

ab]zs /fhuf/ ; j f zNs Joj :yfk g lgb]zsf, 2063

cflys Pg, 2063 sf] bkrf 7-1_ adf]hd lj b]z hfg] k]ojs JoIQmaf^ nflu] sh vrfs] b0{ k]tzt ; j f zNsj fkt c; hpk/ ug[/ ; f] zNsaf^ To:tf ab]zs /fhuf/ldf hfg] JoIQm?sf] ; fd]xs h]j g aldf ug[Pj+ ; f] zNs %S} vftf vf]nl /sd h]df ug[tyf ; f]sf] k]zf; g cftl/s /fh:j ljefun] ugkg] ePsf] cflys Pg, 2063 sf] bkrf 7-5_ / cfos/ Pg, 2058 sf] bkrf 139 n] lbPsf] clwsf/ k]pfu u/L ab]zs /fhuf/df hfg] JoIQm?sf] ; fd]xs h]j g aldf ; Dj Gwl Joj :yfk g ug[tyf ; f]sf] nflu cflys Pgn] t]s]ad]hdsf] /sd ; j f zNssf?kdf p&fpg cftl/s /fh:j ljefun] of] lgb]zsf hf/L u/]sf] % .

1= ; Hfkt gfd / kf/DeM

1=1 of] lgb]zsf]sf] gfd æab]zs /fhuf/ ; j f zNs Joj :yfk g lgb]zsf 2063Æ /x]sf] % .

1=2 of] lgb]zsf t?Gt kf/De xg] % .

2= kl/efiffM

lj ifo j f k; é]n] csf] cy{ gnfuldf o; lgb]zsfdf,F

-s_ æPgÆ eGgn] cflys Pg, 2063 ; Demgk] % .

-v_ æOhfhtkqÆ eGgn] cg; 'rL 1 adf]hdsf] (frfdf lgj bg k]kt ePk] % cg; 'rL 2 adf]hd k]pfg ul/g] Ohfht kq ; Demgk] % { .

-u_ æljefuÆ eGgn] cftl/s /fh:j ljefu / æsfoffnoÆ eGgn] ; Dj lGwt cftl/s /fh:j sfoffno / &hf s/btf sfoffno ; d]tnf0{ ; Demgk] % { .

-#_ æJoj; folÆ eGgn] g]kfn ; /sf/n] t]s]sf] dh'sx?df ab]zs /fhuf/sf] nflu hgziQm k&fpg k]rint sfg]gad]hd >d ljefudf btf{ e0{ Ohfhtk]kt ; +yfnf0{ ; Demgk] % { .

-~_ æJoIQmÆ eGgn] ab]zs /fhuf/sf] l; n]; n]df lj b]z hfg] JoIQm ; Demgk] % { .

-r_ æaldfÆ eGgn] ab]zs /fhuf/df hfg] JoIQmsf] xsdf g]kfn ; /sf/n] ul/lbg] ; fd]xsaldf ; emgk] % { .

-%_ æsf]fÆ eGgn] ab]zs /fhuf/ ; j f zNs sf]f ; Demgk] % { .

-h_ æ; j f zNsÆ eGgn] cflys Pg 2063 sf] bkrf 7 adf]hdsf] ab]zs /fhuf/ ; j f zNs ; Demgk] % { .

-em_ ævrÆ eGgn] cgdf]gt vr{ d]tnf0{ hgfp] % .

3= Ohfhtkq ; DaGwl Joj :yfm

3=1 ab]zs /fhuf/ ; j f k]pfg ug[k]ojs Joj; foln] Ohfhtkq Ing cg; 'rL 1 df p]N]v ePadf]hdsf] (frfdf ; Dj lGwt cftl/s /fh:j sfoffnodf lgj bg lbgkg] % .

3=2 pkbkrf -3=1_ adf]hd /ltk]s lgj bg k]kt ePk] % sfoffnon] cg; 'rL 2 adf]hdsf] Ohfht kq lbgkg] % . Ohfht b:t/ b0{ xhf/ ?k]pf nflu] % . Ohfhtkq sf/f]f/:yndf ; ah] b]vg] &fpdf /fvkg] % . zfvf vf]lf Ohfhtkq Ingkbg t/ Ohfht kqs]f k]tlnik zfvdf; d]t ; ah] b]vg] &fpdf /fvkg] % .

3-3 Ohfhkq k[os cflyS aif{ z? x'ge'bf cufj} gj ls/)f ul/; Sgkg% . Ohfhkq gj ls/)f ug{ cg; 'rL 3 adfhdsf} (frfd sfodf lgj bg lbgkg% .

3-4 Ohfhkq gj ls/)f ug{ b/vf:t lbbf a'zfv dlxgf; Ddsf} ; jf zNs / ; ftdf s/s\$ u/sf} /sd sfodf bflvnf ul/; s'sf} x'gkb% . cf-j= 063.34 sf} nflu Ohfh kq 2063 efbj d; fgt; Dd ln0{ Sgkg% .

3-5 ab)zs /fhuf/ ; jf zNs eQmgl gu/L s'g} klg JolQm ab)zs /fhuf/df hfg kfpjg% .

4= ; jf zNs / ; ftdf s/s\$; Dj Gwl Joj :yfm

4-1 ab)zs /fhuf/sf} l; n; nfdf labz hfg} JolQm?af^ xg} oftfoft vr{ :j f:Yo ; Dj Gwl vr{ le; f tyf sldzg / c'go vr{x? hf}*l xg cpg} /sddf ; jf zNs nflu% . o; /L zNs c; h ubf{ cg; 'rL 4 adfhdsf} (frfd k[os JolQmsf gfddf %\$f%\$) lj hs hf/L ugkg% . oftfoft vr{ e'gfn} lj b'z hfg} xj f0hxfh, /h, a; jf o:t} c'go ; jf/L ; fwgj fkt vr{ x'g} /sd ; d'itnf0{ hgfpjg% .

4-2 Joj ; foln} le; f vrj fkt Ph)^nf0{ eQmgl ug} vr{ tyf sldzg /sddf kfr k'tzt} ; ftdf s/ s\$ ugkg% .

4-3 Joj ; foln} pkbkrf -4=1_ adfhdsf} vr{s} b0{ k'tzt /sd ab)zs /fhuf/ ; jf zNsj fkt k[os JolQmaf^ c; h ugkg% .

4-4 pkbkrf -4=1_ adfhhd Joj ; foln} c; h u/sf} ; jf zNs csf} dlxgfsf} ; ft ut}eq cg; 'rL 5 adfhdsf} (frfsf} lj j/)f ; lxt sfodf bflvnf ugkg% .

4-5 pkbkrf -4=3_ adfhdsf} zNs bflvnf ubf{ cg; 'rL 6 adfhdsf} lj j/)f; d'it ; u; u} a'eirp'gkg% .

4-7 pkbkrf -4=4_ adfhhd Dofbleq pkbkrf -4=3_ adfhdsf} zNs bflvnf gu/df zNs /sdsf} k'tlbg z'bo bzd'nj kfr k'tztsf b/n} lj nDj zNs nflu% .

4-8 lglzNs le; f k'fkt ug} JolQmaf^; d'it ; fxl b'z hfg nflu} bkrf -4=1_ adfhdsf} vr{ ePsf} dfgl ; jf zNs c; h ul/g% .

5= aldf; Dj Gwl Joj :yfm

5-1 sfodf} cg; 'rL 6 adfhdsf} (frfsf} lj j/)f k'fkt ePsf} dlxgfsf} 15 ut}eq lj efudf k&f0; Sgkg% . ; f} adfhdsf} lj j/)f k'fkt ePkI% aldf sDkgl; u ePsf} ; Deirf}t cg; f/ lj b'z hfg} JolQm?sf} lj efun} ; fd'lxS hlj g aldf ug% .

5-5 aldfs} cj lw, aldf /sd, aldf bfj lsf} k'lqmf / sf/j fxl aldf aldfn}v -Insurance Policy_ adfhhd x'g% .

6= ab)zs /fhuf/ ; jf zNs ; Dj Gwl sfjfsf} Joj :yfm

6-1 ab)zs /fhuf/ ; jf zNsj fkt k'fkt x'g} ; a) /sd o; sfjfdf hDdf ul/g% .

6-2 ; f} sfjfsf} /sd ab)zs /fhuf/df hfg} JolQm?sf} aldf ug{s} nflu vr{ ul/g% .

6-3 sfjfsf} ; frng lj efusf dxflgb'zs jf lghn} t'f'sf} clwsf/L / n'vf k'p'vaf^ ; eQm?kdf x'g% .

6=4 sfjfsfj n]vf k/lif) f dxfn]vf k/lifsaf^ xg% .

7= vr{ s\$L ; Dj Gwl Joj :yfl

7=1 Joj ; fo; u ; Dj lGwt ; Dk)f{ vr{ cfos/ Pg, 2058 sfj clwgdf /xl vr{ s\$L ug{ kf0g% .

7=2 bkrf 4 sfj pkbkrf -4=1_ adf]hdsf] le;f tyf sldzg vr{ s\$L ug{ /fli^o b]gs klqsdf k\$flzt zNs /sd cyjf >d tyf /fhuf/ kj \$g lj efuaf^ k]t k]{ :jls[t kqs] /sdnf0(cGoyf k]f]ft gePdf dfGotf lb0g% .

7=2 /fhuf/sf] nflu lj b]z uPsf] JolQm sgklg sf/)fn] krls{ cf0{ Joj ; foln] lfltklt{ lbgk/df ; f] lfltklt{ /sd alemnPsf] k]f]f kz ePdf ; f] adf]hd vr{ s\$L ug{ kf0g% .

8=lj lj wll

8=1 o; lgb]zsfsf] JofVof ug[clwsf/ lj efusf dxflgb]z snf0(xg% .

8=2 hl/j fgf tyf zNs ; Dj Gwl cGo Joj :yf cfly\$ Pg, 2063 sfj bkrf 7 sfj pkbkrf -6_ sfj clwgdf /xl xg% .

8=3 ab]zs /fhuf/ Joj ; foln] lGdg cg; 'l adf]hdsf lj j/)f /fVgkg% / lgoldt ?kdf df:s] f/L lj j/)f sfof]nodf kz ugkg% .

- s_ Ohfhtkqs] nflu lgj b]gs] (frf Fcg; 'l 1
- v_ Ohfhtkqs] (frf Fcg; 'l 2
- u_ Ohfht gjls/)fsf] nflu lgj b]gs] (frf Fcg; 'l 3
- #_ lj hs - cg; 'l 4
- _ ab]zs /fhuf/ ; j fzNs df]; s lj j/)f Fcg; 'l 5
- r_ ab]zs /fhuf/sf] nflu lj b]z hfg] JolQm?sf] lj j/)f Fcg; 'l 6
- %_ lj qml vftf Fcg; 'l 7

cg' rl - !

-lgb[zsf]bkrf 7 sf] pkbkrf 7-3-s_ ; E ; Dal6wt_

Ohfhtkqsf]nflu lgj 6g

>l =====
=====

lj ifom pTkfbg÷ k7f/L÷ lj qml÷ ; #o÷ ;]fsf]nflu Ohfhtkq kfp#.

dxfl6o,

===== pTkfbg÷ k7f/L÷ laql÷ ; ~ro ug£ ===== ;]f k6fg ug£f]nflu bxfosf sfuhft tyf
lj j /0f / Ohfhtkq b:t/ afkt nflg]?)@)))- ; d] ; #lg /fvL Ohfhtkq kfpqsf]nflu lgj 6g u/£f]5'. cfly£
Pg 2063 adf]hd sf/fj f/ ; rfng ug{ d/f]-xfdf] d`h/ /x]sf] Joxf/f cg/f]w ub%÷ub%}.

!= -

@= -

#= sf/f]f/:yssf]rf/ lsNnf M

\$= :j fdl lx: ; 6f/ / k] 6w lgbzssf]k/f gfd / 7]ufgf M

%= sf/f]f/sf]gfd M

^= khl M

&= sfd z? ug]ldlt M

*= >d Ohfhtkq g=M

(= c6o M

lgj 6s

æ cg; FL-@
 -lgb]zsf]bknf 7 sf] pkbknf 7=3-v_ ; E ; DalGwt_
 gkn ; /sf/
 cy{dGqfno
 cftl/s /fh:j ljeu



knf^f]

ab]zs /fhuf/ ; jf zNs Ohfhtkq

; s] g+	:yfol n]f g+	Ohfht g+
□ □	□ □ □ □ □ □ □ □	□ □ □ □

cftl/s /fh:j sf]fo M

cly\$ Pq, @)^# sf]bknf & sf]pkbknf -%_ adf]hd Ohfhtkqsf nflu kg{cfPsf]lgj }gsf cfw/df ab]zs /fhuf/ ; jf kbf]g ug{b}fosf zt{kfngf ug]u/l of]Ohfhtkq lb0Psf} .

Ohfhtkq kfg]sdkg]sf]

gfd M	
7]fgf M	
; #fnssf]gfd M	
; #fnssf]:yfol 7]fgf	
sf/]f/sf]lj j /of	

Ohfhtkq kfg]sf]

b:tv t M _____

gfd M _____

bhf{ M _____

s[of cfo hfgsf/]sf]nful k5f8l xg]{xf]f .

Ohfhtkq hf/L ug]clwsf/]sf]

b:tv t M _____

Ohfhtkqj fnfn]kfnf ug{kg]zt{?

1= Ohfhtkq cfly\$ j if{; lsg'Ps dlxgf cufj }glas/of u/f0{ Sg' kg\$.

2= Ohfhtkq sf/f]f/ :yndf ; an]b]g]u/L /fVg' kg\$.

gjLs/of ; DaGwL ljj /of

gjLs/of u/\$f]ldlt	cfly\$ j if{	gjLs/of ug]clws[sf] b:tv	s]knot

cg; 'rL f3

-lgb[zsfsl]bkrf 7 sf] pkbkrf 7=3-u_ ; E ; DalGwt_

Ohfhtkq glj s/)fsf] lgj bg

?=5.Fs
fj
|^S^

>|=====

ldlt|=====

Ij ifoll Ohfhtkq glj s/)f u/L kfpn.

dxfbp,

d/fj;-xfd|f|=====sDkglN] ; j f kpfq ug(kfk(u/sf] g+===== sf] ; j f zNs Ohfhtkq
cf-j= =====sf] nflu glj s/)f ug(bxfosf sfuhft tyf lj j /)f / Ohfhtkq glj s/)f j fkt nflu] b:t/
?=====efj- / g+=====af^=====cf= /f= sf=====sf] ajs vftfdf hDdf
u/sf]h] ; fj ; dlt ; nlu /fvL kz u/sf] %:%f} .

1= ; nlu sfuhft|

s= >d Ohfhtkqs] kpf|)ft k|tlnk

v= ; Ssn Ohfhtkq

u= Ohfht b:t/ bflvnf kpf)f

#= s/ j Sof]tf g/x]sf] ; DalGwt zfvfsf] l; knf|/z

2= JolQm j f sDkglSf] gfd, &ufgf, knfg g+ / knbfS; gf

3= JolQm j f sDkglSf] :yfol n]vf gDa/MF

5= :j fldTj ÷lx:; bf/ j f kpaW lgbz s]sf]

k'f gfd, &ufgf, knfg g+ / knbfS; gMF

6= sf/fj f/sf] gfdMF

7= khlMF

8= sfd z? u/sf] ldltMF

10= c6o

lgj ps

gfd, y/

knf{ usf] ; DaGw

b:tv

cg; rL f4

- bkrf 8 sfj pkbkrf 8=3-#_ ; u ; DalGwt_

ljhs

ljhs gDa/M

sf/fj f/ ldlitM ÷ ÷

ljhs hf/L ePsfj ldlitM ÷ ÷

lj qjtfstfj gfd M

0djhM

&ljfgf M

jje ; f0^

krfj g*M

krfS; g*M

lj qjtfstfj s/bftf btfj gDa/M

--	--	--	--	--	--	--	--	--	--

qjtfstfj gfd M

&ljfgf M

eQrfstfj t/lstf M gub=rjs=pwf/fj=cGo

l; =g*	lj j /)f	hDdf dNo ?=
	hDdf	
	;j f zNs k tztn]	
	sh /sd	

qjtfstfj ; xLM

lj qjtfstfj ; xLM

abjzs /fhuf/df hfgj JolQmsfj nflu aldf ; Dj Gwl hfgsf/LM

1= /fhuf/sfj nflu lj bZ hfgj k[ojs JolQmsfj hj g aldf ul/Psfj % . ; fjsfj nflu aldf lk|dodj fkt nflu] /sd gkfn ; /sf/n] Joxfgj% .

2= cfkrfj gfd, y/, kf; kf^ g*M, hGdlit, hfgj bZ, lj bZ hfgj ldlit, gkfn df ghlssfj JolQmsfj gfd / &ljfgf, gftf, vNgj lj j /)f e/L Dofgkfj / sDkgl df aemfpgxg cg/fjw % .

cg' Fl %

-lgb[zsf]bkrf 7 sfj pkbkrf 7=3--_ ; E ; DalGwt_

gkfn ; /sf/

cy{dGqfno

cfGtl/s /fh:j laefu

ab]zs /fhuf/ ; jf zNs dfl; s ljj /Of

j if{ _____	dlxgf	!	@	#	\$	%	^	&	*	(!)	!!	!@
-------------	-------	---	---	---	----	---	---	---	---	---	----	----	----

s/btff btf{gDj /

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

>d Ohfht kq g+

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

ab]zs /fhuf/ ; jf zNs Ohfht g+

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

gfd _____

7qfgf _____ knfg= knfS; M _____

; jf zNssf]b/ M

ljj /Of egkfhf .

	sf/f]f/ dNo ?	; jf zNs ?=
!= ; jf zNs nllg]vr{		
@= cfo		
#= hDdf		

&= sh ltg{kgI; jf zNs ?M=====

d, _____

ldlt : _____

: _____

kb : _____

~~sfofno kof]ngsf]nflu dfq~~

sfofno btf{ ldlt ___ / ___ / ___

s/ clwst

cg; 'l F6

-lgb[zsfsf] bkrf 7 sf] pkbkrf 7=3-r.; Dal6wt_

ab]zs /f]huf/sf] nflu lj b]z hfg] JoIQm?sf] l]j /)f

sDkglsf] gfdM

ldltM

dlxgfM

l; =g +	gfd, y/	h6d ldlt	kf; kf^{ g#	hfg] b]z	lj b]z k;yfg ldlt	gkfndf ghlssf] JoIQm / &]ufgf	gftf	; j f zNs /sd	lahs g#	s]knot

ab]zs /f]huf/ Joj ; folsf]

kbM

gfdM

b:tvM

ldltM

cg; rl f 7

-lgb]zsf]bkrf *sf]pkbkrf *-5_ ; E ; DalGwt_

laqm vftf

lj qm]tsf] gfd M

dlxgf÷aifM

s/bftf btf{ gDa/M

ab]zs /fhuf/ ;j f zNs Ohfhtkq g#M

ldlt	lahs g#	qm]tsf] gfd	;j f zNs Ohfht g#	;j f zNs nfUg] sh dNo	;j f zNs /sd	s]knot
hDdf						