vt uf8l ; g\!((! dF\$nsf]ePsf]xbfn]b36gfsf]avt !) j if{k/fgf]e}; s\$]f]xbfn]aldfb/
adff]hd ^)Ü ¥xf; s\$]sf]sf/Of lfltklt{/sd sd xg uPsf]tyf pQm /sd alldtn]Joxf]g]kg]yk
clwstd xfgl-gf\$; fglsf]/sd ?= #%,)))- s\$]L ug{; d] kofl(t gePsf]h]bfjL eQmfgl ug{g; lsPsf]
eGg]aldssf]ldlt)^).#!!! sf]lnlvt hj fkm.

7x/

o; k\$]f/ ldl; n ; m]lg ; DkOf{sfuhfts]clwogaf6 aldf ePsf]/ aldf cjlw leq}aldf u/\$]f]; jf/L
; fwg gf=c=v= \$@!(b36gfd k/L lfltu]t ePsf]df ; d] sg}lj]fb gePsf]k]t't aldf bfjL ; DaGwL
d2fdf aldf bfjL /sd kfpgkg]eGg]lgj]hstkm\$]egf0 /x\$]f]kf0G5 eg]pQm ; jf/L ; fwgsf]bfjL
; DaGwdf alldtaf6 k]kt l]n ; eP/sf]k]t]hgsf]cfwf/sf ; fy}pQm ; jf/L ; fwg b36gf xBf !) j if{
k/fgf]ePsf]h]aldfb/ adff]hd ^)Ü ¥xf; s\$]f ; flne]h tyf clgjfo{clws tyf :jo+Joxf]g]clwssf ; fy}
% j ifeGbf k/fgf]uf8l jfkt alldt :jom]Joxf]g]kg]lflit jfkt s\$]L ug]kg]/sd ; d]sf sf/Of bfjL
eQmfgl ug{gkg]eGg]aldstkm\$]egf0 /x\$]f]kf0of].

o; /L k]rint g]kfn df6/ aldfb/ ; ldtsf]lgb]zg tyf aldfn]ysf zt{tyf ; ljwfsf]clwgd /xl aldsn]
u/\$]f]lg0f6nf0{cGoyf eGg ldlng]bl]VPg . o; y{ aldf P]g, @)\$ (sf]bkrf *-3!_, bkrf !& sf]pkbkrf -\$_
adff]hd lgj]hg vf/h xg]7x5{. o; pk/ lrQ gaem]aldf P]g, @)\$ (sf]bkrf #& adff]hd kg/fj]hg
cbfnt, kf6g, nltntk/df kg/fj]hg ug{; d] hfgsf/L u/f0G5 .

Olt ; Dat\@)^) ; fn >f]Of (ut]/f]h ^ zed\=====

>l kg/fj hg cbfnt, kf6g nlnrk/
; eQm Ohnfz
dfgglo Gofoflwz >l lu/Lz rGb|nfn
dfgglo Gofoflwz >l 1fg|b|axfb/ sfsL{
af6 ePsf]km} nf

; Dj t\@)% (; fnsf]b]k'g#=====!#@\$.@&% (

0=g#% sf]lg=g#\$#

sf=h=l; tfk0nf rqnky l:yt /lhi6f8{sfofho /x\$]Pnf0G; 0G:of]Q;

kg/fj bs

sDkgl lnd6\$sf]tkmf6 clVtof/ k|kt P]sf dxk|Gws tyf sDkgl klf ; lrj k\$Fz dfg
thfwf/ =====!

lj?4

sfe]knf-rf\$ lhNnf kftn]v] uf=]j = j 8f g# a:g]; Gb/ /f0; lj klf
ldnsf k|k|f06/ /fh|b|k| fb pkf|bfo ldlldN; gf===== !

d2f M cllg aldf /sd bfjl af/.

Gof0 kzf; g P]g, @)\$* sf]bknf *-!_ cg; f/ bfo/ xg cfPsf]k|tt d2fsf]; Hfkt lj j /of 0; k\$F/ 5 .
sfe]knf-rf\$ lhNnf kftn]v] uf=]j = j 8f g# a:g]d /fh|b|k| fb pkf|bfo -ltdldN; gf_ sf]
:jfld]jdf /x\$]f]; Gb/ /f0{ ldn, Pnf0G; 0G:of]Q; sDkgl ln= b/af/dfu(df cleftf{la=c= ag|k|f))\$
dfk|cllg, xhbuf, cft\$ zlif\$df sDkgl]sgod cg; f/ eQm]gl u/L aldf ul/Psf]. ldt @)%&÷&÷!@
ut]/flt c1ft JolQmaf6 ldn\$]f]; fy}ldn ePsf]3/ uff]d ; d] cfuf]nuf0 gi6 ul/lbPsf]x|f ; DaGwt
aldf sDkgl -Pnf0G; 0G:of]Q; sDkgl_ df ldt @)%*÷&÷!\$ ut]lflt dNof]g u/L pBf]u kg{yfkf
u/f0{ kfpgsf nflu lgj hg lbPsf]df sf]8f sg:6xgnf0{ lflt dNof]g ug{lh]df lbPPsf]eG]df]vs
hfgsf/L kf0Psf]/ 36gf:yndf dNof]gsf nflu eG]; Ggdf dfq cfPsf]. dNof]gaf6 s]slt lflt ePsf]
eG]k|df]0ft eof]eG]; d] yxf gePsf]h]lfltkt{kfpg tfs]f ubf{sDkglaf6 lfltkt{jf kg{yfkf u/L
kfpgsf]; \$f lfltkt{dfu bfjl ul/Psf]\$ dlxgkl5 @)%*÷!}÷^ df sDkgl]v6fPsf]; e|, sDkgl
kz ePsf]sfuhf]sf]cg; Gwfg ubf{/ kqklqsdf k\$flzt ; dfrf/df dcf]fbln]nufPsf]elgPsf]h]bfjl
aldf lxt of]o gePsf]eG]h:tf aBfx? ; dfj z u/L cft]jfb shf0{elg65 eG]; d] yxf gePsf]
h:tf]u/L cft]jfbaf6 ePsf]xf]g of]dfcf]fblaf6 ePsf]h]aldfo]o gePsf]eG]aem]pg]vfnsf]kq
alldt klnf0{pknAw u/Psf]h]/ cft] eG]; dhdf sxl s; h]klg km]fpg ; S5 / To:tf]cj:yfdf
sg]j]fbsf]s/f /fVb]df cft]l]t xg]vfnsf]36gf 36fpg]gf\$; fgl u/fpg]sfof]f0{cft]jfb cftu| kb|
eG]gldNg]ePsf]/ d alldt klfsf]pBf]udf ePsf]36gf cft] km]fpg]lsl; dsf]cft\$]fblaf6 ePsf]h]
Pnf0G; 0G:of]Q; sDkgl ln=sf]lg0f6 ab/ u/L dNof]g u/f0{ lfltkt{u/f0 lbgxg Gofosf]nflu aldf
; lldtdf of]lgj hg ; fy ; Dem]f kqsf]kl]lnlk lflt lj j /of ; f; y}lflt ePsf]ejgsf]km]f]; d] ; dfj z
u/L lgj hg kz u/\$]5' eG]Joxf]fsf]lgj bs /fh|b|k| fb pkf|bfo -ltdldN; gf_ k|k|f06/ ; Gb/ /f0; ldn
kftn]v] uf=]j = j 8f g# sfe]knf-rf\$sf]ldt @)%*÷!!÷!# sf]lgj hg .

Toxf]f]ldt @)%*÷!!÷!# sf]ph/L lgj hg ; DaGwdf cfj Zos sf/jfxl cuf]8 a9f0Psf]Jox]fsf ; fy]
pQm lgj hgdf vhfP adf]hd km]f]tyf sxl sfuhf ; m]g ePsf]gb]vPsf]x|f oyflz3| ; Dks{/fVgxb
eG]Joxf]fsf]lgj bsnf0{; lldtsf]ldt @)%*÷!@÷!\$ sf]kq .

To; sDkgl aldf ePsf]; Gb/ /f0; ldn] ldt @)%&÷&÷!@ df 3/ uff]ddf cfuf]nuf0{gi6
ul/lbPsf]; DaGwdf To; sDkglaf6 v6f0Psf]; e|/af/f Toxf]kz xg cfPsf]; e|kl]t]h]gsf]k|df]0ft

kltlnk !) lbgleq pknAw u/fpg alds >l Pnf0G; 0G:of7Q; sDkgl ln=nf0{ ;ldltsf]ldlt @)%*÷!@÷!^ sf]kqsf]lgbz̄g .

pk/fQm ; DaGwdf sfk=h= kftny] uf=j=; = jf8{g# a:g]d /fh|b|k} fbsf]:j fldTj df /x\$] ; Gb/ /f0{ ldn ldlt @)%&÷&÷!@ ut]/ftl cfunful ePsf]Joxf]f cj ut u/fpb}; f]ldn Pnf0G; 0G:of7Q; sDkgl ln=df aldf ul/Psf]f aldf of]o gePsf]egl dnf0{hfgsf/L u/fPsf]lj?4 aldf of]o 5 egl To; sfofhodef lbPsf]lgj hgdg gku xg cfPsf]bdsn -af?0f oGq_ sfofhosf]kq / 3/ cfunful ePsf] cj:yfsf]kmf]f; mlg u/l kz̄ u/\$]5'eG]lgj hssf]ldlt @)%*÷!@÷!\$ sf]hj fkm.

pQm bfjl ; DaGwdf o; sDkglaf/f v6f0Psf]; eP/af/f kz̄ ul/Psf]; e[kltj hgsf]kdfloft kltlnksf] hj fkm k7fPsf]alds Pnf0G; 0G:of7Q; sDkgl ln=sf]ldlt @)%*÷!@÷! sf]hj fkm.

To; sDkgl n]ldlt @)%*÷!@÷!^ -r-g#%!.^)%*.)%(sf]kq dfkm aldt >l ; Gb/ /f0; ldn kftny]t uf=j=; = #, sfeknf-rf\$nf0{Adfcf]fblx?n]hnf0{lbPsf]blvg cfPsfh]pQm bfjl aldf of]o lxt (Insurable Interest) leq kg]gb]vPsf]f eG]Joxf]f pNny u/\$]kf0of]. tyflk ldlt df3 #, @)%* df ; eP/ Konda Consultants eQnk/sf]; e[kltj hgdg ; f]af/]sxl pNny ePsf]gb]vPsfh]s]sg cfwf/df To:tf] n]vPsf] xf] < :ki6 kf/L k7fpg alds Pnf0G; 0G:of7Q; sDkgl ln=nf0{ ;ldltsf]ldlt @)%*÷!@÷!# sf]kqsf]lgbz̄g .

pQm bfjl sf] ; DaGwdf bfjlstf]c]llg aldf k|tfj kmf/fd ebf{pQm:yfgdf /f0{ ldn tyf ; f]; DaGwL cGo ; fdgx? /x\$]elg cllg aldf k|tfj kmf/fd e/L o; sDkgl ; dlk kz̄ u/\$]/ To; k|tfj kmf/dsf] cfwf/df aldfny hf/L ul/Psf]lyof]. bfjl kl/; s]k]5 bfjlstf]f/f kz̄ ul/Psf]; Dk0f{sfuhft tyf ; e[kltj hgsf] c]v bog ubf{pQm ldn 3/fo;L kof]hgsf]nflu kof]u ePsf] ; fy}/Psf0{gkfnf] :yfglo sfofh0f0{ef8fdf ; d] /fv\$] tyf ljleg kq klqsd f k\$flzt ; dfrf/df pQm ldn /x\$] e]g cft\$sf/Lx?n]lghl l/; 0alsf]sf/0fn]hnf0{lbPsf]alem] cfPsfh]pQm bfjl aldf of]o lxt (Insuarable Interest) leq kg]blvg gcfPsf]Joxf]f ; d]sf]hfgsf/L u/fp5f]eG]aldssf]ldlt @)%*(÷@÷# sf] ln]vt hj fkm.

pQm ldn /x\$] e]g cft\$sf/Lx?n]lghl l/; 0alsf]sf/0fn]hnf0{lbPsf]alem] cfPsfh]pQm bfjl faldf of]o lxt leq kg]blvg gcfPsf]f h:tf]c:ki6 Joxf]f n]v cfPsf]x\$:ki6 kf/L kl6df0Psf cfwf/x? kz̄ ug{; d] aldsnf0{; ft lbgf]clGtd Dofb lb0Psf]; ldltsf]ldlt @)%*(÷@÷!^ sf]kq .

pQm aldf bfjl sf] ; Gbedf alldtn]aldf k|tfj kmf/fd btf{ebf{æaldf xg]3/ hlufsf]ef]u rngsf] tl/sfÆ cGtu{sf hj fkmf /f0; ldn dfq elg pNny u/\$]t/ ; e\$]bf]fg pQm 3/df /Psf0{gkfnf] :yfglo sfofho ef8fdf a; \$]blvg cfPsf]x\$ alldtn]k|tfj kmf/fddf e/\$]lj j/0f km/s blvg cfPsf] . o; } ; Gbedf xfgl-gf\$; fglsf] sf/0f lhNnf kx/L sfofho wlnv]h sfe\$] kltj hgdg cg'f/ æc1ft JolQmx?n]pQm 3/df cf0{cfuf]nuf0Æ eG]ePsf]x\$ of]k\$[tsf]hf]vd Malicious act cGtu{ klg xg ; Sg]h; sf]nflu aldfny]n]Malicious Damage Risk klg se/ ug]k]t/ pQm hf]vd k|tt aldfny]n]se/ u/\$]blvb] . t; y{pQm bfjl km of] ug{gldNg]egl o; sDkgl n]u/\$]lg0f0 dgfl; j g}blvPsfh]o; sDkgl sf]lg0f0 ; b/ u/L kfpFeG]aldssf]ldlt @)%*(÷@÷# sf]ln]vt hj fkm.

lgj hgdg bfjl adf]hd bflotj lgwf]0f u/L bfjl eQmfgl ug{gldNg]; DaGwdf cGo sg}cfj Zos sfuhft tyf lj j/0f eP ; f]; d] ln]vt hj fkmf ; fy ; ft -& lbgleq kz̄ ug{aldf P, @)\$ (sf]bkmf !& sf] pkbkmf -#_ tyf aldf lgodfjnl, @)\$ (sf]lgod ## sf]pklgod -!v_ sf]Jo j:yf adf]hd aldsnf0{ ; ldltsf]ldlt @)%*(÷#÷!(sf]kq .

pQm bfjl sf] ; DaGwdf o; sDkglaf6 ldlt @)%*÷!@÷!@, @)%*(÷@÷# /)%(÷@÷# sf]kqx?af6 hfgsf/L u/fOP cg'f/ o; sDkgl sf]lg0f0 ; b/ u/L kfpFeG]alds Pnf0G; 0G:of7Q; sDkgl ln=sf] ldlt @)%*(÷\$÷# sf]ln]vt hj fkm.

k|t't aldf bfjl ; DaGwdf aldssf]egf0{adff]hd /p'sf0{g|kfnsl]:yfglo sfoffno /x\$]sf/Of pQm
lflt ePsf]xf]eGg]tyf JolQmut l/;0lasf]sf/Of cfuf]nufPsf]eGg]Joxf]f ldl; n ; mlg ; DkOf{
sfuhftaf6 kli6 xg cfPsf]kfOPg . aldfn]v cGtu\$ cft\$]fb hf]vdsf];'lff ePsf]/ c1ft JolQm?n]
pQm ldltdf cfuf]nuf0{lflt ePsf]kx/L k|t]j b]g / ; e|k|t]j b]g nufotsf sfuhftaf6 k|6 ePsf]/ aldf
ug]/ lflt kfpG\$]pQm ; DklQ dflysf]xslxt sfodf ePsf]cj:yfdf bfjl aldf off]o lxt leq gkg]eGg
ldN]g]cj:yf ; d] b]vPg . o; y{ k|t't bfjldf ; e|/n]u/\$]xflg-gf\$; fgl dNof]g cg; f/ aldn]v]sf]
zt{; ljwf adff]hd kgM bflo]j lgwf{Of u/L alldtnf0{bfjl eQm]gl ug{egl alds Pnfog; OG:of]j];
sDkg] ln=nf0{ aldf Pq, @)\$ (sf]bkmf *-3!_, bkmf !& sf]pkbkmf -\$_ tyf aldf lgodf]nl, @)\$ (sf]
lgod ## sf]pklgod -@_ adff]hd cfb]z lbg]7x5{eGg]; d])%(.!@ sf]aldf ; ldltsf]lgOf6 .

alds / alldtalr nfu" xg] aldn]v]sf] zt{g+^_^ zt{g*-s_ cg; f/ k|oyl]nf0{sg}k\$]f/sf]
lflt k|t' ; ljwf cfb eQm]gl ug{k]g]cj:yf 5g . ; e|/sf]k|t]j b]g cg; f/ pQm ldn 3/fo; l kof]hgsf]
nflu kof]u ePsf] ; fy} /p'sf0{g|kfnsl]:yfglo sfoffnonf0{ef8fdf /fv\$]pQm ldn /x\$]ejg
cft\$]sf/Lx?n]lghl l/; 0alsf]sf/Ofn]hnf0{lb0{alldtsf]bfjl aldf off]o lxt leq b]v]g gcfPsf]h]aldf
; ldltaf6 ldltsf])%(.!@ df ePsf]pQm lgOf6 km] nf pN6l u/L kg/fj b]ssf]lhls/ adff]hd sg}klg zt{
; ljwf jf lflt k|t' {eQm]gl ug{k]g]u/L kfp]eGg]; d] kg/fj b]g lhls/ .

o; cbfntsf]7x/

lgod adff]hd b]gs k]zL ; rldf r9l Ohnfz ; dlk k]z xg cfPsf]k|t't d2fdf kg/fj b]gsf tkmf6
pkl:yt lj]fg clw]Qmf >l v| k|fb vlt]8fn]ug{ePsf]jx; ; d] ; lg OG; fkm tkm{l]rf/ ubf{aldf
; ldltaf6 ePsf]lgOf6 ldn\$]5 5g / kg/fj b]ssf]kg/fj b]g lhls/ klG ; S5 jf ; Sbq ; f]; DaGwdf g]
lgOf6 lbgkg]b]v]g cfof].

o; df alldtn]cllg, xhbuf / cft\$; d]sf]aldf u/fPsf]s/f aldn]v]sf sfuhftx?af6 kli6 e}
/x\$]b]v]G5 . aldf ul/Psf]3/df cfuf]nuf\$]s/fdf kg/fj b]stkmf6 lj]fb p7f0Psf]; d] b]v]b]g .
alldtn]; f]cfuf]:j o+jf cfkm]f]tkmf6 kmf0bf lngsf]lgldQ nufPsf]cj:yf ; d] 5g . To; sf/Of cfuf]
nuf\$]sf/Ofn]alldtsf] lflt ePsf]h]; f]; DaGwdf aldf ; ldltaf6 ePsf]lgOf6 kg/fj b]ssf]lhls/
adff]hd cGoyf ug{ldN]b]g . aldf ; ldltaf6 ePsf]ldlt @)%(.!@^ sf]lgOf6 dgfl;j g}b]v]gfn]
kg/fj b]g lhls/ klG ; Sbq . bfo/Lsf]nut s\$]f u/L ldl; n lgodfg; f/ u/L aen]f0{lbG'.

pQm/fodf d ; xdt 5'.

-1fg]b]axfb/ sfs]l{
Gofolwz

-lu/Lz rGb]nfn_
Gofolwz

Olt ; Dat\@)^) ; fn efb|% ut]/f]h ^ zed\==

>l kg/fj h g cbfnt, kf6g nln tk/

; eQm Ohnfz

dfgglo Gofoflwz >l /fh|b|k| fb sf/fnf

dfgglo Gofoflwz >l xl/afa' e\$/f0{

af6 ePsf]km} nf

; Dj t\@)^) ; fnsf]b]k'g#=====!&*(

lg0f6 g#!\$%

Pnf0G; 0G:of]Q; sDkgl Inld6\$ d\$fd sf=h=sf=d=g=kf= j 8f g#

kg/fj h s

bjaf/dfu{tkn}af6 clVtof/ k|kt P]sDkgl\$ dxfk}Gws tyf sDkgl

kl|tj fbl ; lrj k\$sz dfg

thfwf/ =====!

lj?4

j f/fxl j rt tyf C0f ; xsf/L ; :yf ln=d\$fd e-k}h=

ktOfyl{

e-k'g=kf= j 8f g#!@ ulknL -6mla; kfs{===== !

j fbl

d2f M df/; f0sn aldf /sd bfjl af/.

Gof0 kzf; g Pq, @)\$* sf]bkmf *-!_ n|k|t't kg/fj h g o; }bfntsf]clwsf/ lf} leqsf]b]vPsf]h] d2fsf]; Hfkt lj j /of o; k\$z/ 5 .

C0fl >l al/|b|uf|kn >|7 -eh] nf0{xfo/ kr}h c}tu{ C0f nufgl u/L o; ; :yfsf]gfp}f /x\$}f] af!@k %^() sf]8f0E df/; f0\$sn ldt @)%*.*.!% sf lbg blf0fsfnL uf=|j=; = j 8f g#! l:yt czf\$} xf}ndf /x\$}f]l}of/}hdf cfunful e0{k0f{lf}t ePsf]h]aldf bf]lsf]nflu ; f}xl lbg km}fS; af6 hfgsf/L lb0{)%*.*.!^ ut] dfu bfjl u/\$}f}f pQm bfjl gkl}g] egl Pnf0G; 0G:of]Q; sDkgl ln=af6 r=g# !&(@)%*.)%(sf]kq k|kt eof]. ; f]k|kt kq cg' f/ pQm aldf sDkgl]u/\$}f]lg0f6 lrQ galem o; ; :yfsf]bfjl dfu cg' f/ aldf bfjl eQm}gl kfg of]ph/L bt{ug{cfPsf 5f}t. tt}\DaGwdf pQm aldf sDkgl}df aldf u/\$}f]af!@k %^() sf]df/; f0sn cfunful e0{t}tsfn hfgsf/L lb0{bfjl u/\$}f}f pQm sDkgl}sf]; e/ zenfn >|7 dfkm} lg/Lif0f ubf{cfunful e0{df/; f0sn sf}gnf}lg]ePsf]xf] egl lg/Lif0f kl|tj h g k}z u/\$}f}f sDkgl}nf0{; f]lrQ gaem k/}bf]lsf]x}f} kgM 0lGh}lgo/ lzj Zr6b|zfvnf0{ ; e]lg/Lif0f k7fp}f lghn]klg ; f}xl Joxf}fsf]kl|tj h g k}z u/\$}f] sDkgl]aldfn}ysf]kl/R5} ! df pNn}vt ePsf]zt}g}df cg' f/ bfjl gkl}g]u/L lg0f6 ul/Psf]sDkgl}sf zt}g}df tyf aldf Pq ljkl/t b]v}G5 . sDkgl}sf]zt}g}df kl|tsh sDkgl]u/\$}f]lg0f6 ab/ eful 5 .

bf]lsf]; DaGwdf bf]lst}f}f/f k}z ul/Psf]; Dk0f{sfuhft tyf aldfn}ysf]cl}l}og ubf{pQm lf}t kl/0ff}d ; j?ksf]xfgl tyf ljB'tlo sf/0faf6 ePsf]cyf}t cfunfulsf]sf/s t}lj blf0fsfnL l:yt czf\$} xf}ndf ePsf]x}f} aldfn}ysf]kl/R5} ! sf]@-s_ df pNn}y ePsf]zt}g}df cg' f/ }sDkgl lgDg cj :ydf eQm}gl lbg af}l}o xg]5}e} elg pNn}y eP cg' f/ o; sDkgl}af/f ul/Psf]lg0f6 sfg} ; Ddt g}ePsf]hfgsf/L u/fp}5}e}G]alds Pnf0G; 0G:of]Q; sDkgl ln=sf]ldt @)%(.\$.@@ sf]lnlvt hj fkm .

lgj }snf0{; e/}sf]dNof}g adf}nd aldfn}ysf]zt{tyf ; ljwfsf]clwgd}f /xl kgM bflotj lgwf{0f u/L bfjl eQm}gl lbg' egl alds Pnf0G; 0G:of]Q; sDkgl Inld6\$nf0{aldf Pq, @)\$ (sf]bkmf * -3!_ tyf

bkrf !& sf]pkbkrf -\$_ tyf aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -@_ adf]hd cfbz lbg] 7x5{eGg]; d] Joxf]fsf]aldff ; ldltsf]ldlt)%(!!!\$ sf]lgof6 .

aldfn]ysf]kl/R5d ! sf]-v_ adf]hd cfuhgl jfxo la:km6g, :jhng ; d] k|6 pNny u/L aldfny hf/L ePsf]/ df6/; f0sn /flvPsf]lof/]hsf]ljBtlo jf0l/Edf ; 6{e0{cfunful ePsf]eGg]; d] cfwf/ sf/0faf6 aldfnyysf]kl/R5d ! sf]@-s_ df lglb6 kl/0ffd :j?ksf]xfgl tyf ljBtlo gf\$; fgldf eQmfgl lbg kg] jflbtfnf0{dfgotf lbg gldNg] eGg] lgof6fwf/sf] kZg 5 lj jfbu|t df6/; f0sn :jfejl s cfuhglaf6 ge0{csf\$]xf6nsf]lof/]hdf /fv\$]cj:yfdf ljBt ; 6{e0{lof/]hdf nfu\$]cfufaf6 ePsf] lflt xBf ; f]afktsf]eQmfgl lbg gkg]aldfn]ysf]kl/R5d ! sf]@ s -s_ af6 ; d] k|6 aldfnyysf] ljkl/tfyl{JofVof u/L ePsf]lgof6df kdf0f P6, @)#! sf]bkrf # / %\$; d]sf]k|0lf q6l /x\$]5 . aldf ; ldltaf6 ePsf]lgof6 pN6f]u/L kfpFeGg]; d] Joxf]fsf]kg/fj dssf]o; cbfntdf k/\$]kg/fj dg kq .

o; cbfntsf]7x/

lgod adf]hd blgs kZl ; rldf r9l kZ xg cfPsf]k|t't d2fdf kg/fj dg lhls/ ; lxtsf]z? ldl; n clbog u/L kg/fj ds tkmf6 lj afg\clwj Qm >l g/|b|k| fb uf]dn]ljklfln]kg/fj dsaf6 aldf ul/Psf]df6/; f0sn blif0fsfnl czf\$] xf6]hdf /x\$] lof/]hdf cfunful e}hn] gf\$; fg ePsf]xBf aldfnyysf]kl/R5d !-@-s_ kl/0ffd :j?k xfgl ePsf]xBf eQmfgl lbg aflb gePsf]cj:yf eQmfgl lbg' egl u/\$]aldf ; ldltsf]lgof6 u/sfggl xBf pQm lgof6 ldn\$]5÷5g kg/fj dg lhls/ klg ; fxl s'/sf] lgof6 lbg' k/\$]5 .

o; df lgof6 tkm{ lj rf/ ubf{ cfuhgl df k/\$] df6/; f0sn kg/fj dsn] cl3g} aldf u/L /fv\$] / df6/; f0sn cfuhgl df kbf{ ; f]aldsf] cj lw af6l g} /x\$] s/fdf lj jfb blvPg . To; /L aldf u/L /flvPsf]df6/; f0sn cfuf]nflu lflt ePsf]/ ; f]cfunflu aldf sDkgL / kf6l6lr ePsf]aldf ; Demf]f c6tu\$ kg{ ; s6 eg] kg/fj dsn] kdfloft ug{g; s\$]cj:yfdf aldf ; ldltaf6 ldlit)%(!!!\$ df ePsf]lgof6nf0{cGoyf eGg ; lsg]l:ylt gb]vbf ; f]lgof6 ; b/ xg]7x5{. kg/fj dsn]kg/fj dg lhls/ klg ; Sb6 . k|t't km] nf ePsf]hgfpFklf / ljklfl bj}klfnf0{lbo{ldl; n lgodfg; f/ u/L aemf0lbg'.

pQm/fodf d ; xdt 5'.

-xl/afa'e\$/f0{
Gofolwz

-/fh|b|k| fb sf0/nf_
Gofolwz

0lt ; Dat@)^) ; fn sflt\$ @! ut]/fh ^ zed\==

>l kg/fj bbg cbfnt, kf6g, nlnrk/
; eQm Ohnfz
dfgglo Gofoflwz >l 1fg|b|axfb/ sfsL{
dfgglo Gofoflwz >l cfd/fd e\$/f0{
af6 ePsf]km} nf

; Dj t\@)^) ; fnsf]b]k'g#=====!#^)#@#(^
0-g\$ sf]lg-g#== !%@

kg/fj bbs

sf=h= hf]kf6l uf=j; ; j 8f g# a:g]6^/fh kf7s ===== klf
lj?4

lj klf

; u/dfyf 0G:of]Q; sDkgl ln=, sf7df08f}===== k|oyl{

d2f M cllg aldf bfjL af/].

GofO kzf; g Pq, @)\$* sf]bkrf *-!_ n]k|tt d2f o; }cbfntsf] lfgfclwsf/ leqsf] e0{bfo/ xg
cfPsf]k|tt d2fsf]; Hfkt lj j /of o; k\$ f/ 5 .

lj klf ; u/dfyf 0G:of]Q; sDkgl ln=df d]f]:j fld]j sf]sf=h= hf]kf6l uf=j; ; j 8f g#!-v_ ls=g#\$)#
lf]km)-!%-) hluf / ; f]hlufdf ag\$]kSsl Itgtn]cfj ; lo ej g z]E]j / lgdf ; j f k|n=sf]nflu
g]fn a#nfbz a\$df cllg aldf u/f0{; /If0f lbPsf]lyPF. ; /If0f lbbf ; f]ejgsf]aldf ug]k]k]j wfg
klg lwtf]; Dem]fdf pNny 5 . lj klf sDkgl / alldtsf]alrdf aldfnydf pNny ePsf zt{aGb]hsf
cfwf/df cllg aldf ug{ ; xdl t e0{ ; g\@))&.)& b]v ; g\@)#.)&.)& ; Ddsf] clj l5Gg aldf
gjls/of e0{ ; Dem]f adf]hd sh aldf /sd ?= @,)),)))- sf]cllg tyf e\$Dk cllg w\$sf, xhbaf
x8tfn, a]k0f{ sfo{ tyf cfts]fb hf]vd aldf jxg u/L lgodfg; f/ lklod aem0{ aldfny g#
\$.)s.)*%! af/f d]f]cfj f; lo ejgsf]aldf ul/Psf]5 . dh]lj klf sDkglnf0{36gf ePsf]nu0}cyf{\
@)%(.(! (ut\$ f lbg lfltsf]lj j /of ; lxt lg/LIf0f u/L lfltkl{ kfpFegl aldf lgodfj nl, @)\$ (sf]
lgod #@-!_ adf]hd lgj bbg lbPsf]f ; f]lgj bbg pk/ k/}a] :tf u/L pQm lgodsf]lgod #@-@_ -#_ / -\$_
sf]sfo]lw gckgf0{7f8f]?kdf Atkf0\$]aldf gjls/of ldlt @)%(.#.# -)&.)&@)_ df ; dfkt ePsf]
/ ; f\$]gjls/of o; sDkglaf6 ldlt @)%(.(!& -)!.)!@)#_ df ePsf]aldf gjls/of / ; f]jfktsf]
lklod zNs eQmfg xg' cufl8 b36gf ePsf]b]vbf bfjL ug{gldNg]Joxf]f cj ut u/f0G5 . em]f]Joxf]f
hgf0{j f ; To lj j /of nsf0{gvhf0{aldf u/fPkI5 bfjL ug{aldfsf]l; 4f6t lj kl/t xg\$. c; lj wfsf]nflu
v b k\$6 ub\$]f]e eGg]kq k|kt eof]. o; /L ; f]h]lgs ?kdf hfgsf/L ePsf]pQm lj ifodf dh]lj klfnf0{
em]f s/f pNny ug]k]sg}sf/of 5g / d]f]dg; fo ; d] To:tf]gePsf]cj:yfdf aldfny gjls/of
u/kI5 alldtsf]clxt xg]u/L sg]kg tYooQm ts{; ut cfwf/ / sf/of lagf u]xs k|t v b JoQm ub]
dnf0{lbPsf]kq aldfsf]l; 4f6t, aldf Pq, @)\$ (/ aldf lgodfj nl, @)\$ (; d]sf]k|tsh xbf lj klfaf6
bflo]j lgwf{of u/f0{aldf bfjL eQmgl u/f0{kfpFeg]lgj bbs 6E/fh kf7s, sf=h=hf]kf6l uf=j; ; j 8f
g# hf]kf6lsf]ldlt @)%(!!.@ (sf]lgj bbg .

pQm aldf bfjl ; DaGwdf s]s; f]eP u/\$f]xf]; f\$]Inlvt hfgsf/lsf ; fy tt\DaGwl ; DkOf{sfuhft tyf ljj/Of ; d} !% -kGw] lbg leq k} ug{aldf lgodfj nl, @)\$ (sf]lgod ## sf]pklgod -!s_ sf] Joj :yf adf]hd aldsnf0{; ldltsf]ldlt @)%(!@!@ sf]kqaf6 lgb}g .

g}kfn aunfb} a\$ In= COfL z}E}j / lgdff{ ; j]f / o; aldf sDkgl alrdf clUg aldf ug{; xdt e0{ldlt)&.)&@))! b]v)&.)&@))@ ; Ddsf]cj lw ; dft eP kZrft pQm aldfn} b36gf ldt; Dd gjls/Of ePsf]sDkglf]/\$af6 b]vPg . o:t}cj :yfdf aldt z}E}j / lgdff{ ; j]fn]ldlt)!)!@))# df o; sDkgldf cf0{pQm aldfn} gjls/Of ug{cg/fw ubf{sDkglf tkaf6 lghnf0{!)!@))# b]v gjls/Of xg]s/f atfpf a\$]n]aldfn} ; dft eP b]vg}gjls/Of ug{k}atfPsf]pQm ldtb]v nfu" xg]u/L gjls/Of u/f0{lbg'xf] \egl cg/fw pQm lgdff{ ; j]fn]u/\$f]x} gjls/Of aldfn}df Warranted Safe on Date Clause /flv aldfn} gjls/Of u/L lbPsf]xf]. Warranted Safe on Date Clause sf]dtnj ; d} aemf0{pQm ldt k} {sg}36gf 36\$]eP bfjl gnflg]u/L gjls/Of ul/Psf]xf]. Warranted Safe on Date Clause sf]dtna gjls/Ofnf0{lg/Gt/tf lbPtfklg gjls/Of hf/L u/\$f]/ aldfzNs eQmgl ePsf] ldt k} {sg}36gf 36\$]cj :yfdf aldn}df hg; s} s/f pNn} u/}f klg pQm 36gdf aldf sDkglf] sg}bflotj g/xg]eGg]:ki6 g}5 .

hxFDd gjls/Ofsf]lg/Gt/tf /xg]k}g 5, o; sDkgl]aldfn} gjls/Of ubf{Warranted Safe on Date Clause nufP/ dfq gjls/Of ul/Psf]xf] / ; f\$]dtna / kl/efiff ; d} aldsnf0{aemf0Psf]lyof]. alldtn]cl3Nnf jif{?df aldf ubf{cfuhgl / e\$Dk w\$sf hf]vd dfq ; dfj} u/L aldf u/fPsf]t/ gjls/Of u/fp}f, gjls/Of u/fpg' k} {ldlt @&!@@))@ df 36\$]36gf lft bfjl ug]blft dg; fosf; fy hfn; fEm kOf{tl/sfaf6 emf aofg u/L xfgl-gf\$; fgl e0{s]kZrft yk hf]vd ; d} ; dfj} u/L ldt)&.)&@))@ b]v nfu"xg]u/L ldt)!)!@))# df gjls/Of u/f0{; f]jkt aemfpg' kg]aldfzNs ; d} ; f}l ldtdf g}aemf0{hfn; fhL kOf{tl/sfaf6 aldf bfjl u/L lftkl't{lng]b/fzo kOf{dg; fo /x\$]b]vG5 . t; y{pQm bfjl pk/ sf]jxl xg g; Sg]cj :yf /x\$]lgj }sn]aldfn} gjls/Of ug{d} / u/]kZrft lftkl't{ug}k]egl aldfn}sf]kyd cgR5}sf]Joj :yf egl bfjl u/}f klg pQm bfjl klg ; Sb}, pQm aldfn}sf]zt{g=! df }alldtn]emf ljj/Of lb0{aldf u/fp}f ku\$]xfgl-gf\$; fgl aldf sDkglf] bflotj g/xg]kfjwfg /x}af6 ; d} pQm bfjl klg ; Sb} . ; fy}aldf P}df ePsf]Joj :yf cg?k klg aldfzNs (premium Receipt) sDkgldf bflvn geP; Dd aldsdf bflotj g/xg]s/f pNn} 5 . pQm 36gdf aldf gjls/Of ug{k} {36gf 3l6 ; s\$]/ aldf gjls/Of zNs klg sDkgldf 36gf 36]kZrft dfq k}kt ePsf]x} pQm b'/f; ooQm hfn; fhL kOf{tj/n]aldf gjls/Of u/f0Psf]bfjl klg g; Sg]s/f hfgsf/L u/f0G5 .

t; y{lgj }sn]to; ; ldtdf lbg' ePsf]lgj }g hfn; fhL kOf{Pj +emf ljj /OfpQm ePsf]Joxf}f cg/fw ub}to; ; # ; }Ug sDkgldf ePsf ; DkOf{sfhkqx?sf]kl'tlnk Ps Ps kl't o; }; fy /flv !%-kGw] lbg leq}hfgsf/L u/f0Psf]eGg]Joxf}fsf]aldssf]Inlvt hj fkm .

; ldltsf]ldlt @)%(!@!@ sf]kqaf6 dfu ul/Psf]sg}klg sfuhft ; }Ug e0{cfPsf]kf0Pg . o; y{dfu ul/Psf sfuhftx?sf]k}f]oft kl'tlnkx? & -; ft_ lbg leq k} ug{aldsnf0{; ldltsf]lgb}g .

Toxf}af6 dfu ul/Psf]sfuhfts]kl'tlnk yfg (-kfgf !!_ k}f]oft u/} k} ul/Psf]eGg]aldssf]ldlt @)^).@@ sf]kq .

aldf bfjl klg g; Sg]eGg]aldssf]egf0{f0{cGoyf eGg ldNg]b]vPg . o; y{lgj }ssf]lgj }g aldf P}, @)\$ (sf]bkf * -3!_ bkf !& sf]pkbkf -\$_ adf]hd ph/L lgj }g vf/h xg]7x5{. eGg]; d} Joxf}fsf]aldf ; ldtaf6 ePsf]ldlt @)^).\$.@^ sf]lg0f6 .

oyfydf pQm aldfsf]k}f]hg ; /If0f lng]g}kfn aunfb} a\$]n]; /If0f cj lwe/ cfk}f nflu u/fPsf]tYo ldt @\$ hgj/L @))# sf]kqaf6 ; j}yf k}f]oft 5 . o; k\$ / lgh COfLn]a\$]sf nflu u/fPsf]aldf

gjls/0f ; Dkli6df pNny ePsf] cuhl efiffsf] Joxf7f d7f] hfgsf/L aU/ ePsf] xBf ; d7 d7f lj?4
kdf0fdf Nofpg] gldNg] ki6 5 To; df klg lj klfl sDkglSF] aldfny/sf] zt{g+!* df olb o; aldfny/
cGtuF sg} xfgl-gf\$; fglsf] /sdsf] ; DaGwdf dteD p7df aldf Pq, @)\$(jf dWb:ytf Pq, @)#*
adffnd xg\$ eG] pNny ePsf] ; Gbedf k|tt sz aldf Pq, @)\$(adffnd x|/g] s/fdf ljjfb 5q .
lj klfl sDkglSF] ; kmf0{lsdfy{klg dgfl; km gePsf]cj :yfdf kg/fj Dsnf0{lfittkl't{lbg]lg0f6 gu/L ePsf]
lg0f6 cfdlgi7 /x\$]xBf z?sf]lg0f6 ab/ u/L ph/L bfjl adffnd lfittkl't{lbnf0{; ky 0G; fkm u/L kpfF
eG] ; d7 Joxf7fsf]kg/fj Dg kq .

o; cbfntsf]7x/

lgod adffnd blgs d2f kZL ; Flde r9L Ohnfz ; dlk kZ xg cfPsf]k|tt d2fdf
aldf ; ldltaf6 dnf0{x/f0{ul/Psf]lg0f6 ; j fRr cbfntaf6 kl'tkflbt l; 4f6t ; d7sf cfwf/df j bf/eful
xgfsf ; fy}Warranted Safe on Date eG]Joxf7f ylkPsf]df ; f]s/f c-j=&* g=cg'f/ lg0f6 ugkgdf ; f]
; d7 gu/L ul/Psf]aldf ; ldltsf]lg0f6 ql6k0f{xBf ab/ xgkb5 eG] ; d7 Joxf7fsf]kg/fj Dg lhls/
/x\$].

kg/fj Dstknf6 pkl:yt ljafg clwjQmf >l lji0f' k|fb GofkfgH] ugePsf] jx; lhls/ ; lgof] .
kg/fj Ds ; lxtsf ldl; n sfuhft clWog u/L kg/fj Dg lhls/ dgfl; j adgf; j s}/x\$ / aldf ; ldltsf]
lg0f6 ldn]gldn\$]s]/x\$ k|tt d2fdf ; f]l lji0fdf lg0f6 lbgkg]blvof].

o; df kg/fj Dsn]k|oyl{>l ; udfyf 0G:of7q; sDkgl ln= ; u hf7kf6l uf=j=; = j 8f g+! sf]ls-g=\$)#
sf] lfkmm)-!%-) hluf / ; f]hlufdf ag\$]kSsl ltgtn]3/sf]zDzj/ lgdf0f ; jf k|fn=sf]nflu
gkfn aunfbz a\$df clWg aldf u/f0{; /lfof lbPsf]s/fdf ljjfb blvPg . kg/fj Dsn]3/hlufsf]aldf
@)!.&& df u/L Ps jif{cyf\$ @))@.&& ; Ddsf]aldf u/fPsf]blvG5 . kg/fj Dsn]aldf u/fPsf]3/df
kg/fj Dsn]pNny u/]cg'f/ @)%(!.@ df lj :kmf6g ePsf]eG]b]yg cfp5 . kg/fj Dssf]pQm aldfsf]
gjls/0f @))#.)! df u/\$f]/ ; f]gjls/0fdf eG]pNny ePsf] ; d7 blvG5 . aldf sDkglN]aldsf]
sfuhft kg/fj Dsnf0{tIsfn]pknAw u/fpg]/ ; f]sfuhdf sg}c:ki6tf eP kg/fj Dsn]Toltah}kZg
u/L ; f] ; DaGwdf hfgsf/L lngkg]kg/fj Dssf]bflotj ePsn]c-j=&* g=cg'f/ ; f] ; DaGwdf ; gfpq'
kg[eG]kg/fj Dg lhls/ ; u ; xdt xg ; lSpq . aldf ul/Psf]cjlw @))@.^.^ kZrft @)%(!.@ cyf\$
@))@.!@.^ df kg/fj Dssf]3/df lj ikmf6g ePsf] / ; f] ; do; Dd lklDods] aemf0{gjls/0f ge0{
)!)!@))# df dfq eG]pNny e0{aldf gjls/0f ePsf]af6 ; f]gjls/0f ul/Psf]ldtblv dfq aldfsf]
s/f ; /lft /xg]eG]jf gjls/0f ePsf]ldt; Dd 5 . lft gePsf]cj:yf dfq kg/fj Dsn]lfittkl't{aldf
/sd k|kt ug{; Sg]eG]ki6 xg cfpq]ePaf6 aldf ; ldltn]lgj Dssf]lgj Dg vf/h ug]u/L u/\$f]ldt
)^).\$.@.^ sf]lg0f6 ldn\$}blvbf dgfl; j 7x5{kg/fj Dssf]kg/fj Dg lhls/ klG ; Sbq . k|tt d2fsf]
bfo/Lsf]nut s\$] u/L ldl; n lgodfg'f/ u/L aemf0{lbg' .
pQm/fodf d ; xdt 5' .

-1fgD|axfb/ sfl{
Gofolwz

-cfd/fd e\$/f0{
Gofolwz

Olt ; Dat@)^! ; fn dl+ / !* ut]/fh ^ zed\==

>l kg/fj hq cbfnt, kf6g nlnrk/
; eQm Ohnfz

dfgglo Gofoflwz >l nldof dlof l/; fn
dfgglo Gofoflwz >l sZ/dfg klt
af6 ePsf]km] nf

; Dj t\@)^) ; fnsf]b]k'g#===== (@*.*!*)
/fdzfxky sf7df08f]t:yt /fli6@ aldf ; :yfgsf]c]vtof/ k]kt kzf; s kg/fj hq
; /]bdfg k]wfg =====! klt]j fbl
lj?4
s]fnl lhNnf x; hlof uf=j; = l:yt xl/zs/ uNnf e08f/sf k]k]06/ kTofyl{
xl/ zs/ 7fs/ ===== ! j fbl

d2f M cllg aldf bfjL af/].

GofO kzf; g Pq, @)\$* sf]bkmf *-!_ tyf aldf Pq sf]bkmf #& adf]hd o; ebfntsf]l]f]clwsf/ leqsf]
e0{bfo/ xg cfPsf]k]tt d2fsf]; Hfkt tVo Pj +x/ o; ksf/ 5 .

ldlt @)%(!.^ ut]/ftl c]bfhl & ah]lt/ cft\$sf/lx? cf0{o; x; lnof l:yt xfd]uf]b]dsf]tnf tf]L
wfg el/Psf]; a}af]fx? lnP/ uPsf]hfgsf/l u/fp]5' egl xl/ zs/ uNnf e08f/sf dflns xl/zs/
7fs/n]zfvf k]aws /fli6@ aldf ; :yfg wgu9lnf0{n]y]sf] ldlt @)%(!.& sf]kq .

ldlt @)%(!.^ ut]; fEm &-* sf]alrdf x]tof/wf/l xHhf/f]sf]; wofdf cfPsf cft\$sf/l h]yfn]d]f]
uf]fd ; d] sAhf u/L #%*) af]f wfg df]f]af]f ha/h:tl nu\$]x]f b]l]ftaf6 lhG; l wgdfn lkmtf{
u/f0{pQm b36gf ePsf]Joxf]f k]fl0ft u/f0{lb'xg cg/f]w eG]; d] Joxf]fsf]xl/zs/ uNnf e08f/sf
k]f] zs/ 7fs/n]lhNnf kzf; g / lhNnf kx/L sfoffo wgu9ldf kZ u/]sf]ldlt @)%(!.* sf]5\$5\$]
lgj hq kq .

xl/ zs/ uNnf e08f/ / ; xsf/l ; :yfsf] uf]fd 3/df /x]sf] #%*) af]f df]f] wfg d]No ?=
!* ,*) ,)))- a/fa/sf]uNnf)%(!.^ ut]; fEm *- (ah]lt/ dcf]f]bln]cfqmdof u/L lnP/ uPsf]Joxf]f
k]fl0ft ul/G5 eG]x; lnof uf=j; = sfoffo s]fnln]b36gf k]fl0ft u/L lbPsf]kq .

)%(!.^ ut]/ftl &-* ah] cft\$sf/l ; d]xn] ha/h:tl uf]fddf k]Z u/L xl/ zs/ 7fs/sf]
; j]ld]jdf /x]sf]; fem ; xsf/l uf]fdaf6 hfx]ldf p]n]vt wfg df]f] #%*)- af]f n]l nu\$]Joxf]f
k]fl0ft ul/G5 eG]lhNnf kx/L sfoffo s]fnl wgu9lsf]ldlt @)%(!.@! sf]kq .

/fli6@ aldf ; :yfg wgu9L zfvaf6 ldlt l8;]a/ ^, @))! b]v nfu"xb]u/L aldfn]y g#; l=Pkm#
@\$@%))!!@)^ c]tu] ; fem ; xsf/l ; :yfsf]uf]fddf /x]sf]!*) af]f wfg tyf ^)) af]f ux]f]hd]f
aldf\$?= !\$,@,&,%).- / aldfn]y g#; l=Pkm @\$@%))!!@)^ c]tu] >l h6]j / 7fs/sf]uf]fddf /x]sf]
^)) af]f wfgsf]hd]f aldf\$?= @,%,&,%).- aldf u/fp]5}cfPsf]/ l8;]a/ @, @))! df ; fem ; xsf/l
; :yfsf]uf]fddf /lvPsf]!!*)- af]f wfgnf0{ ; Dkl6l g#;wg @\$ \$& c]tu] aldf u/f0{/fv]sf]lyP .
ctM Pj +lffj/of u/f0Psf]hf]vd cft\$]fb ; d] /x]sf]Pj +fltsf]glhssf]sf/of klg /lffj/of ul/Psf]
hf]vd g]ePsf]x]f ; f]hd]f ?= #%*) af]f wfgdf k]g uPsf]l]f]t jfktsf]j]f:tl]s l]f]tkl]{:j?k bfjL

ul/Psf]/sd ?= !&!#,^)).- tyf ; f]bfjl k/\$f]ldltn]bfjl eQmfgl xBf; Dddf ; f]/sddf Pq cg?ksf] Aofh ; d] yk u/L ; DkOf{/sd oyflz3|ljklfl /fli6 ald ; :yfg wgu9L zfvfaf6 lbnf0{e/f0{kfpFeg] xl/zs/ uNnf e08f/sf]kflk106/ xl/ zs/ 7fs/n]ald ; ldt sf7df08f r9fPsf]lgj qg .

lftkl't{:j?k bfjl ul/Psf]/sd ?= !&!#,^)).- tyf ; f]bfjl eQmfgl xBf; Dddf ; f]/sddf Pq cg?ksf]Aofh ; d] yk u/L ; DkOf{/sd oyflz3|ljklfl wgu9L zfvfaf6 lbnf0{e/f0 kfpFegl n]v cfPsfh] ; f]ald bfjl lftkl't{: Da6wl s]s; f]eP u/\$f]xf] ; f\$]lnlvt hjkmsf ; fy tI; Da6wl aldfny tyf ; e]kltj qg nufotsf eP u/\$f ; DkOf{sfuh tyf ljj/of ; d] of]kq klt ePsf]ldltn] !% lbg leq o; ; ldtdf kZ ug{xg ; lrt ul/65 eG] ; d] ald ; ldt n] /fli6 ald ; :yfg /fdzfxky sf7df08f n]v\$]r-g=&!#-&!\$ ldt @)%(.^.!^ sf]kq .

ldt)%(.!^ df cftssf/lx?n]u]f]dsf]tfnf t\$] n6l nu\$]egl bfjl kg{cfPsf]df ; :yfgn]cllg aldfny hf/L u/\$f]xBf cllg aldfny]sf]bfo/f cgtu\$ rf]L, n6df/ kg{gcfpg]xBf aldfny]sf]bfo/fdf gkg]Joxf]f ; d] alldtnf0{cjut u/fp55f]eG] ; d] Joxf]sf] /fli6 ald ; :yfgn]ald ; ldt rfalxnnf0{n]v\$]ldt @)%(.# sf]kq .

xfdl Jofk/L juaf6 cfkmg] ; DklQ ; /lffsf nflu aldfugkg]xBf ald klg u/Psf]xF. ald Pq lgod cg; f/ lftkl't{bfjl u/\$f]df cfh; Dd klg sg} ; gjf0{ePsf]5q . bfjl cg; f/sf]/sd eQmfgl kfpq lgj qg kZ u/\$f]5' eG] ; d] Joxf]fsf]xl/ zs/ 7fs/n]/fli6 ald ; :yfgdf r9fPsf]ldt @)\$(.#.) sf]lgj qg .

xfd] sfoffnosf]ldt @)%(!!!& r-g+ !%!.)*%(. sf]kqaf6 sg}klg ksf/sf]n6l nu\$]wg ; DklQ cllg aldfsf]aldfn] cgtu\$sf]bfo/f leq gkg]egl hfgsf/L u/fp55f]eG]/fli6 ald ; :yfgn] xl/ zs/ uNnf x; lnof s]fnlnf0{n]v\$]ldt @)%(.#!) sf]kq .

xl/ zs/ uNnf e08f/sf]bfjl ; Da6wdf dfu adf]hd cfjZos se/gf6 skl l; Pkm# @\$@% / @\$@^ sf] sfuhftx? k7fPsf]eG] ; d] /fli6 ald ; :yfgn]ald ; ldt n]f0{n]v\$]r-g+!)# ldt @)%(!!.@ sf]kq .

aldfn]n]/lffj/of u/\$f]lft jkt lgj]sn]dfu u/\$f]?= !&!#,^)).- af6 aldfny]sf]zt{; ljwf adf]hd clg]fo{clws jktsf]/sd s\$] u/L af6l xg cfpg]/sd lgj]snf0{bfjl eQmfgl ug{egl alds /fli6 ald ; :yfgnf0{ald Pq, @)\$ (sf]bkf * -3!_ bkf !& -\$_ tyf ald lgod]nl, @)\$ (sf]lgod #-@_ adf]hd cfbZ lbg]7x5{eG] ; d] Joxf]fsf]ald ; ldt n]ldt @)^).@.#) df u/\$f] lg0f6 .

alldtn]#%*) af]f wfg n6l nu\$]/ pQm wfgsf dNo ?= !&!#,^)).- xg]egl bfjl ug]ePsf]df ck/fwl lu/f]n]rgvfv] ; /lffsdL{x?sf] ; Af0fdf /x\$]lf]leq Toqf]kl/ofdsf]wfg rf]L n6l nu]egl ljZjf; ug{; lsg]cfwf/ kdf0f b]vbq . aldfny glltdf :ynut / e]f]ts lg/Llf0f (Physical Verification) u/] dfq kli6 ul/65 . o; ksf/sf]sg}sf ePsf]5q / n6l nu\$]bfjl kdf0f? klg 5q . ljklfln] wfgx? cfkmg]lalqm u/L em]f ph/L ug]ePsf]xf]. cfunful ePsf]cj:yfdf s; h]cfuf]lgefpg]sfo{ubf{ sg}jfxgn]rf]L u/]df klg To:tf]xgl-gf\$; fgl ; dfjZ ug]5q egl k]6 n]vPsf]5 . cllg aldfny]sf] bfo/f cgtu\$ rf]L n6df/ kg{gcfpg]xBf ald ; ldt sf]ldt @)^).@.#) sf]bfjl adf]hd e/fpg]lg0f6

aldfn\y lj kl/t u\sfsgl xbf pN6L u/L 0G; fkm kfpFegG]; d\ /fli60 aldf ; :yfg /fd zfxkysf]tkmf6 k/\\$f]kg/fj dg kq .

jfb\sf gfpbf cllg aldfn\y hf/L ePsf]cj :ydf bfjlsf]jf/bft kg{cfpg]gcfpg]/ jf/bft oyfydf eP gePsf]Plsg e}/x\\$f]gb\vp\sfdf To; tkm(lj rf/ gu/L bfjl eQmfgl ug[u/L ePsf]aldf ; ldt\sf] lg0f6 km/s kg{; Sg]b\vb\ k\oyl{nf0{5nkmsf]lgldQ c-j #@)@ g#adfl\nd lemsf0{kz ug{eG]o; cbfntsf]ldlt @) ^!.\$ sf]cfb\z .

o; df alldt j :tsf]xfgl-gf\\$; fgl eof]lfltklt{kfpFegl k\oyl{x/ z\\$ / 7fs/n]bfjl u/\\$f]s/fnf0{ kg/fj ds ; :yfgn]cfkmf6 cfknyf]tkmf6 ; f]s]fsf]t\tsfn 5fgljg jf ; e[ePsf]lyof]lyPg ; f]s/f staf6 k\6 gePsf]h] ; f]s/f kg/fj ds /fli60 aldf ; :yfgnf0{vhfpg nuf0{lgodfg' f/ kz ug{eG] o; cbfntsf]ldlt @) ^!.)!@ sf]cfb\z .

ljkl\fsf]bfjl cllg aldfsf]gl\leq gkg[ePsf]x\bf xfdln]; e\ / k7fpg' kg[sg]sf/0f gePsf] ; e\ / k7fpgf\ / ljkl\fsf]ph/L bfjlnf0{xfdln]:jlsf/ g}u/\\$f]eG]; d\ Joxf]fsf]/fli60 aldf ; :yfgsf] hj fkm .

7x/

lgod adfl\nd cfhsf]blgs d2f kzL ; f\ldf r9L kz xg cfPsf]k|tt d2fsf]kg/fj dg kq ; lxtsf] ldl; n cllbog u/L kg/fj ds tkmf6 pkl:yt lj\afg\clwj Qmf >l ljZj sf\dt dgfnl / cfof{>]7n]/fli60 aldf ; :yfgaf6 hf/L cllg aldfn\ysf]bfo/f leq rf]L n6df/ kg{gcfpg]x\bf bfjl adfl\ndsf]aldf /sd ltg{kglxf0g aldf ; ldtaf6 aldf /sd ltg{kglu/L ePsf]lg0f6 q6lk0f{x\bf j b/ u/L kfpFegl ug{ePsf] jx; ; d\ ; gl ldt @) ^).@.#) df aldf ; ldt\tn]u/\\$f]lg0f6 ldn\\$f]5 5g lg0f6 lbg'k/\\$f]5 .

lg0f6tkm(lj rf/ ubf{cllg aldfn\ysf]bfo/f c\gtu\ rf]L n6df/ kg{gcfpg]x\bf bfjl adfl\nd aldf /sd e/fpg]lg0f6 u\sfsgl xbf pN6L u/L kfpFegG]g]/fli60 aldf ; :yfgsf]dVo kg/fj dg lhls/ /x\\$f] b\lvof]k|tt d2fdf /fli60 aldf ; :yfgaf6 To; /L hf/L ePsf]elgPsf]cllg aldfn\yn]k\oyl{x/ z\\$ / 7fs/af6 dfu ul/Psf]k|tt aldf bfjlsf]/sdnf0{; d\5g cyf\ (Cover) u/\\$f]5g egl xfn cfP/ lhls/ lnPsf]ePtf klg ; f\l /fli60 aldf ; :yfgaf6}zt{acbl\hsf]clwgdf /xl hf\vd se/ ul/Psf]egl l; #Pkm@\\$@ ^ ldt ^!@.)! af6 aldf\\$?= @,*%,&).- / l; #Pkm@\\$@ ldt ^!@.)! / @).!@.)! af6 !\\$,@&*%).- u/L h\ddf #%*).- wfgsf]ladf\\$ /sd ?= !&!#,^).- nf0{; d\6Psf]5 . h; df cllg, xhbuf / a\fk0f{sfo{cftsjfbaf6 alldtsf]lfl\ ePdf ; d\ se/gf\ c\gtu\ yk ; /l0f k\fg ul/Psf]5 . egl :ki6 ?kdf alldtnf0{cfZj:t kf/Psf]5 . hx\FDd aldf ; :yfgaf6 hf/L ul/Psf]elgPsf]cllg ; wdf/L nufotsf]aldfn\yx?sf]zt{l; df / ckjbsf zlif\\$x? c\gtu\ lfl\ ePsf]aldf dfu bfjl gkg[eG]kZg 5 To; tkm(x\bf{pQm aldfn\yx? sxln]sg :t/sf]lg0f6af6 s]s; /L hf/L ePsf xg\egG]k\6 5g . /fli60 aldf ; :yfgn]ldlt @) ^!.)!@* df o; cbfntdf kz u/\\$f]lgj dggsf]k\\$/Of -v_ df ljkl\fn] cllg aldfn\y dfq ug{ePsf]5 . ; wdf/L tyf gSjhgl aldfn\y ug{ePsf]5g elgPsf]5 . se/gf\df k|tt cftsjfbaf6 ePsf]lfl\ ; d\ Joxf]l/g]5 . egl k\6 af]h/x\\$f]cj:ydf gSjhgl ; \df/L h:tf k| u uf\ xg hf65 ; fy}se/gf\df To; /L cftsjfbaf6 ePsf]; d\ Joxf]l/g]5 elg; s\k\5 pQm ldt @) ^!.)!@* sf]lgj dgdf \cftsjfb jfkt lnPsf]yk lkl\odod x/\\$ aldfdf clt\l/Qm zNs jfkt lng]g} ePsf]x\bf pQm cftsjfbsf]lkl\odod cllg aldfn\y leqdf dfq sf\og x65 . cftsjfbsf]x\bf]aldfn\y

hf/L ul/Psf]xf0gA egaf6 aldf ; :yfg :j osf]egf0{/ u/f0{tyf glit c:ki6 / k/:k/ lalj wfoQm /x\$]f] b]vG5 . To; /L cfkm] /lffj /of cyff \-se/_ ul/Psf]5 egl k|6 :jlsf/ ul/; s\$]f]l:ylt df xfn cfP/ hf/L aldfnydf clUg aldfsf]kb] egl 0Gsf/ ug{ kdf0f P] , @)#! sf]bkrf # \$ sf] ; d] k|tsh xg uPsf]b]vG5 . /fli6 aldf ; :yfgsf]tkmf6 k/\$]kg/fj]bg kqsf]k\$/of -3_ sf]t] f]x/kmf aldfny/ glitdf :ynut / e]ts lg/Llfof (Physical Verification) u/] dfq kli6 ul/G5 . To; k\$/sf]sg}sf ePsf]5] egl lhls/ lnPsf]ePtf klg ol k|oyl{x|/ z\$/ 7fs/n]ldit @)%(!.^ sf]36gf ljj/Of pNny u/L ; \$]f]ef]hkn6 cyff \P]@)%(!.& ut]g}zvf k]Gws /fli6 aldf ; :yfg wgu9lnf0{/ P] * ut]lhNnf kzf; g / lhNnf kx/L sfofnon]; d] bfjL adf]hdsf]ldit)%(!.^ sf]jfbftsf]kli6 u/\$]f] ldl; n ; mUg kqaf6 kli6 e0/x\$]f]b]vPaf6 pQm kg/fj]bg lhls/ :j tM v08g e}/x\$]f]l:ylt xBf, ldlit @)%(!.^ sf]jfbft ePsf]/ z? lgj]bg bfjL adf]hd lft ePsf]f ljjfb b]vPg . ctMo; df z? aldf ; ldlitn]lgj]h]sn]dfu u/\$]f]?= !&!#,^)).- af6 aldfny/sf]zt{; ljwf adf]hd clgjfo{clws jfktsf] /sd s\$]f] u/L afE]l xg cfpG]/sd lgj]h]snf0{bfjL eQmgl ug{egl ldlit @)^).@.#) df u/\$]f]lg0f0df kl/lj tG ug{k]c] :yf lj Bdfg gx] ; b/ xg]7x5{. kg/fj]h]ssf]kg/fj]bg lhls/ k|lg ; Qm] . ldl; n lgodfg; f/ u/L aemf0{lbg'.

pQm/fodf d ; xdt 5'.

-nldof dlof l/; fn_

Gofolwz

-s]/dfg klt_

Gofolwz

0lt ; Dj t@)^@ ; fn h]7 !& ut]/f]h # zed\==

Aofh ; d] yk u/L ; Dk0f{/sd oyflz3|ljklfl /fli6 ald ; :yfg wgu9L zfvfaf6 lbnf0{e/f0{kfpFeg] xl/zs/ uNnf e08f/sf]kfl06/ xl/ zs/ 7fs/n]ald ; ldt sf7df08f0f-r9fPsf]lgj hg .

lftkl't{ :j?k bfjl ul/Psf] /sd ?= !&!#,^).- tyf ; f] bfjl eQmfgl xBf; Dddf ; f] /sddf Pj cg?ksf]Aofh ; d] yk u/L ; Dk0f{/sd oyflz3|ljklfl wgu9L zfvfaf6 lbnf0{e/f0{kfpFegl n]v cfPsf]h] ; f] aldf bfjl lftkl't{ ; Da6wl s] s; f] eP u/\$f] xf] ; f\$] lnvt hjkmsf ; fy tI; Da6wl aldfny tyf ; e]kltj hg nufotsf eP u/\$f ; Dk0f{sfuh tyf ljj/0f ; d] of]kq kfl't ePsf]ldtn] !% lbg leq o; ; ldtdf kZ ug{xg ; lrt ul/65 eGg] ; d] aldf ; ldt]n] /fli6 ald ; :yfg /fdzfxky sf7df08f0f{n]y\$]r-g=&!#-&!\$ ldt @)%(!.^!^ sf]kq .

ldt)%(!.^ df cftssf/lx?n]ufbdsf]tfnf t\$] n6l nu\$]egl bfjl kg{cfPsf]df ; :yfgn]cllg aldfny hf/L u/\$]xBf cllg aldfny]sf]bfo/f cgtu\$ rf]L, n6df/ kg{gcfpg]xBf aldfny]sf]bfo/fdf gkg]Joxf]f ; d] alldtnf0{cjut u/fp55f]eGg] ; d] Joxf]sf] /fli6 ald ; :yfgn] aldf ; ldt rfalxnnf0{n]y\$]ldt @)%(!.\$ sf]kq .

xfdL Jofk/L juaf6 cfkmg] ; DklO ; /lffsf nflu aldf ugkg]xBf aldf klg u/fPsf]xF. aldf Pj lgod cg'f/ lftkl't{bfjl u/\$]df cfh; Dd klg sg} ; gjf0{ePsf]5g . bfjl cg'f/sf]/sd eQmfgl kfp lgj hg kZ u/\$]5' eGg] ; d] Joxf]fsf]xl/ zs/ 7fs/n]/fli6 ald ; :yfgdf r9fPsf]ldt @)\$(.#.@ sf]lgj hg .

xfd] sfof(nosf] ldt @)%(!!!& r-g=&!%!.)%*.%) (sf]kqaf6 sg}klg k\$]f/sf]n6l nu\$]wg ; DklO cllg aldfsf]aldfn]y cgtu\$]sf]bfo/f leq gkg]egl hfgsf/L u/fp55f]eGg]/fli6 ald ; :yfgn] xl/ zs/ uNnf x; lnof s]fnlnf0{n]y\$]ldt @)%(!.) sf]kq .

xl/ zs/ uNnf e08f/sf]bfjl ; Da6wdf dfu adf]hd cfjZos se/gf6 skl l; Pkm# @\$% / @\$^ sf] sfuhftx? k7fPsf]eGg] ; d] /fli6 ald ; :yfgn]ald ; ldt]nf0{n]y\$]r-g=!)# ldt @)%(!!.@ sf]kq .

aldfn]n]/lffj/0f u/\$] lft jkt lgj]sn]dfu u/\$] ?= !&!#,^).- af6 aldfny]sf]zt{ ; ljwf adf]hd clgjfo{clws jktsf]/sd s\$] u/L af6l xg cfpg]/sd lgj]snf0{bfjl eQmfgl ug{egl alds /fli6 ald ; :yfgnf0{ald Pj, @)\$(sf]bkmf *-3!_ bkmf !& -\$_ tyf aldf lgodf]nl, @)\$(sf]lgod ##-@_ adf]hd cfbZ lbg]7x5{eGg] ; d] Joxf]fsf]ald ; ldt]n]ldt @)^).@.#) df u/\$] lg0f6 .

alldtn]#%*) af]f wfg n6l nu\$]/ pQm wfgsf dNo ?= !&!#,^).- xg]egl bfjl ug]ePsf]df ck/fwl lu/f]n]rgfvf] ; /lffsdlx?sf] ; Af0fdf /x\$] lfg]leq Toqf]kl/0fdsf]wfg rf]L n6l nu]egl ljZjf; ug{ ; lsg]cfwf/ kdf0f b]vb} . aldfny glltdf :ynut / e]f]ts lg/Ll0f (Physical Verification) u/] dfq kli6 ul/65 . o; k\$]f/sf]sg}sf] ePsf]5g / n6l nu\$]bfjl kdf0fx? klg 5g . ljklfn] wfgx? cfkmg]lalqm u/L emf] ph/L ug]ePsf]xf]. cfunful ePsf]cj:yfdf s; h]cfuf]lgefpg]sfo{ubf{ sg}j]fxgn]rf]L u/]df klg To:tf]xfgl-gf\$; fgl ; dfj Z ug]5g egl k]6 n]vPsf]5 . cllg aldfny]sf] bfo/f cgtu\$ rf]L n6df/ kg{gcfpg]xBf aldf ; ldt]sf]ldt @)^).@.#) sf]bfjl adf]hd e/fpg]lg0f6 aldfny ljkl/t u]sfg]l xBf pN6l u/L 0G; fkm kfpFeg] ; d] /fli6 ald ; :yfg /fd zfxkysf]tkmf6 k/\$]kg/fj hg kq .

j fblsf gfpbf cllg aldfny hf/L ePsf]cj :yfdf bfjlsf]j f/bft kg{cfpg]gcfpg]/ j f/bft oyfydf eP gePsf]Plsg e}/x\$]gb]vPsf]df To; tkm{l j rf/ gu/L bfjL eQmfgl ug{u/L ePsf]aldf ; ldltsf] lgOf6 km/s kg{; Sg]b]vbf k]oyL{nf0{5nkmsf]lgldQ c-j #*) @ g#adfl]hd lemsf0{kz ug{eGg]o; cbfntsf]ldlt @)^!.\$ sf]cfbZ .

o; df alldt j :t\$]xfgl-gf\$; fgl eof]lfltkl't{kfpFegl k]oyL{x/ z\$ / 7fs/n}bfjL u/\$]s/fnf0{ kg/fj }s ; #yfgn]cfkm]f]tkmf6 ; f]s/fsf]tIsfn 5fgjlg jf ; e[ePsf]lyof]lyPg ; f]s/f st#f6 ki6 gePsf]h]; f]s/f kg/fj }s /fli60 aldf ; #yfgnf0{vhfpg nuf0{lgodfg; f/ kz ug{eGg]o; cbfntsf] ldlit @)^!.)!@ sf]cfbZ .

ljklflsf]bfjL cllg aldfsf]gllt leq gkg[ePsf]x\$] xfdln]; e/ k7fpg' kg{sg}sf/Of gePsf]h] ; e/ k7fpgf] / ljklflsf]ph/L bfjLnf0{xfdln]:jlsf/ g}u/gf]eGg]; d] Joxf]fsf]/fli60 aldf ; #yfgsf] hjfkm .

o; df z? aldf ; ldltn]lgj }sn]dfu u/\$] ?= !&,#,^)).- af6 aldfny]sf] zt{; ljwf adfl]hd clgjo{clws jfktsf] /sd s\$] u/L af\$]L xg cfp]g] /sd lgj }snf0{bfjL eQmfgl ug{egl ldlit @)^).@.#) df u/\$]lgOf6df kl/lj t6 ug{k]g]c] :yf lj Bdfg gx\$] ; b/ xg]7x5{eGg]; d]sf]k}j }c=sf] km} nf .

uf]bdsf]wfg 7hf]kl/df0fdf /x\$]x\$] n6l nu\$]eGg ldNg]x\$] . wfg cfkm]l]alqm u/\$]cj :yfdf ph/ k/\$]5 . cfunful e}cfuf]lgef\$] rf]L u/\$]cj :yfdf klg To:t]gf\$; fgl aldf jfkt kg{x\$]g . cllg aldfsf]bfo/fdf rf]L kg{k]g x\$]g . z?sf]lgOf6 pN6l u/L kfpFeg]; d]sf]/fli60 aldf ; #yfgsf] kg/fj }g .

o; df ljklfln]u/\$]aldfn]cllgnf0{dfq ; dfj Z u/\$]eGg]l; #Pkm #e\$^.)!!@)^ sf]/fli60 aldf ; #yfgaf6 hf/L ePsf] c6tl/d se/gf\$]af6 b]v65 . c6tl/d se/gf\$]sf] tn v08df l; #Pkm #e\$^.)!!@)^ df aldf se/gf\$] hf/L ePk15 aldf se/gf\$]sf]zt{/ cj :yf nfu"xb'c6tl/d se/gf\$]sf] Joj:Yff nfu"xb'g]eGg]:ki6 b]vof]. lgj }g ; fy kz ePsf]/fli60 aldf ; #yfgaf6 hf/L ePsf]cllg aldfny]sf]zt{g#-!_ / h -\$_ af6 klg cfunfulaf6 xg]zt{lflit Cover ug{Fix Insurance ul/Psf]t/ Terrorism cft\$]sf/L ultijlw cflbsf]sf/Of ePsf]gf\$; fgl]sf]aldfx? Cover gePsf]eGg]:ki6 b]vbf b]vbf]klg ; Dal6wt kdf0fsf]dNof]g gu/L hfgsf]ldf gln0{u/\$]k}j }c=sf]km} nfd c-j #*\$-s_ kdf0f Pg, @)#! sf]bkmf # cg; f/ ; Da4 kdf0f aem] kg]gaem] bkmf %\$; d]sf]sfggl q6l b]vbf Gofa kzf; g Pg, @)\$* sf]bkmf !@-!-s_ adfl]hd lg; f k6f]g ul/Psf]5 eGg]@)^!.\$ sf]cfbZ .

lgod adfl]hd b]gs kZl ; rLdf r9L Ohnfz ; dl f kz xg cPsf]k}t't d2f; # ; Dal6wt ; DkOf] ldl; n cllbog u/L kg/fj }s tkmf6 pkl:yt lj #fg\clwj Qmf >l /]Gt axbf/ sF/n]j f:t]j s ?kdf aldf ePsf]; Dal6wdf dfq aldf ; #yfgn]bfloTj jxg ug{k]g]x]. aldf u/\$]ljifo j:t' ; # c; Dal6wt s/fdf klg bfloTj eful xgkg]xg . gf\$; fgl ePsf]eg\$]j:t' n6kf6 / rf]L eof]eGg]s/f pln]y ePsf]df Jofks ?kdf ; /lffsf]k]Gw ePsf]:yfgdf 7hf]kl/df0fsf]; fdfg n6kf6 rf]L eof]eGg]s/f agj 6l b]v65 eGg]; d]sf]/ ljklfl tkmf6 pkl:yt lj #fg\clwj Qmf >l gljg sdf/ jdfh]xHhf/f\$]; Wofdf cPsf cft\$]sf/Ln]uf]bd g}n6kf6 u/\$]cj :yfdf ; /lff k6w /x\$]lyPg . rf]L n6kf6 ePsf]eGg]s/f :yflgo / kx/L kzf; g ; d]n]kdfloft ul/lbPsf]cj :yf 5 . aldf u/\$]s/fdf b06t geP kl5 aldf

j fkt jf:tlj s fltklt{kfpg'kg{x65 . l8; a/ ^, @)! blv nfu"xb]u/L /lffj/of u/f0Psf]j:t' cllg, xhbuf / a]fk0f{sfo{cftsjfb jkt klg se/gf ePsf]cj:yfdf ; yfg bflotjeful 5g eG ldNb eG]; d]sf]j x; ug eof]. aldf jfktsf]/sd aldf ; yfgn]eQmfgl ug[kg]7xofPsf]z?sf]0G; fkm ; b/ u/\$f]kg/fj dg cbfntsf]0G; fkm ldn\$]5 5g eG]lg0f ug[kg]blvg cfof].

lg0f6tkm{l j rf/ ubf{ldlt @)%(!.^ ut]; fEm xlt0f/wf/L xhf/f\$]; Wofdf cfPsf cft\$sf/L hTyfn] cfkn]uf]dddf ha/h:tl kj z u/L hfx]ldf pNn]vt wfg df #,%*).*- af]f nbl nu\$]df ; f]nbl nu\$]wfg jkt /fli6 aldf ; yfg wgu9L zvfaf6 aldfny g=; l=Pkm @ \$@%.)!!@)^ tyf l; =Pkm @ \$@%.)!!@)^ cgtu\$ aldf u/fPsf] /lffj/of u/f0Psf]hflvd leq cftsjfb ; d] /x\$]df rf]l n6kf6 ; d]sf]aldf gu/fPsf]egl /fli6 aldf ; yfgn]aldf jkt /sd eQmfgl ugaf6 0Gsf/ u/\$f]egl afbl xl/ z\$ / 7fs/n]hDdf #%*) af]f wfgdf klg uPsf] flit jkt ?=!&!#,^)).- / Aofh ; d] yk u/L ; Dk0f{/sd ljkfl /fli6 aldf ; yfg wgu9L zvfaf6 lbnf0{e/f0{kfpFegl aldf ; ldt sf7df08f lgj dg lbPsf]kf0of]. cllg aldfny/sf]bfo/f cgtu\$ rf]l n6df/ kg{gcfpg]x\$ aldfny/sf]bfo/df gkg]/sd alldtnf0{eQmfgl ug{gkg]/ wfg n6df/ ePsf]eG]s/f kli6 ePsf]5g eG]; d]sf]/fli6 aldf ; yfgsf]egf0{/x\$]6 ; f]l l jifodf l j fb /x\$]kf0of]. @)%(!.^ ut]j fbl xl/z\$ / 7fs/sf]wfg /flvPsf]uf]dddf cft\$sf/L ; dxn] hj/h:tl kj z u/L #%*) af]f wfg nbl nu\$]xf]egl x; lnof uf=j; = sfofno s]fnl / lhNnf kx/L sfofno s]fnln]kdfloft ul/lbPsf]s/f ldl; n ; mlg sfuhftaf6 blvPsf] x\$ n6kf6 ePs}xf0g eG] kl]tjfb aldf ; yfg / P]sf]tkm\$6 pkl:yt lj afg\sfgg Joj; folsf]egf0{ktof/ nfos blvb. uf]dddf cfqmdof / n6kf6 e0 flit xg uPsf]eG]tYo pNn]vt x; hlof uf=j; = sfofno / lhNnf kx/L sfofno s]fnl]sf]kq ; d]af6 kli6 e0/x\$]x\$ ca jfbln]bf]l u/\$f]gf; fgl jfktsf]flit aldf ; yfgaf6 jfblnf0{e/f0{lbg kg]xf]xf0g eG]; Dd s/fsf]lj rf/ ug[kg] blv65 . l; =Pkm @ \$@% / l; =Pkm @ \$@% af6 xl/ z\$ / uNnf e08f/sf dflns xl/ z\$ / 7fs/n]#%*) af]f wfg aldf u/fPsf]eG]s/fnf0{kg/fj ds aldf ; yfgn]cGoyf eG ; s\$]kf0G . kl]t pQ/ / kg/fj dg lhis/ x\$; d] cllg aldf dfq u/\$]df cftsjfbsf]sf/0fn]aldf ul/Psf]; dfq rf]l n6kf6 ePsf]df cftsjfb jkt xg flitnf0{aldfn]g; d]sf]egl /fli6 aldf ; yfg aldf jfktsf]/sd eQmfgl ugaf6 0Gsf/ /x\$]kf0bf jfb kl]tjfb alr s]s:tf]k\$]n]aldf ePsf]/x\$; f]; DaGwdf lj rf/ ug[kg]blv65 . ldl; n; fy ; mlg aldfsf]cgtl/d se/gf\$af6 l; =Pkm g=@\$@%.)!!@)^ df ux^)) af]f / wfg !*) af]fsf]!\$,@,&,*%) / l; =Pkm @ \$@%.)!!@)^ df wfg ^)) af]fsf]@,*%,&%) u/L hDdf !&!#,^)).- cllg, xhbuf / a]fk0f{sfo{/ cftsjfb jkt aldf u/f0Psf]tVonf0{cgtl/d se/gf]n]kli6 ul//x\$] cj:yf 5 . cgtl/d se/gf]sf]aldf se/ ul/Psf]Joxf]fdf o; se/gf cgtu\$ cllg clt/Qm xhbuf / a]fk0f{sfo{/ cftsjfbaf6 alldtsf]flit ePdf ; d] yk ; /lfof k\$fg ul/g]5 eG]Joxf]faf6 cllgsf sf/of ePsf]flit dfq Joxf]g]egl cy{ug{ldNg]blvb. cgtl/d se/gf lgZro g}aldfny tof/ e] hf/L geP; Ddnf0{x]. aldf u/fP kl5 u/f0Psf] aldfsf] aldfny alldtnf0{lbgkg]st{o / aldf u/fPsf]cj:yfdf ePsf]zt{cg; f/ aldf u/f0Psf]j:tsf]; /lfof k\$fg ug[kg]bflotj /fli6 aldf ; yfgsf]x65 . aldfny alldtnf0{pknAw gu/f0Psf]df cgtl/d se/gf]n]k\$fg u/\$]; /lfnf0{/fli6 aldf ; yfgn]0Gsf/ ug{; Sg]cj:yf /x\$.

Proxmate Cause sf]l; 4f6t aldfsf]bfjldf dxTj k0f{x65 / aldfsf]bfjldf k0fg ul/Psf]; /If /
lfltsf]sf/0fsf]; Da6w lgs6 xg cfjZos x65 . jfbln]cllgsf]cllg cti/Qm xhbuf, a}fk0f{sfo{/
cftsjfbsf] aldf u/fPsf]kl/k]odf upFij sf; ;ldtsf]sfofho x;lnofn]@)%(!.^ ut]; fEmdf
dfcf]fbl cft\$sf/lx? xhf/f\$]; WofdfcfPsf]hTyfn]#%*) af/f wfg nu\$]eGg]/ lhNnf kx/L sfofho
wgu9ln]#%*) af/f cft\$sf/lx?n]nl6 nu\$]egl k0f10ft u/k15 gf\$; fglsf]glhssf]sf/0f cftsjfb
g]b]vg cfPsf]5 . c6tl/d se/gf0n]cllgsf]cti/Qm cftsjfbsf]sf/0faf6 xg hfg]hfl]vdsf]; Da6wdf
; d; ; /If0f k0fg u/\$]/ cftsjfbsf] sf/0faf6 n6kf6 ePsf]s/fnf0{cflwsfl/s lgsfox?n]; d;
k0f10ft u/L lbPsf]cj:yf b]vof]. o; /L cfmh]; /If0f k0fg u/\$]hfl]vdsf]; Da6wdf aldn]y hf/L ugkg]
cfkng] st{onf0{/fli60 aldf ; :yfgn]kfngf gu/L alldtnf0{lft jfktsf]/sd eQmgl ugkg]
bfloTjaf6 kl65Psf]cj:yf kf0of]. aldf u/f0Psf]j:t\$]lft ePsf]cj:yfdf lft jfktsf]/sd eQmgl
lbgkg]bfloTj ePsf]/fli60 aldf ; :yfg h:tf]lgsfon]cftsjfbsf]; Da6wdf aldn]y hf/L gePsf]egl
aldfsf]c6tl/d se/gf0 dfkm; ; /If0f k0fg u/\$]cftsjfb jfktsf]hfl]vdsf]; Da6wdf /sd eQmgl
ugaf6 kl65g]sfo{lgZro g]/fd]xg .

aldfsf]c6tl/d se/gf0df cllg, xhbuf, a}fk0f{sfo{/ cftsjfbsf]hfl]vd klg ; dfjz ul/Psf]eGg]
pNny ePsf]cftsjfbl ; dxsf]n6kf6 u/\$]egl ; Da6wt uf=j=; =sf]sfofho / lhNnf kzf; g sfofho
; d;n]k0f10ft u/L lbPsf]/ ldl; n ; mlg sfuhft x0f{jfbln]aldf lklodod ; d; aemfPsf]cj:yfdf
cftsjfbaf6 ePsf]rf]l n6kf6sf]; Da6wdf aldf u/\$]5g / cftsjfbsf]aldn]y hf/L ePsf]5g eGg]
/fli60 aldf ; :yfgsf]egf0; u ; xdt xg ; Sg]cj:yf b]vPg . jfblnf0{ePsf]lft jfktsf]/sd eQmgl
kft ug{g; Sg]eGg ldn] . t; y{z? aldf ; ldltn]lgj0ssf]dfu adf]hd clws jfktsf /sd s\$ u/L
af5L xg cfp]g]/sd lgj0snf0{eQmgl ug[u/\$]lg0f6 ; b/ u/\$]kg/fj0g cbfntsf]0G; fkm ldn\$]
b]vof ; b/ xg\$. kg/fj0ssf]kg/fj0g lhls/ k0g ; Sbg . bfo/L nut sf6L ldl; n lgodfg; f/ aemf0{
lbg'.

pQm /fodf d ; xdt 5'.

-dlg axfb/ /fodfem_
Gofolwz

-kjg s0f/ cfmf_
Gofolwz

0lt ; Dj t@)^# ; fn kmllu0f @! ut]/fh @ zed\=====