jftLVªh laö Mhö ,yö&33004@99 REGD. NO. D. L.-33004/99

la- 168] ubZ fnYyh]eaxyokj]ebZ 19] 2015@oS'kk[k 29] 1937
No. 168] NEW DELHI, TUESDAY, MAY 19, 2015/VAISAKHA 29, 1937

isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k

vf/klwpuk

ubZ fnYyh] 14 ebZ] 2015

isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k

¼isa'ku fuf/k½ fofu;e 2015

ih,QvkjMh,@12@vkjth,y@139@9 -& isa'ku fuf/k fofu;ked ,oa fodkl izkf/kdj.k vf/kfu;e] 2013 (2013 dk 23) dh mi&/kkjk ¼2½ dh /kkjkvksa ¼ M-½ ¼ M½] ¼ <+½] ¼.k½ vkSj ¼r½ ds lkFk iBuh; /kkjk 52 dh mi&/kkjk ¼1½ }kjk iznÙk 'kfDr;ksa dk iz;ksx djrs gq,] isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k ,rn~}kjk fuEufyf[kr fofu;e cukrk gS] uker% &

v/;k; & 1

izkjfEHkd

laf{kIr 'kh"kZd rFkk izkjEHk&¼1½ bu fofu;eksa dk uke isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k vf/kfu;e (isa'ku fuf/k) fofu;e] 2015 gSA bu fofu;eksa dk mÌs'; isa'ku fuf/k;ksa dh fuxjkuh] Ik;Zos{k.k vkSj vUr% fu;a=.k ds fy, <kaps dk ekudhdj.k djuk gS rkfd vfHknkrkvksa dks lqj{kk iznku djus vkSj mfpr tksf[ke izca/ku ds mn~ns'; ls var% fu;a=.k vkSj ifjpkyu ds mPp ekud LFkkfir fd;s tk ldsaA

¼2½ os 'kkldh; jkti= esa izdkf'kr gksus dh rkjh[k ls izHkkoh gksaxsA

ifjHkk"kk,a & ¼1½ bu fofu;eksa esa] tc rd vU;Fkk visf{kr u gks &

d- ^^vf/kfu;e^^ ls isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k vf/kfu;e] 2013 ¼2013 dk 23½ vfHkizsr gSA

[k- dkjksckjh fnu % ls lHkh fnu vfHkizsr gSa flok; lkIrkfgd vodk'kksa ¼'kfuokj rFkk jfookj½ vkSj os vU; fnu tc U;klh cSad dh fu;r 'kk[kk ijØkE; fy[kr vf/kfu;e 1881 ¼1881 dk 26½ds rgr ;k og fnu tc eq[; LVkWd ,Dlpsat vkSj _.k cktkj tks Ldhe ds rgr izfrHkwfr;ksa dk ewY;kadu djrs gSa] dkjksckj ds fy;s can jgrs gSaA

x- ^^vuqikyu vf/kdkjh^^ ls isa'ku fuf/k ls mRrjnk;h ,slk O;fDr vfHkizsr gS] ftls ml :Ik esa inkfHkfgr vkSj vf/kfu;e ;k mlds v/khu izkf/kdj.k }kjk cuk, x, fu;eksa ;k fofu;eksa ds mica/kksa ;k tkjh dh xbZ vf/klwpukvksa] ifji=ksa ;k vuqns'kksa dk isa'ku fuf/k }kjk vuqikyu fd;s tkus dks ekWuhVj djus dk mRrjnkf;Ro lkSaik x;k gSA

?k- ^^foÙk o"kZ^^ dk vk'k; o"kZ ds vizSy ds izFke fnu ls vxys o"kZ ds 31 ekpZ rd dh vof/k vfHkizsr gSA

M- ^^jk"Vªh; isa'ku iz.kkyh U;kl^^ ls U;klh cksMZ vfHkizsr gS tks vfHknkrkvksa dh vkfLrk;ksa dks muds ykHkkFkZ /kkfjr djrs gSaA

p- ^^iz/kku vf/kdkjh^^ ls ,slk dksbZ O;fDr vfHkizsr gS tks isa'ku fuf/k ds dk;Zdykiksa ds fy, mÙkjnk;h gks rFkk 'kkfey gSa&

¼i½ dksbZ iw.kZdkfyd funs'kd] dk;Zikyd funs'kd] izca/k funs'kd ;k eq[; dk;Zikyd vf/kdkjh ;k eq[; foRrh; vf/kdkjh] dkjiksjsV fudk; ds ekeys esa]

¼ii½ funs'kd eaMy }kjk iz/kku vf/kdkjh ds :Ik esa ukfer dksbZ O;fDr] vkSj

¼iii½ dksbZ izeq[k izca/kdh; O;fDr ;k ftlds funsZ'kksa ;k vuqns'kksa ds vuqlkj dksbZ O;fDr] funs'kd eaMy ;k dksbZ ,d ;k vf/kd funs'kd gksa ;k mlds vuq:Ik dk;Z djus ds vH;Lr gksaA

N- ^^ewrZ fuoy ewY;^^ esa pqdrk iwath rFkk eqDr fjtoZ o 'ks;j izhfe;e lfgr] 'kkfey gksxk fdUrq iquewZY;kadu fjtoZ ds vfrfjDr] vkSj fuos'k mrkj&p<+kc rFkk ykHk o gkfu ys[kk esa tek 'ks"k] ykHk o gkfu ys[kk esa ukes 'ks"k dks fudky dj] lafpr gkfu;ka o vewrZ vkfLr;ka 'kkfey gksaxhA

¼2½ iz;qDr 'kCnksa vkSj okD;ka'kksa tks bu fu;eksa esa iaz;qDr gSa vkSj ifjHkkf"kr ugha gSa] fdarq vf/kfu;e esa ifjHkkf"kr fd;k x;k gS] vf/kfu;e esa muds fu/kkZfjr vFkZ ekU; gksaxsA

v/;k;&2

isa'ku fuf/k dk iathdj.k

iathdj.k dk izek.k i= &¼1½ izkf/kdj.k }kjk fofu;fer isa'ku Ldheksa a dh ifjlEifRr;ksa dk izca/ku djus ds fy, izkf/kdj.k isa'ku fuf/k;ksa dk iath;u djsxk vkSj iathdj.k ¼vuqlwph 1 ds rgr fufnZ"V iz:Ik esa½ izek.k i= iznku djsxkA

¼2½ cgq isa'ku fuf/k;ksa dk fodYi miyC/k gksxkA

¼3½ isa'ku fuf/k;ksa dh la[;k dk fu/kkZj.k izkf/kdj.k }kjk fd;k tk,xk] tks lkoZtfud fgr esa isa'ku fuf/k;ksa dh la[;k esa cnyko dj ldrk gSA ijUrq ;g fd de ls de ,d isa'ku fuf/k ljdkjh daiuh gksxhA

Li"Vhdj.k & bl mi&/kkjk ds iz;kstukFkZ in ^^ljdkjh daiuh^^ dk vk'k; daiuh vf/kfu;e] 1956 ¼1956 dk 1½ dh /kkjk 617 esa fn, vuqlkj gksxkA

¼4½ dksbZ Hkh isa'ku fuf/k vf/kfu;e dh /kkjk 12 dh mi&/kkjk ¼1½ dh /kkjk ¼[k½ esa lanfHkZr jk"Vªh; isa'ku Ldhe ;k fdlh vU; isa'ku Ldhe ls lacaf/kr dksbZ xfrfof/k 'kq: ugha dj ldsxk] flok; vf/kfu;e ds izko/kkuksa vkSj mlds rgr fufeZr fofu;eksa ds rgr izkf/kdj.k }kjk iznRr iathdj.k izek.k i= dh 'krksZa ds vuqlkj vkSj mlds vUrxZrA

¼5½ dksbZ Hkh isa'ku fuf/k] ftls varfje isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k }kjk vkjaHk dh xbZ fdlh p;u izfØ;k ds rgr ;k ml :Ik esa dk;Z djus ds fy, fu;qDr fd;k x;k Fkk ml vLFkk;h vof/k ds fy;s izkf/kdj.k }kjk fd;s x, mYys[kkuqlkj ml 'kqYd dk Hkqxrku djds] bu fofu;eksa dh vf/klwpuk ls Ng ekg dh vof/k rd ,slk djrh jgsxh ;k tc rd fofu;e 4 ds vUrxZr fufnZ"V ubZ p;u izfØ;k ds rgr isa'ku fuf/k;ksa dk p;u ugha gks tkrkA

iathdj.k ds fy, vkosnu vkSj vkosnu 'kqYd&¼1½ izkf/kdj.k }kjk tc dHkh isa'ku fuf/k dks iathdj.k izek.k i= nsus ds fy;s vkosnu i= vkeaf=r fd;s tkrs gSa rks tks fudk; bu fofu;eksa ds rgr ik=rk dh 'krksZa iwjh djrk gS vkSj bu isa'ku fuf/k;ksa ds izk;kstd ds :Ik esa dk;Z djus ds fy;s] vkosnu i= vuqlwph&2 ds Hkkx&d esa mYys[kkuqlkj vizfrns; vkosnu 'kqYd ds lkFk rFkk mlds Hkkx&[k esa ml 'kqYd dh Hkqxrku fof/k ds vuqlkj] dj ldrk gSA

¼2½ izk;kstdksa ds chp] la;qDr m|e Hkh vkosnu dj ldrs gSa c'krsZ og la;qDr m|e fdlh ,d gh foRrh; lsDVj fofu;ked ds vf/kdkj {ks= esa vkrk gks ;k ckn esa vk,xkA la;qDr m|e de ls de laLFkk ds ckg~; Kkiu fu"iknu djus ds pj.k esa gksa vkSj la;qDr m|e dks izk;kstd dh fu;qfDr dh rkjh[k ls ,d ekg esa iwjk dj ysuk pkfg,A

¼3½ izkf/kdj.k dqN ,sls vfrfjDr fu;e ,oa 'krsZa Hkh miyC/k djk ldrk gS ftUgsa p;u izfØ;k esa vko';d le>k tk, vkSj izk;kstdksa dks mu fu;eksa ,oa 'krksZa dks iwjk djuk gksxkA

vis{kkvksa ds vuq:Ik vkosnu & ¼1½ fdlh Hkh vkosnu dks fofu;e 4 ds rgr] lkFk&lkFk fuEufyf[kr vk/kkj ij vLohd`r fd;k tk ldsxk %

d- tks lHkh izdkj ls iw.kZ ugha gS vkSj ftlesa izkf/kdj.k }kjk ;Fkk visf{kr vfrfjDr tkudkjh ugha gS]

[k- vf/kfu;e ;k fofu;eksa esa mfYyf[kr lqlaxr vis{kkvksa ds vuq:Ik ugha gS] ;k

x- izkf/kdj.k }kjk ;Fkk visf{kr vfrfjDr tkudkjh ugha gS] ;k

?k- xyr] feF;k ;k Hkzked izd`fr dk gS] ;k

M-- vkosnd us bu fofu;eksa ds rgr fu/kkZfjr fd;s vuqlkj U;wure ik=rk vis{kkvksa vkSj p;u izfØ;k dk vkosnus dh frfFk dks vuqikyu ugha djrk gS] ;k

p- izkf/kdj.k dh jk; esa lkoZtfud ;k vfHknkrkvksa ds ;k izkf/kdj.k }kjk fofu;fer isa'ku Ldhe ;k jk"Vªh; isa'ku iz.kkyh ;k fdlh vU; isa'ku Ldhe ds Øfed fodkl ds fgr esa ugha gS]

¼2½ mi&fofu;e ¼1½ esa mfYyf[kr vk/kkj ij fdlh vkosnu dks ukeatwj djus ds iwoZ] izkf/kdj.k }kjk vkosnd dks mu =qfV;ksa dks] rRizLdheFkZ fofufnZ"V le; ds Hkhrj nwj djus ds fy, volj fn;k tk ldrk gS %

ijarq] ;fn vkosnu feF;k ;k Hkzked tkudkjh nsus ds dkj.k ukeatwj fd;k x;k gS] rks ;g volj iznku ugha fd;k tk,xk vkSj vkosnd bu fofu;eksa ;k vf/kfu;e ds v/khu fdUgha vU; fofu;eksa ds v/khu iathdj.k izek.ki= iznku djus ds fy, ukeatwjh dh rkjh[k ls ,d o"kZ rd dksbZ vkosnu ugha djsxkA

vkSj izdV djuk & ¼1½ izkf/kdj.k vkosnu i= ds fuiVku ds mn~ns'; ls dqN vkSj lwpuk ;k Li"Vhdj.k ekax ldrk gS] vkSj rnqijkar fdlh vU; fo"k; ds ckjs esa esa ftls izkf/kdj.k vko';d le>sA

¼2½ vkosnd visf{kr lwpuk vkSj Li"Vhdj.k izkf/kdj.k }kjk ml lEca/k esa fu/kkZfjr dh xbZ vof/k esa mlds lek/kkuizn :Ik eas izLrqr djsxk rFkk izkf/kdj.k dks izfrosnu HkststxkA

¼3½ izkf/kdj.k vfHknkrkvksa ds fgrksa dks /;ku esa j[krs gq,] vkosnd }kjk vkosnu ij nh xbZ lwpuk dks osclkbV rFkk vkosnd dh osclkbV ij Hkh nsdj] tSlsfd izkf/kdj.k }kjk mYys[k fd;k x;k gS] lkoZtfud djsxkA

¼4½ bu fofu;eksa ds dkj.k osclkbV ij nh xbZ lwpuk esa fdlh oLrqxr cnyko dh lwpuk izkf/kdj.k dks nh tk,xh fdarq cnyko gksus ls iUnzg fnuksa ds vanjA

dk lR;kiu &¼1½ iathdj.k izek.ki= gsrq izLrqr vkosnu ij fopkj djrs le;] tks vkosnd }kjk nh xbZ lwpuk ij vk/kkfjr gksxk] izkf/kdj.k ;fn mfpr le>s rks vko';drkuqlkj fdlh Hkh izdkj lwpuk dk lR;kiu dj ldrk gS ftlesa nLrkostksa] dk;kZy; LFky dk oLrqr% lR;kiu djuk 'kkfey gks ldrk gS vkSj dk;kZy; LFkku] cqfu;knh <kaps rFkk izkS|ksfxdh miyC/krk tks vkosnd ds ;gka gksuh pkfg,] dk fujh{k.k dj ldrk gSA

¼2½ lwpuk ds lR;kiu gsrq] izkf/kdj.k fdlh Hkh O;fDr dks] s ftlesa mlds vf/kdkfj;ksa ;k fdlh ckg~; ys[kk ijh{kd Hkh 'kkfey gS] fu;qDr dj ldrk gSA

ik=rk ekunaM & ¼1½ fuEufyf[kr U;wure ik=rk ekunaMksa dks iwjk djus okyk dksbZ Hkh vkosnd isa'ku fuf/k ds izk;kstd ds fy;s vkosnu izLrqr dj ldrk gS %&

d& isa'ku fuf/k ds izk;kstd dks fuf/k izca/ku ¼bfDoVh rFk _.k cktkj½ dk de ls de ikap o"kZ dk vuqHko gks]

[k& isa'ku fuf/k dk izk;kstd foÙkh; dkjksckjh xfrfof/k;ka djus okyk fudk; gks] vkSj ftldk fofu;eu ns'k ds fdlh foÙkh; {ks= ds fofu;ked tSls Hkkjrh; fjtoZ cSad] Hkkjrh; izfrHkwfr ,oa fofue; cksMZ] chek fofu;ked ,oa fodkl izkf/kdj.k] vkSj izkf/kdj.k }kjk gksrk gks]

x& izk;kstd] ,dy ;k la;qDr :Ik ls] fiNys izR;sd ikap foRr o"kksZa ds vafre fnu de ls de iphl djksM+ :Ik;s dh lfØ; ewrZ fuoy ewY; dh ifjlEifr /kkfjr djrk gks]

?k& izk;kstd us de ls de fiNys ikap o"kksZa esa ls rhu foRr o"kksZa esa dj mijkar ykHk vftZr fd;k gks vkSj blds vfrfjDr fiNys ikap o"kksZa esa dksbZ udnh gkfu u gqbZ gks]

M-& izk;kstd dks isa'ku fuf/k gsrq daiuh vf/kfu;e] 2013 ds rgr ,d vyx fyfeVsM daiuh fuxfer djuh gksxh] izk;kstd dh iwath fuos'k dh {kerk gks ftlls isa'ku fuf/k esa de ls de iphl djksM+ #i, ;k vf/kd] tSlkfd izkf/kdj.k }kjk p;u izfØ;k esa fufnZ"V fd;k x;k gS] ewY; dh lfØ; fuoy ifjlEifr gks]

p& fdlh fons'kh daiuh }kjk ;k rks Lo;a ;k viuh lgk;d daifu;ksa ;k vius ukferksa ds ek/;e ls ;k fdlh O;fDr }kjk ;k O;fDr;ksa ds fdlh la?k }kjk pkgs og Hkkjr ds ckgj ns'k ds fdlh dkuwu ds rgr iathd`r gks ;k ugha] bfDoVh 'ks;jksa dh ldy /kkfjrk isa'ku fuf/k esa ml fuf/k dh pqdrk iwath ds Nchl izfr'kr ls vf/kd u gks ;k og izfr'kr ftls chek vf/kfu;e] 1938 ¼1938 dk 4½ ds izko/kkuksa ds rgr Hkkjrh; chek daiuh }kjk vuqeksfnr fd;k tkrk gS] tks Hkh vf/kd gks]

N& izk;kstd lqfuf'pr djsxk fd isa'ku fuf/k esa cktkj vk/kkfjr izfØ;k ls U;wure fu/kkZfjr izfrykHk Ldhe esa izkIr djus dh {kerk gks ftlesa vfHknkrk }kjk [kjhnh xkjaVh 'kkfey gks ldrh gS]

t& izk;kstd us isa'ku fuf/k dh ewrZ fuoy ifjlEifr esa de ls de chl izfr'kr va'knku fd;k gks ;k va'knku djsA ftl fudk; us isa'ku fuf/k dh pqdrk iwath ds chl izfr'kr dk va'knku fd;k gS og bu fofu;eksa esa izk;kstd gsrq fufnZ"V ik=rk ekunaMksa dks iwjk djsxk]

>& isa'ku fuf/k dk izk;kstd ;k isa'ku fuf/k Lo;a izkf/kdj.k }kjk fofu;fer fdlh vU; isa'ku fuf/k esa dksbZ bfDoVh LVsd /kkfjr ugha djsxh] ¥& isa'ku fuf/k dk izk;kstd ;k isa'ku fuf/k dsUnzh; vfHkys[kkiky vfHkdj.k ,tsalh ;kvfHkj{kd vfHkj{kd ;k U;klh cSad esa bfDoVh LVsd dh NCchl izfr'kr ls vf/kd fgLlsnkjh izR;{k ;k ijks{k :i ls /kkfjr ugha djsxh]

¼2½ izR;sd vkosnd mi&fofu;e 1 esa fufnZ"V U;wure ik=rk ekunaM vo'; iwjk djsxkA

¼3½ iathdj.k izek.ki= iznku djus ds izLdheFkZ] izkf/kdj.k ,sls fdlh ;k lHkh ekeyksa ij fopkj djsxk tks izk;kstd ;k isa'ku fuf/k dh xfrfof/k;ksa ls lEc) gSa rFkk ,sls lHkh ekeyksa dks Hkh ftUgsa og isa'ku {ks= ls lacaf/kr le>rh gS vkSj jk"Vªh; isa'ku iz.kkyh ;k izkf/kdj.k }kjk fofu;fer fdlh vU; isa'ku Ldhe] lfgr fdarq fuEufyf[kr rd lhfer ugha %&

d& izk;kstd isa'ku fuf/k dks i;kZIr vkSj vko';d cqfu;knh <kapk] lefiZr tu'kfDr] iz.kkyh vkSj izfØ;k,a] lwpuk izkS|ksfxdh vkSj lwpuk lqj{kk iz.kkfy;ka miyC/k djk,xk ftuesa Hkkoh cnykoksa ;k vU; vis{kkvksa tSlsfd izkf/kdj.k }kjk fufnZ"V fd;k x;k gS] dks viukus dh {kerk gks]

[k& isa'ku fuf/k ds de ls de ipkl izfr'kr funs'kdksa dks foÙk vkSj foÙk ls lacaf/kr {ks= esa i;kZIr O;kolkf;d vuqHko gks]

x& isa'ku fuf/k lqfuf'pr djsxh fd eq[; deZpkfj;ksa tSls eq[; dk;Zikyd vf/kdkjh] eq[; fuos'k vf/kdkjh] fuf/k izca/kd] ifjpkyu izca/kd] vuqikyu vf/kdkjh vkSj ;k mu vU; vf/kdkfj;ksa tSlkfd izkf/kdj.k }kjk le;≤ ij vf/klwfpr fd;k tkrk gS] dks lacaf/kr {ks=ksa esa i;kZIr O;kolkf;d vuqHko gks]

?k& ,slh isa'ku fuf/k ds funs'kd eaMy esa de ls de ipkl izfr'kr Lora= funs'kd gksaxs]

M-& izk;kstd vkSj isa'ku fuf/k vuqlwph&2 esa mYys[kkuqlkj ,d ^mi;qDr ,oa mfpr O;fDr^ gS]

p& isa'ku fuf/k ds iz/kku vf/kdkjh ;k izk;kstd dks dHkh pfj= ghurk dk nks"kh ugha ik;k x;k ;k vkfFkZd vijk/k ;k izfrHkwfr dkuwuksa ds mYya?ku dk vijk/kh ugha ik;k x;k ;k fdlh vU; foÙkh; {ks= ds fofu;kedksa ;k vnkyr ;k U;k;kf/kdj.k }kjk dksbZ izfrdwy vkns'k tkjh ugha fd, x,A N& D;k izk;kstd ;k mlds fdlh lacaf/kr laLFkk dks Hkkjr esa fdlh foÙkh; {ks= ds fofu;kedksa] ftuesa Hkkjrh; fjtoZ cSad] Hkkjrh; izfrHkwfr ,oa fofue; cksMZ] chek fofu;ked fofu;ked ,oa fodkl izkf/kdj.k vkSj isa'ku fuf/k fofu;ked ,oa fodkl izkf/kdj.k 'kkfey gSa] }kjk iwoZ esa iathdj.k izek.ki= nsus ls badkj fd;k x;k vkSj ;fn gka] rks ml badkj djus ds D;k dkj.k Fks]

t& D;k izk;kstd ;k mlds fdlh iz/kku vf/kdkjh ij fiNys ikap o"kksZa ds nkSjku fdlh foRrh; fofu;ked }kjk ¼kkjk ¼N½ dk lanHkZ ysa½ ;k fdlh vnkyr ;k U;k;kf/kdj.k }kjk fofu;eksa] fofu;ked ds funs'kksa] fn'kkfunsZ'kksa vkSj ifji=ksa dk mYya?ku djus ij nks"kh ik;k x;k gks vFkok 'kkfLr dk vf/kjksi.k fd;k x;k]

>& iathdj.k izek.ki= iznku djuk vfHknkrkvksa ds fgr esa gS]

¥& dksbZ vU; ekunaM ftls izkf/kdj.k }kjk iathdj.k ds fy;s vkosnu vkeaf=r djrs le; fu/kkZfjr fd;k gksA

¼4½ ;fn dksbZ fudk; mi&fofu;e ¼3½ esa mfYyf[kr dksbZ ,d ;k vf/kd ekunaM iwjk ugha dj jgk gks rks og vkosnu esa dkj.kksa dk mYys[k djrs gq, izkf/kdj.k ls NwV ekax ldrk gSA

¼5½ bu fofu;eksa esa ,slk dqN ugha gksxk ftlls vkosnd dks dksbZ NwV ikus dk vf/kdkj gksA

¼6½ izkf/kdj.k lkoZtfud fgr esa vkSj fyf[kr esa fn;s tkus okys dkj.kksa ds vk/kkj ij NwV ns ldrk gSA izkf/kdj.k ,slh ifjfLFkfr;ksa esa iath;u izek.k i= vuqnRr djus ds fy, ,slh 'krsZ vf/kjksfir dj ldsxk tks og Bhd le>sA

¼7½ izkf/kdj.k dk fu.kZ; fd dksbZ vkosnd ik=rk ekunaMksa dks iwjk djrk gS ;k ugha] vafre gksxkA

¼8½ dsoy vkosnu djus ;k ik=rk ekunaMksa dks iwjk djus ls vkosnd dks isa'ku fuf/k ds fy;s iathdj.k izek.k i= ysus dk dksbZ vf/kdkj ugha fey tkrk gSA

¼9½ iathdj.k izek.k i= iznku djus dh izfØ;k vkSj iathdj.k 'kqYd & ¼1½ isa'ku fuf/k ds iathdj.k ds fy;s p;u izfØ;k ds rgr izkf/kdj.k }kjk vkea=.k ds izR;qRrj esa izkIr vkosnuksa dk bu fofu;eksa vkSj

p;u izfØ;k esa mfYyf[kr ekunaMksa ds vuqlkj ewY;kadu fd;k tk,xkA

¼2½ vf/kdre ewY; ds izLrko dks fofu;e 20 esa fu/kkZfjr fd;s vuqlkj fuos'k izca/ku Qhl Lohdkj djus ds fy;s vkWQj Hkstk tk,xkA

¼3½ mi&fofu;e ¼2½ ds rgr Hksts vkWQj dks Lohdkj djus ds ckn] izkf/kdj.k] mu fu;eksa vkSj 'krksaZ ds ds v/khu tks mlds }kjk fofufnZ"V dh tk;s] vkosnd dks isa'ku fuf/k LFkkfir djus dh vuqefr ns ldrk gS vkSj Hkkx&[k ¼O;k[;k½ esa nh xbZ fof/k ls r`rh; vuqlwph ds Hkkx&d esa mYys[kkuqlkj vizfrns; iathdj.k 'kqYd izkIr gksus ij isa'ku fuf/k dk iathdj.k izek.ki= vuqlwph&1 esa fn;s QkesZV esa iznku fd;k tk ldrk gSA

'Hkkx IIIµ[k.M 4" Hkkjr dk jkti=k % vlk/kj.k 5

10- e/;ofrZ;ksa ds lkFk izys[khdj.k & ¼1½ ifjpkyu 'kq: djus ls iwoZ] isa'ku fuf/k vU; ckrksa ds lkFk&lkFk fuEufyf[kr djkjksa dk fu"iknu djsxh & ¼d½ vuqlwph&11 esa mYys[kkuqlkj jk"Vªh; isa'ku iz.kkyh U;kl ds lkFk fuos'k izca/ku djkj]

¼[k½ jk"Vªh; isa'ku iz.kkyh U;kl ds lkFk vizdVhdj.k djkj]

¼x½ jk"Vªh; isa'ku iz.kkyh ds rgr vU; e/;ofrZ;ksa ds lkFk djkj tSlsfd izkf/kdj.k }kjk fufnZ"V fd;k tk, ;Fkk dsUnzh; vfHkys[kkiky vfHkdj.k] U;klh cSad ¼vuqlwph&3½ vkSj vfHkj{kd vfHkj{kd ¼vuqlwph&9½ ;k mYys[kkuqlkj dksbZ vU; e/;orhZA

¼?k½ izkf/kdj.k }kjk ;Fkk fufnZ"V dksbZ vU; djkjA

¼2½ ;fn djkjksa dh O;k[;k ds ckjs esa e/;ofrZ;ksa ds chp dksbZ erHksn gks rks mls fu.kZ; ds fy;s izkf/kdj.k dks Hkstk tk,xk ftldk fu.kZ; vafre gksxkA ¼3½ isa'ku fuf/k vU; {ks=ksa ds fofu;kedksa }kjk izHkkoh vf/kfu;eksa ;k fu;eksa ds rgr visf{kr vuqeksnu izkIr djsxh vkSj [kkrk [kksyus] gLrk{kfj;ksa dks izkf/kd`r djus] fMthVy gLrk{kj izkIr djus] duSDVhfoVh iznku djus] lkWQ~os;j baLVky djus vkSj vU; ,sls ekeyksa ds fy;s vU; sa e/;ofrZ;ksa dh nLrkosth vis{kkvksa dks iwjk djsxh rkfd dkuwu ds varxZr fdlh izdkj dh v;ksX;rk u gks vFkok isa'ku fuf/k ds :Ik esa dk;Z djus esa ijs'kkuh u gks 11- dkjsckj 'kq: djuk & ¼1½ isa'ku fuf/k }kjk viuk ifjpkyu vkjaHk djus ds fy;s ftl gsrq mls iathdj.k izek.ki= iznku fd;k x;k] nLrkostu vkSj vU; vkSipkfjdrkvksa dks iwjk djus ds ckn isa'ku fuf/k izkf/kdj.k ls ^^dkjksckj vkjaHk djus ds fy;s izek.ki=^^ tkjh djus dk vuqjks/k djsxhA

¼2½ dkjksckj vkjaHk djus ds fy;s izek.ki= dk vuqjks/k djrs le;] izk;kstd ;k isa'ku fuf/k izfrosnu o ekax djsxh fd mls isa'ku fuf/k ds rkSj ij dk;Z djus ds fy;s visf{kr vuqeksnu vkSj vuqefr izkaIr gS vkSj bl :i esa dk;Z djus ds fy;s dkuwuh ;k vU; vk/kkj ij dksbZ v{kerk ugha gSA

¼3½ izkf/kdj.k larq"V gksus ij fd isa'ku fuf/k Ldhe xr vkfLr;ksa ds izca/ku ds fy;s viuk ifjpkyu 'kq: djus ds fy;s iwjh rjg rS;kj gS] vuqlwph&4 esa fn;s QkesZV esa isa'ku fuf/k dk ^^dkjksckj vkjaHk djus ds fy;s izek.ki=^^ tkjh dj ldrk gS ftlds ckn isa'ku fuf/k dkjksckj vkjaHk dj ldrh gSA

¼4½ iathdj.k izek.k i= izkIr djus okyh isa'ku fuf/k iathdj.k dh rkjh[k ls Ng ekg ds vanj viuk ifjpkyu 'kq: dj ldrh gSA bl ifjpkyu dks 'kq: djus ds fy;s le; lhek esa o`f) izkf/kdj.k }kjk vf/kdkf/kd Ng ekg rd fyf[kr dkj.kksa ds vk/kkj ij iznku dh tk,xhA

12- iathdj.k ds fy;s fu;e rFkk 'krsZa & isa'ku fuf/k dks fn;s x;s iathdj.k izek.k i= ij fuEufyf[kr 'krsZa ykxw gksaxh] uker% &

¼d½ izk;kstd vkSj isa'ku fuf/k vf/kfu;e] fu;eksa vkSj bu fofu;eksa esa mYys[kkuqlkj ik=rk vis{kkvksa dks gj le; iwjk djsaxs vkSj mudk vuqikyu djsaxs rFkk isa'ku fuf/k ds :i esa iathdj.k ls lacaf/kr lHkh izfrosnu] okjafV;ka] lwpuk] izdVhdj.k] fjiksVsZa] nLrkost ;k foojf.k;ka lR;] iw.kZ] lgh vkSj gj izdkj ls Bhd gSa vkSj mlesa fdlh oLrqfu"B rF; ds ckjs esa dqN Hkh vlR; ;k Hkzked dFku ugha gS ;k fdlh oLrqxr rF; dks Nqi;k ugha x;k gSA izk;kstd ;k isa'ku fuf/k iwoZ esa izLrqr lwpuk ;k C;ksjksa esa dksbZ oLrqxr cnyko gksus ij] ftldk izHkko mlds iathdj.k izek.k i= ij iM+rk gks] izkf/kdj.k dks lwfpr djsxhA

¼[k½ izk;kstd vkSj isa'ku fuf/k us izkf/kdj.k }kjk fofu;fer isa'ku Ldheksa ds izca/ku ds fy;s isa'ku fuf/k ds :i esa iathdj.k Lohd`fr gsrq lHkh visf{kr dkjZokbZ o dne mBk fy;s gSa vkSj viuh ck/;rkvksa ds lE;d fu"iknu ds fy;s ck/; dj fy;k gS]

¼x½ isa'ku fuf/k izkf/kdj.k }kjk le;≤ ij fu/kkZfjr fd;s vuqlkj 25 djksM+ #i, ;k vf/kd ewY; dh ewrZ ifjlEifr /kkfjr djsxh]

¼?k½ izk;kstd vkSj isa'ku fuf/k lqfuf"pr djsxh fd isa'ku Ldheksa dku rks ifjpkyu]izca/ku vkSj uk gh p;fur izfrHkwfr;ksa dk ifjpkyu izk;kstd] isa'ku fuf/k ds funs'kdksa ;k lEc) O;fDr;ksa ds fgr esa ;k

vfHknkrkvksa ds fo'ks"k oxZ dks ykHk igqapku ds fy;s fd;k tk, vkSj isa'ku Ldheksa ds ekeyksa ds izca/ku esa fgrksa ds Vdjkc ls ijgst djsxh rFkk lHkh ekeyksa esa vfHknkrkvksa ds fgrksa dks loksZifj j[ksxhA isa'ku fuf/k ;g lqfuf'pr djus ds fy;s fd vfHknkrkvksa ds fgrksa ds lkFk fdlh izdkj dk le>kSrk ugha fd;k tk, i;kZIr dkjZokbZ djsxh ,oa foosd dk iz;ksx djsxh A

¼M-½ isa'ku fuf/k izkf/kdj.k ds funs'kkuqlkj ;k bu fofu;eksa esa tSlk mYys[k fd;k x;k gS] i{kksa ls djkj djsxh vkSj fu"ikfnr djkjksa dh 'krksZa dk vuqikyu djsxh]

¼p½ isa'ku fuf/k vius nkf;Roksa dk fuoZgu djrs le; izkIr lHkh ysu nsuksa] vfHkys[kksa] vkadM+ksa vkSj lwpuk dh xksiuh;rk cuk, j[ksxh vkSj izkf/kdj.k dh iwoZ vuqefr ds fcuk os vkadM+s ;k lwpuk lk{; ds :i esa ;k fdlh vU; iz;kstu ds fy;s flok; dkuwuh izfØ;k ds rgr vis{kkuqlkj ;k izkf/kdj.k ;k jk"Vªh; isa'ku iz.kkyh U;kl ds }kjk fn;s funsZ'k ds] izLrqr ugha djsxh ;k vkKk ugha nsxh]

¼N½ izk;kstd vkSj isa'ku fuf/k vf/kfu;e ds izko/kkuksa] fu;eksa vkSj fofu;eksa ;k izkf/kdj.k }kjk tkjh fn'kkfunsZ'kksa] funs'kksa@vf/klwpukvksa ;k ifji=ksa dk gj le; o iathdj.k izek.k i= fuyacu dh vof/k ds nkSjku vkSj ifjlEifRr;ksa ;k nLrkostksa ds varj.k ds nkSjku tc rd fofu;e 34 esa mfYyf[kr lHkh dkjZokbZ iwjh u gks tk,] vuqikyu djsxhA

¼t½ isa'ku fuf/k fd izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl] vfHknkrk vkSj e/;ofrZ;ksa dks leqfpr] lgh] lqLi"V vkSj le; ij ljy Hkk"kk esa fuos'k uhfr;ksa] fuos'k mn~ns';ksa] foRrh; fLFkfr vkSj vius izca/ku dh isa'ku Ldheksa ds lkekU; ekeyksa dh tkudkjh dk izlkj lqfuf'pr djsxh isa'ku fuf/k vfHknkrkvksa dks visf{kr lwpuk rFkk vuqlwph&5 esa fn;s QkesZV esa rFkk vkof/kd vk/kkj ij tSlkfd izkf/kdj.k }kjk le;≤ ij visf{kr gksrk gS] izsf"kr djsxhA

¼>½ izk;kstd isa'ku fuf/k dh okaNuh;rk vkSj tkjh j[kus dh vkof/kd leh{kk djsxkA ;fn fdlh isa'ku Ldhe esa dkQh vfu;ferk,a ikbZ tkrh gSa rks izk;kstd isa'ku fuf/k esa dksbZ fo'ks"k cnyko gksus ds ckjs esa izkf/kdj.k dks 'kh?kz lwfpr djsxk]

¼¥½ izca/ku ;k LokfeRo ;k 'ks;j/kkfjrk i)fr esa dksbZ eq[; cnyko gksus ij ;k isa'ku fuf/k ds izk;kstd ds fu;a=.k fgr esa dksbZ cnyko gksus ij] izkf/kdj.k dh iwoZ vuqefr yh tk,xhA izeq[k dkfeZdksa esa dksbZ ifjorZu gksus ij izkf/kdj.k dks cnyko gksus ls iUnzg fnuksa ds vanj lwfpr fd;k tk,xk] ¼V½ izk;kstd vkSj isa'ku fuf/k izkf/kdj.k }kjk le;≤ ij vf/klwfpr ^vkpkj lafgrk^ vkSj vuqlwph&6 esa mfYyf[kr dk vuqikyu djsxh]

¼B½ isa'ku fuf/k dksbZ eq[; dk;Z fdlh r`rh; i{k dks ugha lkSaisxhA fdlh vU; dks dk;Z dk izR;k;kstu izkf/kdj.k ds iwoZ vuqeksnu ls gh fd;k tk,xk] ¼M½ isa'ku fuf/k dksbZ vU; dk;Z ugha djsxh flok; izkf/kdj.k }kjk fofu;fer isa'ku Ldheksa ;k fuf/k;ksa ls lacaf/kr dk;Z dsA

13- okf"kZd 'kqYd & izR;sd isa'ku fuf/k izR;sd o"kZ 15 vizSy ls iwoZ ;k iathdj.k izek.k i= iznku fd;s tkus ls 15 fnu ds vanj vuqlwph&3 esa mfYyf[kr ;k izkf/kdj.k }kjk le;≤ ij ;Fkk la'kksf/kr okf"kZd 'kqYd tek djsxhA

v/;k; & 3

Ldhea] ewY;kadu] ys[kkadu vk; vfHkKku

14- Ldhe vkSj fuos'k fn'kkfunsZ'k & ¼1½ isa'ku fuf/k izkf/kdj.k }kjk vf/klwfpr Ldheksa dk izca/ku isa'ku fuf/k ds izca/ku ds ,sls fu;eksa ds vuq:Ik rFkk izkf/kdj.k }kjk le;≤ ij ;Fkk vuqeksfnr fuos'k fn'kkfunsZ'kksa ds vuqlkj fd;k tk,xkA

¼2½ dksbZ Hkh isa'ku fuf/k vfHknkrkvksa dh fuf/k;ksa dks Hkkjr ls ckgj izR;{k ;k ijks{k :i ls fuos'k ugha djsxh]

¼3½ vfHknkrk }kjk Ø; dh xbZ cktkj vk/kkfjr xkjaVh ra= ds flok; dksbZ Hkh fufgr ;k Li"V ykHk dk vk'oklu ugha gksxk]

¼4½ tks vfHknkrkvksa U;wure lqfuf'pr ykHk pkgrs gSa] ds ikl viuh fuf/k;ka izkf/kdj.k }kjk vf/klwfpr],slh Ldheksa esa fuos'k djus dk fodYi gksxk tks U;wure ykHk dk vk'oklu nsrh gSaA

¼5½ isa'ku fuf/k vfHknkrkvksa dks viuh fuf/k;kas dk 100 izfr'kr ljdkjh izfrHkwfr;ksa esa fuos'k djus dk fodYi nsxhA

15- Ldhe ifjlEifr;ksa dk ewY;kadu&jk"Vªh; isa'ku iz.kkyh U;kl ds uke /kkfjr vkSj izkf/kdj.k }kjk fofu;fer isa'ku Ldheksa ds rgr isa'ku fuf/k;ksa }kjk izcaf/kr izfrHkwfr;kas dk ewY;kadu izkf/kdj.k }kjk le;≤ ij tkjh fn'kkfunsZ'kksa ds vuqlkj fd;k tk,xkA

16- vuqi;ksT; vkfLr;ka] vfHkKku] oxhZdj.k vkSj O;oLFkkiu &¼1½ vuqi;ksT; vkfLr;ka] vfHkKku] oxhZdj.k vkSj O;oLFkkiu izkf/kdj.k }kjk le;≤ ij tkjh fn'kkfunsZ'kksa ds vuqlkj gksuk pkfg,A
¼2½ jk"Vªh; isa'ku iz.kkyh U;kl VªsaM dh fuxjkuh djsxk vkSj fu"ikfnr vkfLr;ksa esa gkfu;ksa dh igpku rFkk vk; vfHkKku] oxhZdj.k vkSj fjiksVZ ds rgr vuqi;ksT; vkfLr;ksa dh olwyh ds laca/k esa izkf/kdj.k dks lwfpr djsxk]
17- ys[kk cfg;ka vkSj vfHkys[k & ¼1½ isa'ku fuf/k isa'ku Ldheksa ds ifjpkyu dh cfg;ka vkSj vfHkys[k dk j[k j[kko ;g lqfuf'pr djus ds fy, djsxh fd vk; dj vf/kfu;e] daiuh vf/kfu;e ,oa ykxw vU; vf/kfu;eksa ds izko/kkuksa dk vuqikyu ml izdkj ls gks jgk gS tks visf{kr gS ;k izkf/kdj.k }kjk visf{kr gS]
¼2½ izR;sd isa'ku fuf/k izR;sd ;kstuk ds ys[kkvksa dh mfpr cfg;kas] vfHkys[k rFkk nLrkostksa dk j[k j[kko djsxh rkfd Ldhe ds ekeyksa ds ckjs esa lgh o fu"i{k tkudkjh nh tk lds vkSj izkf/kdj.k rFkk jk"Vªh; isa'ku iz.kkyh U;kl dks ml LFkku dh tkudkjh nsxh tgka ys[kk cfg;ksa] vfHkys[k rFkk nLrkostksa dk j[k j[kko fd;k tk jgk gS] ;fn isa'ku fuf/k ds iathd`r dk;kZy; esa j[k j[kko ugha fd;k tk jgk gksA isa'ku fuf/k gh ys[kk cfg;ksa] vfHkys[k rFkk nLrkostksa ds j[k j[kko vkSj muds lgh gksus ds fy;s mRrjnk;h gksxh A
¼3½ isa'ku fuf/k izkf/kdj.k }kjk le;≤ ij fu/kkZfjr ys[kk uhfr;ksa dk ikyu djsxhA
18- Ldheksa dk fuoy vkfLr ewY; & ¼1½ izR;sd Ldhe dk izfr ;wfuV izkjfEHkd ewY; nl #i;s gksxkA
¼2½ isa'ku fuf/k izR;sd Ldhe ds fuoy vkfLr ewY; dh x.kuk Ldhe dh fuoy vkfLr;ksa dks ¼izkf/kdj.k }kjk vkfLr;ksa ds ewY; ls vuqeksfnr vuqeR; izHkkjksa dks fudky dj Kkr fd;k tk,½ izR;sd Ldhe ds ewY;kadu ds le; cdk;k ;wfuVksa ls foHkkftr djds Kkr fd;k tk,xkA
¼3½ izR;sd Ldhe dh ;wfuVksa ds fuoy vkfLr ewY; dh x.kuk dh tk,xh vkSj izR;sd ^dkjksckjh fnu^ dks ?kksf"kr dh tk,xhA
19- okf"kZd fjiksVZ vkSj ys[kk ijh{kdksa dh fjiksVZ & ¼1½ isa'ku fuf/k vkfLr;ksa dk Ldhe&okj fuiVku lqlaxr ys[kk rkjh[k ij djus vkSj vof/k ds nkSjku fu"ikndrk nsus ds lkFk gh vfHknkrkvksa dks izksn~Hkwr vk; ds forj.k vkSj lap;u ds ckjs esa lwpuk lgh o fu"i{k :i esa bu fofu;eksa ;k izkf/kdj.k }kjk le;≤ ij tkjh fn'kkfunsZ'kksa ds vuqlkj nsus ds fy, vuqlwph&7 esa fn;s vuqlkj izR;sd foÙk o"kZ dh okf"kZd fjiksVZ rS;kj djsxhA

¼2½ isa'ku fuf/k dks izkf/kdj.k }kjk mfYyf[kr fof/k ls viuh Ldheksa dk laijhf{kr ys[kk ikuk visf{kr gksxk vkSj ys[kk ijh{kk fjiksVZ okf"kZd fjiksVZ esa 'kkfey gksxhA ys[kk ijh{kd jk"Vªh; isa'ku iz.kkyh U;kl dks fjiksVZ djsxkA
¼3½ izR;sd isa'ku fuf/k laijhf{kr okf"kZd fjiksVZ dh ,d izfr rFkk vU; lwpuk o mlds }kjk /kkfjr fuos'kksa vkSj tekvksa dk C;ksjk jk"Vªh; isa'ku iz.kkyh U;kl dks izR;sd foRr o"kZ can gksus dh rkjh[k ls lkB fnuksa ds vanj vxzsf"kr djsxk rkfd mldh lexz Ldhe&okj fooj.k jk"Vªh; isa'ku iz.kkyh U;kl dks fey tk,A
¼4½ Ldheksa dh foÙkh; fooj.kh isa'ku fuf/k ds funs'kd eaMy dh cSBd esa vuqeksfnr gksuh pkfg, vkSj mls jk"Vªh; isa'ku iz.kkyh U;kl dks izsf"kr fd;k tk,A jk"Vªh; isa'ku iz.kkyh U;kl dk U;klh eaMy isa'ku fuf/k dh Ldheksa vksa dh foÙkh; fooj.kh ij isa'ku fuf/k ds funs'kd eaMy }kjk vuqeksfnr vkSj gLrk{kj djus ds ckn] vuqeksfnr djsxk vkSj izfrgLrk{kj djsxkA Ldhe dh foRrh; fooj.kh izkf/kdj.k dks izR;sd foÙk o"kZ can gksus dh rkjh[k ls uCos fnuksa esa izLrqr dh tk,xhA
¼5½ Ldheksa dk izR;sd rqyu i= vkSj jktLo ys[kk daiuh vf/kfu;e ds rgr le;≤ ij vf/klwfpr fd;s vuqlkj ys[kk ekudksa ds vuq:i gksxk flok; ,,l 3 ¼udnh izokg fooj.kh½ vkSj ,,l 17 ds ¼oxZokj fjiksfVZax½] tgka rd os isa'ku Ldheksa ij ykxw gksrs gSa vkSj bu fofu;eksa ds iwjh rjg vlaxr ugha gSA
¼6½ izR;sd Ldhe dh okf"kZd fjiksVZ vkSj iksVZQksfy;ks C;ksjk jk"Vªh; isa'ku iz.kkyh U;kl }kjk vuqeksfnr gksus ds ckn isa'ku fuf/k lacaf/kr isa'ku fuf/k dh osclkbV ij izR;sd foÙk o"kZ can gksus dh rkjh[k ls uCos fnuksa ds Hkhrj Mkyh tk,xhA
¼7½ Ldhe&okj okf"kZd fjiksVZ ;k mldk laf{kIr lkjka'k isa'ku fuf/k }kjk dsUnzh; vfHkys[kkiky vfHkdj.k dks vfHknkrkvksa dks vxzsf"kr djus ds fy, miyC/k djk;k tk,xkA lHkh vfHknkrkvksa dks izsf"kr laf{kIr lkjka'k esa nh xbZ fjiksVZ esa ,d fVIi.kh gksxh fd iw.kZ okf"kZd fjiksVZ isa'ku

fuf/k dh osclkbV ij miyC/k gksxh tgka iwjh fjiksVZ nh xbZ gSA
¼8½ okf"kZd fjiksVZ fujh{k.k ds fy;s isa'ku fuf/k ds eq[; dk;kZy; esa miyC/k gksxh vkSj mldh ,d izfr vfHknkrk dks dsoy nks lkS #i;s ;k izkf/kdj.k }kjk fu/kkZfjr vU; 'kqYdksa dk Hkqxrku djus ij miyC/k gksxhA
¼9½ isa'ku fuf/k izR;sd Nekgh can gksus vFkkZr 31 ekpZ vkSj 30 flrEcj] ls ,d ekg ds vanj viuh Ldhe&okj foojf.k;ka vkSj Ldhe iksVZQksfy;ks dh vlaijhf{kr fooj.kh viuh osclkbV ij MkysxhA
¼10½ mi&fofu;e ¼9½ esa lanfHkZr v/kZ okf"kZd vlaijhf{kr fjiksVZ esa izkf/kdj.k ;k jk"Vªh; isa'ku iz.kkyh U;kl }kjk le;≤ ij izdkf'kr rFkk ,slk vU; C;ksjk tks Ldhe ds ifjpkyuksa dh lgh vkSj fu"i{k rLohj ns[kus ds fy;s vko';d gS] 'kkfey gksxkA
20- fuos'k izca/ku 'kqYd & ¼1½ miyC/k lsokvksa dks /;ku esa j[krs gq,] isa'ku fuf/k vfHknkrk ls fuos'k izca/ku 'kqYd olwy dj ldsxhA
¼2½ fuos'k izca/ku 'kqYd izHkkj dh nj vkSj fof/k dk fu/kkZj.k izkf/kdj.k }kjk le;≤ ij fu/kkZfjr izfØ;k ds vuqlkj fd;k tk,xk vkSj ftldh vfHknkrkvksa ds fgr esa vkSj isa'ku lsDVj ds Øfed fodkl dks n`f"Vxr j[krs gq, leh{kk dh tk ldsxhA
¼3½ fuos'k izca/ku 'kqYd dh x.kuk o"kZ dh izR;sd frekgh ds var esa izca/kk/khu vkfLr;ksa ds vk/kkj ij nSfud izksnHkwr vk/kkj vkSj isa'ku fuf/k dks pqdrk fuf/k ds vk/kkj ij dh tkrh gSA
¼4½ fuos'k izca/ku 'kqYd esa czksdjst 'kkfey gksrh gS fdarq vfHkj{kd 'kqYd ,oa vuqeR; dj 'kkfey ugha gksrs gSaA vU; lHkh O;; isa'ku fuf/k }kjk ogu fd;s tk,axs vkSj isa'ku fuf/k }kjk mudh izfriwfrZ ;k Ldhe esa izHkkfjr ugha fd;s tk,axsA
¼5½ isa'ku fuf/k vius izHkkjksa ¼fuos'k izca/ku 'kqYd½ dks nSfud vk/kkj ij fuoy vkfLr ewY; ij yxk,xh vkSj izksnHkwr izHkkj ¼vk;½ muds }kjk izR;sd frekgh ds var esa] jk"Vªh; isa'ku iz.kkyh U;kl }kjk vuqeksnu ds ckn] U;klh cSad esa j[ks Ldhe ds cSd [kkrs ls olwy djsxhA

v/;k; & 4

isa'ku fuf/k ds lkekU; nkf;Ro vkSj m

21- vkpkj lafgrk & izR;sd izk;kstd ;k isa'ku fuf/k vuqlwph&6 esa nh xbZ vkpkj lafgrk dk vuqikyu djsxkA
22- isa'ku fuf/k ds mRrjnkf;Ro vkSj dk;Z & ¼1½ isa'ku Ldheksa a dk izca/ku Ldheksa] vf/kfu;e ds izko/kkuksa] U;kl foys[k] fu;eksa] fofu;eksa] izkf/kdj.k }kjk le;≤ ij tkjh fn'kkfunsZ'kksa vkSj ifji=ksa ds vuqlkj vkSj izkf/kdj.k ;k jk"Vªh; isa'ku iz.kkyh U;kl }kjk fu/kkZfjr le; lhekvksa esa fd;k tk,xkA ¼2½ isa'ku fuf/k;ksa dk nSfud izca/ku jk"Vªh; isa'ku iz.kkyh U;kl dh vksj ls isa'ku fuf/k }kjk fd;k tk,xkA
¼3½ isa'ku fuf/k vius dk;ksZa dks djrs le; vfHknkrkvksa ds csgrj fgr esa lsok dk mPp Lrj] mi;qDr lko/kkuh] le>nkjh] dk;Zdq'kyrk] fuiq.krk o lrdZrk cjrsxhA isa'ku fuf/k;ka lV~Vsckth] dkYifuda fuos'k ;k ysu nsu ugha djsaxhA

¼4½ isa'ku fuf/k vgZrk izkIr o fu"Bkoku o`fÙkdksa ;k deZpkfj;ksa dks fu;qDr djsxhA isa'ku fuf/k vius dkfeZdksa ;k izkf/kd`r O;fDr;ksa ftudh lsok,a izkIr dh xbZ gSa] ds dk;ksZa o xyfr;ksa ds fy;s mRrjnk;h gksxhA ;g ftEesnkjh iathdj.k izek.k i= jn~n djus ;k fuyfEcr ;k okil ysus ij Hkh ;k izkf/kdj.k }kjk izca/ku vius fu;a=.k esa ysus ij Hkh cuh jgsxhA
¼5½ isa'ku fuf/k vius foRrh; dk;ZRed nkf;Roksa ds fuoZgu ds fy;s vU; e/;ofrZ;ksa ls lEidZ o leUo; djsxh vkSj lkFk gh djkj djsxh] izkS|ksfxdh eap rS;kj djsxhA
¼6½ isa'ku fuf/k isa'ku Ldheksa ds ifjpkyu ls lacaf/kr [kkrs] vfHkys[k] jftLVj vkSj nLrkostksa dk j[k j[kko djsxh rkfd izkf/kdj.k }kjk le;≤ ij tkjh fofu;eksa] fn'kkfunsZ'kksa] ifji=ksa dk vuqikyu lqfuf'pr gks vkSj ysu nsuksa o dkjksckjh xfrfof/k;ksa dh ys[kkijh{kk esa lqfo/kk gksxhA
¼7½ isa'ku fuf/k bu fofu;eksa] fn'kkfunsZ'kksa ;k ifji=ksa ds vuqlkj] ;k izkf/kdj.k }kjk tSlk dgk tk, ;k jk"Vªh; isa'ku iz.kkyh U;kl }kjk le;≤ ij visf{kr] vkof/kd vkSj vuqikyu fjiksVsZa izLrqr djsxhA
¼8½ isa'ku fuf/k vfHknkrkvksa ds fgr esa vuqlwph&5 esa izkf/kdj.k }kjk fd;s x;s mYys[kkuqlkj lwpuk ,slh jhfr vkSj iz:Ik esa lkoZtfud djsxhA ¼9½ isa'ku fuf/k fuos'kksa vkSj tksf[ke izca/ku ds fy;s vuqlwph&10 esa mYysf[kr uos'k lfefr vkSj tksf[ke lfefr dk xBu] mldh lajpuk] dk;ksZa] uhfr;ksa vkSj vU; leku ekeyksa ds fy;s csgrj vfHk'kklu fof/k;ksa dks viuk,xh
¼10½ isa'ku fuf/k fgrksa ds Vdjko ls cpsxh tks isa'ku fuf/k ds :i esa vius nkf;Roksa ds fuoZgu ds le;

vkSj jk”Vªh; isa’ku iz.kkyh U;kl dks mu ?kVukvksa dh fjiksVZ djrs le; mB ldrs gSaA
¼11½ isa’ku fuf/k vius izk;kstdksa ls isa’ku fuf/k laca/kh dkjksckjh xfrfof/k;ksa dks i`Fkd j[kuk lqfuf’pr djsxhA
¼12½ isa’ku fuf/k vfHknkrkvksa ls lacaf/kr tkudkjh vkSj isa’ku fuf/k ls lacaf/kr dkjZokbZ dh xksiuh;rk rFkk vius fu;a=.kk/khu lHkh lwpukvksa dh flok; izkf/kdj.k ;k jk”Vªh; isa’ku iz.kkyh U;kl ;k fdlh dkuwuh izko/kku ds rgr visf{kr gks lqj{kk lqfuf’pr djsxhA
¼13½ isa’ku fuf/k ,sls izfrosnu vkSj okjafV;ka nsxh tks jk”Vªh; isa’ku iz.kkyh U;kl dh vksj ls vfHknkrkvksa ds fgrksa dh lqj{kk ds fy;s vko’;d gSaA ¼14½ isa’ku fuf/k izkf/kdj.k }kjk visf{kr ‘kqYdksa] izHkkjksa] mn~xzg.kksa vkSj izfrHkwfr tekvksa dk lank; djsxh ftlds fy;s
¼15½ isa’ku fuf/k ds ifjpkyuksa vkSj fu”ikndrk dh jk”Vªh; isa’ku iz.kkyh U;kl }kjk leh{kk dh tk,xhA
¼16½ isa’ku fuf/k dh isa’ku Ldheksa dh jk”Vªh; isa’ku iz.kkyh U;kl }kjk ys[kk ijh{kk dh tk,xhA
¼17½ isa’ku fuf/k dh izkf/kdj.k }kjk vU; ys[kk ijh{kk vkSj fujh{k.k fd;k tk,xkA
23- fuxjkuh] leh{kk vkSj ewY;kadu iz.kkfy;ka ,oa fu;a=.k & ¼1½ izR;sd isa’ku fuf/k esa fu;a=.kksa] i)fr;ksa] izfØ;kvksa vkSj lqj{kk mik;ksa dh leh{kk] fuxjkuh] ewY;kadu djus dh i;kZIr O;oLFkk gksxhA
¼2½ isa’ku fuf/k ifjpkyuksa ;k fu”ikndrk dh fuxjkuh] leh{kk ,oa ewY;kadu djus ds fy;s jk”Vªh; isa’ku iz.kkyh U;kl uksMy ,tsalh gksxhA
24- vuqikyu vf/kdkjh dh fu;qfDr & ¼1½ izR;sd isa’ku fuf/k ofj”B izca/ku Lrj ds vf/kdkfj;ksa esa ls ,d vuqikyu vf/kdkjh dh fu;qfDr djsxh tks vf/kfu;e ds izko/kkuksa] fu;eksa ,oa fofu;eksa] izkf/kdj.k }kjk tkjh vf/klwpukvksa] fn’kkfunsZ’kksa ;k vuqns’kksa ds vuqikyu dh fuxjkuh ds fy;s mRrjnk;h gksxkA
¼2½ vuqikyu vf/kdkjh mlds }kjk ik, x, fdlh mYya?ku dh ,d Lora= fjiksVZ izkf/kdj.k ;k jk”Vªh; isa’ku iz.kkyh U;kl dks ‘kh?kz HkstsxkA 25- izkf/kdj.k ;k jk”Vªh; isa’ku iz.kkyh U;kl dks lwpuk & ¼1½ izkf/kdj.k ;k jk”Vªh; isa’ku iz.kkyh U;kl isa’ku fuf/k ls mlds dk;Zdyki ls lacaf/kr fdlh Hkh dk;Z ds ckjs esa dksbZ lwpuk fdlh Hkh le; eaxk ldrk gSA
¼2½ tc izkf/kdj.k ;k jk”Vªh; isa’ku iz.kkyh U;kl }kjk mi&fofu;e ¼1½ ds rgr dksbZ lwpuk eaxkbZ tkrh gS rks isa’ku fuf/k dk ;g dRkZO; gksxk fd og visf{kr lwpuk izkf/kdj.k ;k jk”Vªh; isa’ku iz.kkyh U;kl }kjk fu/kkZfjr vof/k esa izLrqr djsA

v/;k; & 5

fujh{k.k vkSj ys[kk ijh{kk

26- fujh{k.k vkSj ys[kk ijh{kk & ¼1½ izkf/kdj.k] ;fn og vko’;d le>s] fdlh le; izR;{k :i ls ;k vius fdlh izkf/kd`r izfrfuf/k ;k ys[kkijh{kd ds ek/;e ls fdlh iz;kstu ds fy,] ftlds varxZr bl fofu;e ds v/khu ;kFkfofufnZ”V iz;kstu Hkh gS] isa’ku fuf/k dh ys[kk cfg;ksa] [kkrksa] vfHkys[k ds lkFk&lkFk VsyhQksu fjdkMZ vkSj bySDVªkWfud fjdkMZ rFkk nLrkostksa dk fujh{k.k vkSj laijh{kk dj ldsxkA
2- mifofu;e ¼1½ esa fufnZ”V iz;kstu ds varxZr fuEufyf[kr Hkh gks ldrs gSa &
d- cqfu;knh <kapkxr {kerkvksa] iz.kkfy;ksa vkSj izfØ;kvksa dks lqfuf’pr djuk]

[k- lqfuf’pr djuk fd [kkrksa] vfHkys[kksa vkSj nLrkostksa dk mfpr j[k j[kko fd;k tkrk gS]

x- lqfuf’pr djuk fd D;k vkUrfjd fua;=.k iz.kkfy;ka] izfØ;k,a vkSj lqj{kk mik; LFkkfir fd, x, gSa vkSj isa’ku fuf/k }kjk mudk ikyu fd;k tk jgk gSA

?k- lqfuf’pr djuk fd D;k vf/kfu;e ds izko/kkuksa ;k izkf/kdj.k }kjk cuk, x, fofu;eksa ;k tkjh fd, x, ifji=ksa] fn’kkfunsZ’kksa ;k vf/klwpukvksa dk ikyu fd;k tk jgk gS]

M- vfHknkrkvksa] uksMy dk;kZy;ksa] e/;ofrZ;ksa ;k fdlh vU; O;fDr ls ,sls fdlh fo”k; ij] tks izkf/kdj.k }kjk isa’ku fuf/k dks lkSais x, gSa] izkIr f’kdk;rksa dh tkap iM+rky djuk]

p- vfHknkrkvksa ;k isa’ku iz.kkyh ds fgr esa fdlh vU; ekeys esa Lor% laKku ls tkap djukA

¼3½ izkf/kdj.k &

¼d½ fujh{k.k ;k ys[kkijh{kk djus ds fy, ,d ;k vf/kd izkf/kd`r izfrfuf/k;ksa ;k vgZd ys[kkijh{kd dks mi&fofu;e ¼1½ esa lanfHkZr] fu;qDr dj ldrk gSA

Li”Vhdj.k & bl mi fofu;e ds iz;kstuds fy,] ^vgZd ys[kkijh{kd^ dk ogh vFkZ gksxk tks daiuh vf/kfu;e] 1956 ¼1956 dk 1½ dh /kkjk 226 esa fufgr gSA

¼k½ ;fn izkf/kdj.k ,slk mfpr le>s rks fdlh vgZrk izkIr ewY;kadd dks fu;qDr djs ;k jk”Vªh; isa’ku iz.kkyh U;kl dks ,d vgZrk izkIr ewY;kadd dh fu;qfDr djus ds fy;s dgs] s bl /kkjk ds rgr fdlh Hkh ewY;kadu ij gksus okys O;; isa’ku fuf/k }kjk ogu fd, tk,axsA

27- fujh{k.k ;k ys[kkijh{kk ds iwoZ lwpuk & ¼1½ fofu;e 26 ds v/khu dksbZ fujh{k.k ;k ys[kkijh{kk djus ds iwoZ izkf/kdj.k ;k mldk izkf/kd`r izfrfuf/k ;k ys[kkijh{kd isa’ku fuf/k dks nl dk;Z fnol dh lwpuk nsxk %

ijarq ;fn izkf/kdj.k dk ;g lek/kku gks tkrk gS fd vfHknkrkvksa ds fgrksa dh rRdky j{kk ds fy, fujh{k.k ;k laijh{kk vko’;d gS rks fdlh lwpuk dh vis{kk ugha gksxhA

2- fujh{k.k ;k ys[kkijh{kk ds nkSjku] isa’ku fuf/k ftldk fujh{k.k ;k ys[kkijh{kk dh tk jgh gS] bu fofu;eksa ds v/khu ;Fkk micaf/kr mÙkjnkf;Roksa dk fuoZgu djus ds fy, ck/; gksxkA

28- fujh{k.k vkSj ys[kkijh{kk laca/kh nkf;Ro& ¼1½ isa’ku fuf/k dk ;g drZO; gksxk fd ftlds dk;ksZa dk fujh{k.k ;k ys[kkijh{kk dh tk jgh gS vkSj mlds izR;sd funs’kd] vf/kdkjh vkSj deZpkjh izkf/kdj.k dks ;k mlds izkf/kd`r izfrfuf/k ;k ys[kkijh{kk dks viuh vfHkj{kk ;k fu;a=.k esa j[kh cfg;ksa] ys[kkvksa] vfHkys[kksa vkSj vU; nLrkostksa dks] fufnZ”V mi;qDr le; esa] tSlkfd mls visf{kr gks] mu foojf.k;ksa ,oa izkf/kdj.k }kjk mls lkSais x;s dk;ksa ls lacaf/kr lwpuk ds lkFk izLrqr djsA

¼2½ isa’ku fuf/k izkf/kdj.k ;k mlds izkf/kd`r izfrfuf/k ;k ys[kkijh{kd dks mlds }kjk ;k mldh vksj ls fdlh vU; O;fDr }kjk vf/kHkksx esa j[ks x, ifjlj rd ;qfDr;qDr igqap dh vuqKk nsxk vkSj isa’ku fuf/k-;k fdlh vU; O;fDr ds dCts esa dh fdUgha cfg;ksa] vfHkys[kksa] nLrkostksa vkSj daI;wVj MkVk dh ijh{kk djus ds fy, ;qfDr;qDr lqfo/kk Hkh iznku djsxk vkSj ,sls nLrkostksa ;k vU; lkexzh dh ifzr;ka Hkh] tks izkf/kdj.k ;k mlds izkf/kd`r izfrfuf/k dh jk; esa lqlaxr gksa] fujh{k.k ;k ys[kkijh{kd ds iz;kstukFkZ miyC/k djk,xkA

¼3½ isa’ku fuf/k dk ;g drZO; gksxk fd og izkf/kdj.k ;k mlds izkf/kd`r izfrfuf/k ;k ys[kkijh{kd dks fujh{k.k ;k ys[kkijh{kk ds laca/k esa ,slh lHkh lgk;rk iznku djs ftls izkf/kdj.k ;k mldk izkf/kd`r izfrfuf/k] jk”Vªh; isa’ku iz.kkyh U;kl ;k mldk izkf/kd`r izfrfuf/k ;k ys[kkijh{kd fujh{k.k ;k ys[kkijh{kk ds laca/k esa mfpr ekax djsA

29- ys[kkijh{kk dh izfØ;k ¼vkUrfjd vkSj Ldhe½& isa’ku fuf/k dh vkUrfjd ys[kkijh{kk] Ldhe ys[kkijh{kk vkSj vU; ys[kkijh{kk,a izkf/kdj.k }kjk le;≤ ij fu/kkZfjr jhfr ds vuqlkj dh tk,axhA

30- fjiksVZ izLrqr djuk & ¼1½ fujh{k.k ;k ys[kkijh{kk iwjh gksus ij] izkf/kdj.k dks ,d fjiksVZ izLrqr dh tk,xh tks ml fjiksVZ ij fopkj djus ds i’pkr ,slh dkjZokbZ djsxk tks og vfHknkrkvksa ds fgr esa djuk mfpr o mi;qDr le>sA

¼2½ izkf/kdj.k] Lor% laKku ls vFkok fujh{k.k fjiksVZ ;k ys[kkijh{kk fjiksVZ ij] fopkj djus ds Ik’pkr tks Hkh ekeyk gks] tSlk Hkh mfpr le>s] viuh vksj ls ekeys esa tkap iM+rky ;k iwNrkN djus dk vkns’k ns ldrk gSA

31- fujh{k.k ;k ys[kkijh{kk ‘kqYd dk Hkqxrku & izkf/kdj.k dks izR;{k ;k vius izkf/kd`r izfrfuf/k }kjk fujh{k.k ;k ys[kkijh{kk ij gq, O;; dks fofu;e 26 ds mi&fofu;e ¼1½ ds rgr olwy djus dk gd gksxkA

32- jk”Vªh; isa’ku iz.kkyh U;kl }kjk fujh{k.k vkSj ys[kkijh{kk &¼1½ jk”Vªh; isa’ku iz.kkyh U;kl okf”kZd vk/kkj ij] ;k ml vof/k esa ftldk fu/kkZj.k izkf/kdj.k }kjk Ldhe ds vuqlkj fd;k tk,] isa’ku fuf/k dk fujh{k.k ;k ys[kkijh{kk ;k nksuksa] izR;{k ;k vius izkf/kd`r izfrfuf/k ds ek/;e ls isa’ku fuf/k fofu;ked ,oa fodkl izkf/kdj.k ¼jk”Vªh; isa’ku iz.kkyh U;kl½ fofu;ekoyh] 2015 ds izko/kkuksa ds vuqlkj djsxkA isa’ku fuf/k jk”Vªh; isa’ku iz.kkyh U;kl ;k

mlds izkf/kd`r izfrfuf/k dks mlds vf/kHkksx esa j[ks x, ifjlj rd ;qfDr;qDr igqap] dh vuqKk nsxk ys[kk cfg;ksa] vfHkys[kksa] nLrkostksa vkSj ml fujh{k.k ;k ys[kkijh{kk ds fy,s visf{kr lwpuk miyC/k djk,xk] tks Hkh ekeyk gksA

¼2½ jk"Vªh; isa'ku iz.kkyh U;kl dks izR;{k ;k vius izkf/kd`r izfrfuf/k }kjk fujh{k.k ;k ys[kkijh{kk djk;s tkus ij gq, O;; dks olwy djus dk gd gksxkA ¼3½ ys[kkijh{kk ;k fujh{k.k ds fo"k; {ks= dk fu/kkZj.k izkf/kdj.k }kjk le;≤ ij fd;k tk,xkA

v/;k;& 5

O;frØe ds ekeys esa izek.k i= fuyafcr

33- iathdj.k izek.k i= dks fujLr ;k fuyafcr djuk & ¼1½ izkf/kdj.k dh fdlh vU; dkjZokbZ ij izfrdwy izHkko Mkys fcuk ftls daiuh }kjk fd;k x;k gks] isa'ku fuf/k dks iznku fd;k iathdj.k izek.ki= fuEufyf[kr fdlh Hkh fLFkfr esa fuyafcr] fujLr ;k okil fy;k tk ldrk gS] uker% d& fdlh ,slh 'krksZa vkSj fu;eksa dk ikyu djus esa vlQy jgrk gS ftlds vk/kkj ij mls iathdj.k izek.ki= iznku fd;k x;k gS]

[k- bl vf/kfu;e ;k mlds v/khu cuk, x, fu;eksa ;k fofu;eksa ;k mlds v/khu izkf/kdj.k }kjk tkjh fn'kkfunsZ'kksa] vf/klwpukvksa] funs'kksa] vuqns'kksa ;k ifji=ksa dk mYya?ku djrk gS]

x- LosPNk ls izkf/kdj.k }kjk fn;s iathdj.k izek.ki= dks okil djus dk vuqjks/k djrk gS]

?k- ,d fjlhoj] fjlhoj vkSj izca/kd] iz'kkld ;k leku O;fDr ifjlEifr;ksa] vkSj isa'ku fuf/k ds m|eksa ;k izk;kstd ds fy;s fu;qDr fd;k tkrk gS] p- isa'ku fuf/k ;k isa'ku fuf/k dk izk;kstd&

¼i½ ifjlekiu gks tkrk gS ¼izkf/kdj.k }kjk iwoZ esa fyf[kr vuqeksfnr 'krksZa ij iquxZBu vFkok foy;u ds mn~ns'; ds vfrfjDr ½]

¼ii½ dkjksckj can dj nsrk gS]

¼iii½ iathdj.k ds fdlh fu;e ;k 'krZ ds fdlh izko/kku dk mYya?ku djrk gS ;k mlds }kjk fn;s x;s izfrfuf/kRo]okjaVh vFkok mn?kks"k.kk dk fu"iknu vFkok vuqikyu djus es foQy jgrk gS vFkok izkf/kdj.k ls uksfVl feyus ls nl dk;Z fnolksa esa ml mYya?ku ;k Hkwy dks Bhd ugha dj ikrk gS]

¼iv½ viuk dkjksckj bl izdkj djrk gS tks jk"Vªh; isa'ku iz.kkyh ds vfHknkrkvksa ds fgr esa ugha gS]

¼v½ izkf/kdj.k }kjk vk;ksftr fdlh tkap esa lg;ksx ugha djrk gS]

¼vi½ jk"Vªh; isa'ku iz.kkyh ;k fdlh vU; isa'ku Ldhe ds rgr dkjksckj esa gsjQsj djrk gS]

¼vii½ xyr dkjksckjh dk;Zdyki djrk gSA

N- ;fn isa'ku fuf/k ;k izk;kstd] izkf/kdj.k dh jk; esa] iathdj.k izek.k i= izkIr djus ds fy;s Hkz"V ;k Nyiw.kZ dk;Z djrk gS ;k mls fdlh ljdkjh izkf/kdj.k ;k fofu;ked }kjk dkyhlwph esa Mkyk x;k gS]

t- ;fn isa'ku fuf/k ;k izk;kstd izkf/kdj.k dks >wBk c;ku ;k lwpuk izLrqr djrk gS ftldk oLrqxr izHkko izkf/kdj.k ;k vfHknkrkvksa ds vf/kdkjksa] nkf;Roksa ;k fgrks ij iM+rk gS]

>- ;fn isa'ku fuf/k ;k izk;kstd izkf/kdj.k }kjk ;Fkk visf{kr vkof/kd foojf.k;ka izLrqr ugha djrk gS]

¥- ;fn isa'ku fuf/k ;k izk;kstd izkf/kdj.k }kjk mlds isa'ku dkjksckj ls lacaf/kr ;Fkk visf{kr dksbZ lwpuk izLrqr ugha djrk gS]

V- ;fn isa'ku fuf/k ds LokfeRo] izca/ku ;k izeq[k vf/kdkfj;ksa esa dksbZ cnyko gksrk gS ftlls izkf/kdj.k dh jk; esa vfHknkrkvksa ds fgrksa ij izfrdwy izHkko iM+rk gS]

B- cktkj izfrykHk ;k leku csapekdZ ls uhps foojf.k;ka izeq[k :i ls vkSj fujUrj rS;kj djrk gS]

M- vfHknkrkvksa ds fgrksa ds fo:) <ax ls dke djrk gSA

r- izkf/kdj.k }kjk vk;ksftr fdlh tkap esa lg;ksx ugha djrk gS]

Fk- vf/kfu;e dh /kkjk 28 ds rgr ;Fkk fufnZ"V dksbZ O;frØe iw.kZ dk;Z djrk gS]

n- dksbZ vU; dkj.k ftl dkj.k izkf/kdj.k dh jk; esa iznku fd, x, iathdj.k izek.ki= dk fuyacu] fujLrhdj.k ;k okil ysuk vko';d gksA

¼2½ izkf/kdj.k iwokZxzg ds fcuk] mi&fofu;e ¼1½ ds iathdj.k izek.ki= dk fuyacu] fujLrhdj.k ;k okil ysus ds ctk; iathdj.k izek.ki= dh 'krksZa dks cnyus ;k la'kksf/kr djus dk funs'k ns ftls og mfpr

le>s ;k dksbZ vU; vkns'k ikfjr djs ftls og vfHknkrkvksa ds fgr esa ykHkdkjh le>rk gks] dkj.kksa dks fyf[kr ntZ fd;k tk,A

¼3½ iathdj.k izek.ki= dk fuyacu] fujLrhdj.k ;k okil ysus ds vkns'k rc rd tkjh ugha fd;s tk,axs tc rd fd lacaf/kr O;fDr dks fofu;eksa ds vuqlkj tkap esa lquus dk mi;qDr volj ugha fn;k tk,A

34- iathdj.k izek.ki= dk fuyacu vFkok fujLrhdj.k vFkok vH;iZ.k djus ds izHkko & ¼1½ iathdj.k izek.ki= dk fuyacu] fujLrhdj.k ;k okil ysus dh rkjh[k ls] isa'ku fuf/k &

¼d½ jk"Vªh; isa'ku iz.kkyh vFkok vU; isa'ku Ldheksa sa] tks Hkh ekeyk gks] ds vUrxZr dksbZ u;k ysu nsu ugha dj ldrk gS]

¼[k½ vkfLr;ksa] vfHkys[kksa] nLrkostksa ;k lwpuk ds ckjs esa tks isa'ku fuf/k ds ikl ;k fu;a=.k esa gks] ,d fu/kkZfjr le; lhek esa vkSj bl izdkj ,slh dkjZokbZ djs tks laxr fofu;eksa ds rgr visf{kr gks ;k izkf/kdj.k }kjk tSlk funs'k fn;k tk,]

¼x½ vkfLr;ksa] vfHkys[kksa] nLrkostksa ;k lwpuk dks tks mlds ikl ;k fu;a=.k esa gks] nwljh isa'ku fuf/k dks izkf/kdj.k }kj fufnZ"V ,slh jhfr vkSj iz:Ik esa vius O;; ij varfjr djs ¼?k½ isa'ku fuf/k ;k izk;kstd vius izca/kk/khu lHkh vkfLr;ksa dks vius [kpsZ ij vkSj tc jk"Vªh; isa'ku iz.kkyh U;kl ;k izkf/kdj.k }kjk visf{kr gks] lqxe varj.k ds fy;s visf{kr lHkh vko';d lgk;rk miyC/k djk,xk vkSj ,slh vkfLr;ksa ds varj.k ds ckjs esa ,slh lkoZtfud ?kks"k.kk ;k izdVhdj.k djs tks vfHknkrkvksa ds fy;s fgrdj gksA og ;g Hkh lqfuf'pr djs fd lacaf/kr vkfLr;ksa] vfHkys[kksa] nLrkostksa ;k lwpuk dk varj.k izkf/kdj.k }kjk tkjh funs'kksa ds vuqlkj fd;k x;k gSA isa'ku fuf/k ;k izk;kstd }kjk fdlh izdkj ls vlg;ksx ;k ck/kk Mkyus ij isa'ku fuf/k ;k mlds izk;kstd ij tqekZuk yxk;k tk ldrk gS]

¼M-½ bu vkfLr;ksa dk varj.k izkf/kdj.k }kjk tkjh fn'kkfunsZ'kksa ds vuqlkj fd;k tk,xk]

¼p½ isa'ku fuf/k ;k izk;kstd rc rd izkf/kdj.k ds funs'kksa dk vuqikyu djsxk tc rd os lHkh varj.k ;k dkjZokbZ iwjh ugha gks tkrh ;k tc rd iathdj.k izek.ki= fuyafcr jgrk gSA

vfHkfgr izkf/kdkjh dh fu;qfDr & ¼1½ tgka vfHkfgr izkf/kdj.k dks ;g izrhr gksrk gS fd isa"ku fuf/k us] ftls bu fofu;eksa ds v/khu jftLVªhdj.k izek.ki= iznku fd;k x;k gS ;k fdlh vU; lacaf/kr O;fDr us fofu;e 28 esa fofufnZ"V izd`fr dh dksbZ pwd dh gS ogka og eq[; egkizca/kd dh Js.kh ds fdlh vf/kdkjh dks ;k fdlh lerqY; Js.kh ds fdlh vU; vf/kdkjh dks vfHkfgr izkf/kdkjh ds :i esa fu;qDr dj ldsxkA

¼2½¼2½¼2½¼2½ fdlh ,sls vf/kdkjh dh] ftlus vfHkdfFkr vfrdze.k dh ckcr vUos"k.k ;k fujh{k.k fd;k gS] vfHkfgr izkf/kdkjh ds :i esa fu;qfDr ugha dh tk,xhA

lwpuk dk tkjh fd;k tkuk & ¼1½ vfHkfgr izkf/kdkjh] ;fn mls ,sls ;qfDr;qDr vk/kkjksa dk irk pyrk gS rks og] isa'ku fuf/k ;k fdlh lacaf/kr O;fDr dks] mlls ;g nf'kZr djus dh vis{kk djrs gq, fd D;ksa u mls iznku fd;k x;k jftLVªhdj.k izek.ki= dks fuyafcr ;k jn~n dk fn;k tk, ;k D;ksa u mlesa micaf/kr dksbZ vU; dkjZokbZ dh tk,] ,d lwpuk tkjh djsxkA

¼2½ mifofu;e ¼1½ ds v/khu izR;sd lwpuk esa] lwpuk izkIr djus okys O;fDr }kjk fd, x, vfHkdfFkr vfrØe.k dks] vf/kfu;e] fofu;eksa] funs'kksa ;k ifji=ksa ds mu mica/kksa dks minf'kZr djrs gq,] ftudh ckcr vfrdze.k djus dk vfHkdFku fd;k x;k gS] fofufnZ"V fd;k tk,xkA

¼3½ mifofu;e ¼1½ ds v/khu tkjh lwpuk ds lkFk ,sls nLrkostksa dh izfr;ka] ftudk vH;kjksi.k djus esa voyac fd;k x;k gS vkSj nLrkostksa ds lqlaxr Hkkx ds m)j.k] ,slh fjiksVsaZ] ftuesa fd, x, vUos'k.k ;k fujh{k.k] ;fn dksbZ gks] esa fn, x, fu"d"kZ varfoZ"V gksa] mikc) dh tk,axhA

¼4½ lwpuk izkIr djusokys O;fDr ls] lwpuk esa fofufnZ"V ,slh vof/k ds Hkhrj] tks mldh rkfey gksus dh rkjh[k ls bDdhl fnu ls vf/kd ugha gksxh] vfHkfgr izkf/kdkjh dks ,d fyf[kr vH;kosnu izLrqr djus dh vis{kk dh tk,xhA

lwpuk izkIr djus okys O;fDr }kjk mÙkj & ¼1½ lwpuk izkIr djus okyk O;fDr] vfHkfgr izkf/kdkjh dks lwpuk esa fofufnZ"V vof/k ds Hkhrj viuk fyf[kr vH;kosnu] mlds leFkZu esa nLrkosth lk{;] ;fn dksbZ gks] ds lkFk izLrqr djsxk%

ijUrq vfHkfgr izkf/kdkjh lwpuk izkIr djus okys O;fDr }kjk nf'kZr i;kZIr vk/kkjksa ds vk/kkj ij vkSj ,sls foLrkj ds dkj.kksa dks ys[kc) djus ds Ik'pkr~ lwpuk esa fofufnZ"V le; dks c<+k ldsxkA

¼2½ ;fn lwpuk izkIr djus okyk O;fDr] ml iz;kstu ds fy, iznÙk le; ds Hkhrj gsrq nf'kZr djus okyh lwpuk dk mÙkj ugha nsrk gS rks vfHkfgr izkf/kdkjh ekeys esa] ,slk djus ds dkj.kksa dks vfHkfyf[kr djrs gq, ,di{kh; dkjZokbZ ds fy, vxzlj gks ldsxkA

kk esa dkjZokbZ &vfHkfgr izkf/kdkjh] lwpuk izkIr djus okys O;fDr ds vH;kosnuksa] ;fn dksbZ gks] ekeys ds rF;ksa vkSj ifjfLFkfr;ksa] vf/kfu;e] fofu;eksa] izkf/kdj.k }kjk fn, x, funs'kksa ;k ifji=ksa ij fopkj djus ds I'pkr~ ,d fjiksVZ izLrqr djsxk] tgka rF;ksa ls ;g izekf.kr gksrk gS ogka fuEufyf[kr dh flQkfj'k djsxk &

¼d½ fofufnZ"V vof/k ds fy, jftLVªhdj.k izek.ki= dk fuyacu(

¼[k½ jftLVªhdj.k izek.ki= dk jn~ndj.k(

¼x½ vkns'k esa fofufnZ"V vof/k ds fy, lwpuk izkIr djus okys O;fDr dks dksbZ u;k dk;Z ;k lafonk izkIr djus ;k uohu Ldhe izkjEHk djus ls fooftZr djuk(

¼?k½ lwpuk izkIr djus okys O;fDr ds iz/kku vf/kdkjh dks vkns'k esa fofufnZ"V vof/k ds fy, fdlh jftLVªhd`r e/;oÙkhZ ;k vU; jftLVªhd`r O;fDr ds lkFk fu;ksftr ;k lg;ksftr gksus ls fooftZr djuk(

¼M¼M¼M¼M-½ ½ ½ ½ lwpuk izkIr djus okys O;fDr dh fdlh "kk[kk ;k fdlh dk;kZy; dks fofufnZ"V vof/k ds fy, dksbZ fØ;kdyki djus ls fooftZr djuk(¼Pk¼Pk¼Pk¼Pk-½ ½ ½ ½ lwpuk izkIr djus okys O;fDr dks Pksrkouh nsukA

;k & ¼1½ vfHkfgr izkf/kdkjh ls dkjZokbZ djus dh flQkfj'k djus okyh fjiksVZ izkIr gksus ij vfHkfgr lnL; ml ij fopkj djsxk vkSj lwpuk izkIr djus okys O;fDr dks ,d dkj.k nf'kZr djus okyh lwpuk] ftlds lkFk vfHkfgr izkf/kdkjh }kjk izLrqr dh xbZ fjiksVZ dh ,d izfr layXu gksxh] ftlesa lwpuk izkIr djus okys O;fDr ls bl ckjs esa fd mlds fo:) dksbZ dkjZokbZ] ftlds varxZr leqfpr funs'k ikfjr djuk Hkh gS] D;ksa ugha dh tkuh pkfg,] fyf[kr vH;kosnu izLrqr djus dh vis{kk dh xbZ gks] tkjh djsxkA

¼2½ lwpuk izkIr djus okyk O;fDr] lwpuk izkfIr ds bDdhl fnu ds Hkhrj vfHkfgr lnL; dks ,d mÙkj Hkstsxk tks ml mÙkj ij] ;fn lwpuk izkIr djus okys O;fDr ls izkIr gksrk gS] fopkj djus vkSj ml O;fDr dks lquokbZ dk volj nsus ds Ik'pkr~] ;FkklaHko 'kh?kzrk ls leqfpr vkns'k ikfjr dj ldsxk vkSj mÙkj izkIr gksus ;k lquokbZ djus ds ,d lkS chl fnu ds Hkhrj vkns'k ikfjr djus dk iz;kl djsxkA

¼3½ vfHkfgr lnL;] tgka iz'uxr fo"k; oLrq lkjoku :i ls leku ;k le:i izd`fr dh gS] ogka lwpuk izkIr djus okys vusd O;fDr;ksa ds laca/k esa ,d leku vkns'k ikfjr dj ldsxkA

k dh lalwpuk & ¼1½ bu fofu;eksa ds v/khu fdlh vfHkfgr izkf/kdkjh }kjk nh xbZ izR;sd fjiksVZ vkSj vfHkfgr lnL; }kjk ikfjr izR;sd vkns'k rkjh[k lfgr gLrk{kfjr gksxkA

¼2½ bu fofu;eksa ds v/khu ikfjr izR;sd vkns'k dh izfr isa'ku fuf/k ;k lacaf/kr O;fDr dks Hksth tk,xh vkSj mls izkf/kdj.k dh osclkbV ij Hkh Mkyk tk,xkA

kkfLr ;k U;k;fu.kZ;u &isa'ku fuf/k ;k fdlh lacaf/kr O;fDr ij 'kkfLr dk vf/kjksi.k] ;fn dksbZ gks] vf/kfu;e vkSj isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k ¼U;k;fu.kkZ;d vf/kdkjh }kjk tkap dh izfØ;k½ fofu;e] 2015 ds vuqlkj fd;k tk,xkA

izfrHkwfr vihy vf/kdj.k dks vihy &isa'ku fuf/k ;k dksbZ vU; lacaf/kr O;fDr] ;fn vfHkfgr lnL; }kjk ikfjr fdlh vkns'k ls vlarq"V gS rks vf/kfu;e dh /kkjk 36 dh mi/kkjk ¼1½ ds v/khu izfrHkwfr vihy vf/kdj.k ds le{k vihy dj ldsxkA

Li"Vhdj.k & bl v/;k; ds iz;kstuksa ds fy,] &

¼d½ ^vfHkfgr izkf/kdkjh* ls fofu;e 31 ds mifofu;e ¼1½ ds v/khu fu;qDr izkf/kdj.k dk dksbZ vf/kdkjh vfHkizsr gS(

¼[k½ ^vfHkfgr lnL;* ls izkf/kdj.k dk rRiz;kstukFkZ vfHkfgr v/;{k ;k dksbZ iw.kZdkfyd lnL; vfHkizsr gS(

¼x½ ^lwpuk izkIr djus okyk O;fDr* ls ,slk O;fDr vfHkizsr gS ftls bl v/;k; ds v/khu lwpuk tkjh dh xbZ gSA

v/;k;& 7

fofo/k

Li"Vhdj.k vkSj funs'k tkjh djus ds izkf/kdj.k dh 'kfDr& bu fofu;eksa ds izR;;u ;k O;k[;k dksbZ dfBukbZ gksus ij] izkf/kdj.k dks fVIif.k;ksa vkSj ifji=ksa ds :i esa Li"Vhdj.k vkSj fn'kkfunsZ'k tkjh djus dh 'kfDr gksxh tks isa'ku fuf/k ij ck/;dkjh gksaxsA

funs'k & bu fofu;eksa vkSj funs'kksa] fn'kkfunsZ'kksa vkSj ifji=ksa rFkk bu fofu;eksa ds rgr tkjh vkns'k tks izkf/kdj.k }kjk tkjh fd;s gks ldrs gSa] ds izfr fdlh iwokZxzg ds fcuk] izkf/kdj.k vfHknkrkvksa ds fgr esa ;k isa'ku fuf/k ds mfpr izca/ku ds fy;s okafNr funs'k tkjh dj ldrk gS]

ijarq izkf/kdj.k dksbZ funs'k tkjh djus ls iwoZ lacaf/kr O;fDr dks viuk i{k j[kus ds fy;s mi;qDr volj nsxk%

ijarq blds vfrfjDr ;fn ifjfLFkfr;ksa ds dkj.k dksbZ varfje funs'k 'kh?kz tkjh djuk visf{kr gqvk rks izkf/kdj.k funs'k tkjh djus ds ckn 'kh?kz gh lacaf/kr O;fDr dks viuk i{k j[kus ds fy;s mi;qDr volj nsxkA

'Hkkx IIIµ[k.M 4" Hkkjr dk jkti=k % vIk/kj.k 13

vuqlwph&1

isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k ¼isa'ku fuf/k½

[fofu;e 9¼3½ nsf[k,]

isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k

isa'ku fuf/k jftLVªhdj.k izek.k i=

isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k vf/kfu;e 2013 dh /kkjk 27 dh mi&/kkjk ¼3½ vkSj mlds lkFk ifBr fofu;eksa }kjk iznRr 'kfDr;ksa dk iz;ksx djrs gq, izkf/kdj.k ----------..... dks vf/kfu;e vkSj mlds v/khu fufeZr fofu;eksa esa fufnZ"V 'krksZa vkSj fuca/kuksa ds v/;/khu isa'ku fuf/k ds :Ik esa dk;Z djus ds fy, ;g jftLVªhdj.k izek.k i= iznku djrk gSAisa'ku fuf/k dk jftLVªhdj.k dksM----------gSA

rkjh[k %&&&&&&&&&&&

LFkku &&&&&&&&

vkns'k }kjk

isa'ku fuf/k fofu;ked vkSj fodkl

izkf/kdj.k dh vksj ls

vuqlwph & 2

isa'ku fuf/k fofu;ked ,oa fodkl izkf/kdj.k ¼isa'ku fuf/k½

fofu;ekoyh] 2015

[fofu;e 8¼3½¼p½ ns[ksa]

^m^m^m^mi;qDr ,oa mfpr^ ds fy;s ekunaM

;g fu/kkZj.k djus ds fy, fd D;k izk;kstd ;k isa'ku fuf/k ,d ^mi;qDr ,oa mfpr O;fDr^ gS] izkf/kdj.k blds fy;s dqN Hkh mik;] ftls og mfpr le>s] fuEufyf[kr lfgr tks vkosnd ;k e/;orhZ] iz/kku vf/kdkjh vkSj izeq[k izca/kudrkZ] dqN Hkh gks] ds laca/k esa ;gha rd lhfer ugha gksxk % ¼d½ foRrh; fu"Bk]

¼[k½ vijk/kh ;k flfoy nsunkfj;ka u gksa]

¼x½ l{kerk]

¼?k½ vPNh [;kfr vkSj pfj=

¼M-½ dq'kyrk vkSj bZekunkjh] vkSj

¼p½ foÙkh; 'kks/ku {kerk vkSj fuoy lEifÙk

,sls izk;kstd ;k isa'ku fuf/k dks fu;qfDr ds fy;s ^mi;qDr ,oa mfpr O;fDr^ ugha ekuk tk,xk ;fn mlesa fuEufyf[kr dksbZ v;ksX;rk gks %& d& izk;kstd ;k isa'ku fuf/k ;k mlds iz/kku vf/kdkjh ;k izeq[k izca/ku dkfeZdksa dks vuSfrdrk] vkfFkZd vijk/k] izfrHkwfr;ka dkuwu ;k ?kks[kk nsus ds fdlh vijk/k esa U;k;ky; }kjk nks"kh Bgjk;k x;k gks]

[k& izk;kstd ;k isa'ku fuf/k dks lekiu vkns'k fn;s x;s gksa]
x& izk;kstd ;k isa'ku fuf/k ;k mlds izeq[k izorZd dks fnokfy;k ?kksf"kr fd;k x;k gks vkSj vHkh mlls eqDr ugha fd;k x;k gks]

?k& izk;kstd ;k isa'ku fuf/k ;k mlds izeq[k vf/kdkjh ;k izeq[k izca/ku dkfeZdksa dks iwath cktkj esa izfrHkwfr;ksa esa O;kikj djus ;k iwath cktkj esa tkus ij jksd] izfrcaf/kr ;k fooftZr djus ds fy;s vkns'k ¼fcpkSfy;s ds :i esa fu;qfDr dks fuyafcr djus ds vkns'k ds vfrfjDr½] fdlh fofu;ked izkf/kdj.k ;k U;k;ky; }kjk tkjh fd;s x;s gksa vkSj vkns'k esa mfYyf[kr vof/k lekIr gksus dh rkjh[k ls rhu o"kZ dh vof/k ugha chrh gks]
M-& izkf/kdj.k ;k lacaf/kr foRrh; {ks= ds fofu;ked }kjk 'ks;jksa ds ijks{k ysu nsu] /kks[kk/kM+h ,oa vuqfpr O;kikfjd xfrfof/k;ka ;k cktkj laca/kh gsjkQsjh ds vk/kkj ij izk;kstd ;k isa'ku fuf/k dh fu;qfDr ds vkns'k fujLr fd;s x;s gksa vkSj vkns'k dh rkjh[k ls rhu o"kZ dh vof/k ugha chrh gks] p& izk;kstd ;k isa'ku fuf/k ;k mlds iw.kZdkfyd funs'kd ;k izca/k fgLlsnkj ls dksbZ ykblsal okil ysus ;k nsus ;k vuqeksnu djus ls badkj djus ds vkns'k ftldk iwath cktkj ij izHkko iM+rk gks] lacaf/kr foRrh; lsDVj ds fofu;ked ;k fdlh vU; fofu;ked izkf/kdj.k }kjk tkjh fd;s x;s gksa vkSj vkns'k dh rkjh[k ls rhu o"kZ dh vof/k ugha chrh gks] izkf/kdj.k dkj.kksa dks fyf[kr esa ntZ djds] izk;kstd ;k isa'ku fuf/k dks /kkjk ¼?k½¼M-½ o ¼p½ esa mYys[kkuqlkj rhu o"kZ dh vof/k lekIr gksus ls iwoZ fu;qfDr ds fy;s vuqefr ns ldrk gS]
N- izk;kstd ;k isa'ku fuf/k foÙkh; vk/kkj ij etcwr u gks]
t- fdlh ljdkjh ;k lkafof/kd izkf/kdj.k }kjk izk;kstd ;k isa'ku fuf/k ;k mlds eq[; dk;Zikyd vf/kdkjh] mlds fdlh funs'kd ;k deZpkfj;ksa ;k lacaf/kr xzqi ,tsalh dks fdlh dkjZokbZ] ;k tkap iM+rky ;k fdlh vU; izd`fr dh dksbZ dkjZokbZ djus dk uksfVl fn;k gS tks izkf/kdj.k }kjk fofu;fer isa'ku Ldheksa ds izk;kstd ;k isa'ku fuf/k ds dkjksckj ij jksd yxkrs] izfrca/k yxkus ;k vU; izdkj ls ck/kk mRiUu djrk gks vkSj Hkkjrh; fjtoZ cSad] chek fofu;ked ,oa fodkl izkf/kdj.k] Hkkjrh; izfrHkwfr ,oa ,Dlpsat cksMZ lfgr fdlh foÙkh; {ks= ds fofu;ked }kjk mlds fo:) bl izdkj dh dksbZ dkjZokbZ dh tk jgh gks tks izkf/kdj.k }kjk fofu;ksftr isa'ku Ldheksa ds izk;kstd ;k isa'ku fuf/k ds :i esa mldh lsokvksa ij izfrdwy izHkko Mkyrk gks] >- izkf/kdj.k }kjk ,sls fdlh vU; dkj.k dks fyf[kr esa ntZ fd;k tk, tks mldh jk; esa ml izk;kstd ;k isa'ku fuf/k ;k mlds iz/kku vf/kdkjh ;k izeq[k izca/ku dkfeZdksa dks isa'ku ;k foÙkh; cktkj esa dk;Z ds v;ksX; Bgjkrs gksaA
Li"Vhdj.k &/kkjk ¼N½ ds iz;kstukFkZ] izkf/kdj.k izk;kstd ;k isa'ku fuf/k dh iwath i;kZIrrk ;k ewrZ fuoy ewY; ij fopkj dj ldrk gS tgka dgha fu;qfDr ds laxr vkosnu esa ,slk mYys[k fd;k x;k gksA

vuqlwph & 3

isa'ku fuf/k fofu;ked ,oa fodkl

izkf/kdj.k ¼isa'ku fuf/k½ fofu;ekoyh] 2015

[fofu;e 4¼1½] 9¼3½ vkSj

13 ns[ksa]

fofu;eksa ds vUrxZr ns;

'kqYd

Hkkx d

izkf/kdj.k dks ns; 'kqYd dh jkf'k

'kqYd dh ızdkj	jkf'k	ızdkj@x.kuk	Hkqxrku dk le;
vkosnu 'kqYd	10]00]000 #-	vızfrns;@lıkV nj	isa'ku fuf/k ds izk;kstd ds :i e dk;Z djus ds fy, vkosnu izLrq djrs le;
ıathdj.k 'kqYd	25]00]000 #-	vızfrns;@lıkV nj	iathdj.k izek.k i= iznku djrs le ¼,d ckj½

okf”kZd ‘kqYd	izca/ ds rgr vkfLr;ksa dk 0-005 izfr’kr ;k 10]00]000 #-] tks vf/kd gks	vizfrns;@izc ds rgr vkfLr;ksa dk izfr’kr% fiNys foÙk o”kZ dh 31 ekpZ dks izca/ku ds rgr vkfLr;ksa ij fopkj fd;k tk,xkA	izR;sd foÙko”kZ dh 15 vizS ns; ;k iathdj.k izek.k i= iz fd;s tkus ds ckn iUnzg fnuksa

Li”Vhdj.k %

1- bl Hkkx ds iz;kstukFkZ] ^^izca/ku ds rgr vkfLr;ka^^ dk vFkZ gksxk fd isa’ku fuf/k }kjk /kkfjr vkfLr;ksa dk nf’kZr ewY; tSls fd uhps Hkkx&[k ds mi&vuqPNsn 6 ds rgr n’kkZ;k x;k gSA

2- Hkkx&d esa nf’kZr ‘kqYd ^^isa’ku fuf/k fofu;ked ,oa fodkl izkf/kdj.k^^ ds uke ubZ fnYyh esa ns; ekax MªkQ~V ;k cSadj psd }kjk ;k bZ&Hkqxrku }kjk ns; gksxkA

3- isa’ku fuf/k frekgh vk/kkj ij ;Fkkuqikr okf”kZd ‘kqYd dk Hkqxrku djsxh] ;fn dkjksckj o”kZ ds dqN Hkkx esa fd;k x;k gksA okf”kZd ‘kqYd ds lkFk izca/ku ds v/khu vkfLr;ksa dh fooj.kh layXu dh tk,xh tks izkf/kdj.k }kjk fufnZ”V QkesZV esa gksxh vkSj mls isa’ku fuf/k ds lapkyu izeq[k }kjk lR; ,oa lEiw.kZ izfr lR;kfir fd;k tk,xkA isa’ku fuf/k izkf/kdj.k }kjk fu/kZj.k fufnZ”V foLrkj.k dky ‘kqYd dk Hkqxrku djsxh ;fn iathdj.k ds fy;s fu/kZfjr le; lhek esa foLRkkj.k iznku fd;k x;k gksA

4- izkf/kdj.k dks lHkh ;k dksbZ ‘kqYd le;≤ ij la’kksf/kr djus dk vf/kdkj gksxkA

vuqlwph & 4

isa’ku fuf/k fofu;ked ,oa fodkl izkf/kdj.k ¼isa’ku fuf/k½ fofu;ekoyh] 2015

[fofu;e 11¼3½ ns[ksa]

dkjksckj vkjaHk djus ds fy;s izek.k i=

&&&&&&&&&&&&&&&&&&&&&&&& ftls isa”ku fuf/k ds :i esa jftLVªhdj.k izek.k i= &&&&&&&&&&ij &&&&&&&&&& dks ,Rk~r}kjk isa”ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k }kjk fofu;fer is”ku ;kstukvksa ds fy, isa”ku fuf/k ds :Ik esa dkjksckj “kq: djus ds fy,---------- fRkfFk ----------20 dks vuqKk iznku djrk gS

LFkku %

vkns”k }kjk isa”ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k dh vksj ls

vuqlwph & 5

isa’ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k ¼isa’ku fuf/k½ fofu;ekoyh] 2015

[fofu;e 12¼t½] 22¼8½ ns[ksa]

fjiksVsZa vkSj izdVu

1- ,uih,l U;kl] ih,QvkjMh,] lhvkj, vkSj vU; i{kksa dks fjiksfVZax

isa’ku fuf/k vkof/kd fjiksVsZa rFkk og lwpuk vkSj nLrkost izLrqr djsxh tks izkf/kdj.k] jk”Vªh; isa’ku iz.kkyh U;kl vkSj dsUnzh; vfHkys[kkiky vfHkdj.k }kjk le;≤ ij ;Fkk visf{kr gksaxsA blesa ‘kkfey gksxk fdarq tks fuEufyf[kr rd gh lhfer ugha gS &

jk”Vªh; isa’ku iz.kkyh U;kl dks lkadsfrd fjiksVsZa

izR;sd Øfed vof/k dh fyf[kr fjiksVsZa jk”Vªh; isa’ku iz.kkyh U;kl dks vof/k ds vafre nl fnuksa esa Hkstuh pkfg, ;fn fjiksVsZa ekfld ;k frekgh ;k Nekgh ;k okf”kZd gksa vkSj muesa de ls de] vof/k dh vafre rkjh[k dh fuEufyf[kr lwpuk vo’; ‘kkfey gksA

fjiksVZ	fo”k;
ekfld izi= 1	,;w,e vkSj ;wfuVksa dk lek/kku

izi= 2 Ldhe lh th ds fy;s iksVZQksfy;ks dk C;ksjk
izi= 3 Ldhe ,lth ds fy;s iksVZQksfy;ks dk C;ksjk
izi= 4
Ldhe bZ&Vh;j 1 ds fy;s iksVZQksfy;ks dk C;ksjk izi= 5
Ldhe lh&Vh;j 1 ds fy;s iksVZQksfy;ks dk C;ksjk
izi= 6 Ldhe th&Vh;j 1 ds fy;s iksVZQksfy;ks dk C;ksjk
izi= 7 Ldhe bZ&Vh;j 2 ds fy;s iksVZQksfy;ks ewY; dk C;ksjk
izi= 8
Ldhe lh&Vh;j 2 ds fy;s iksVZQksfy;ks dk C;ksjk izi= 9
Ldhe th&Vh;j 2 ds fy;s iksVZQksfy;ks dk C;ksjk
izi= 10 Ldhe ,uih,l ykbV ds fy;s iksVZQksfy;ks dk C;ksjk
izi= 11 Ldhe dkjiksjsV lhth ds fy;s iksVZQksfy;ks dk C;ksjk
izi= 12
isa'ku fuf/k }kjk fd;s Ø;ksa vkSj fcØh dh fooj.kh izi= 13
vof/k ds nkSjku izkIr ;k izksn~Hkwr jkf'k
izi= 14 xzqi daifu;ksa@ih,Q ,lksf'k;V~l esa izfrHkwfr;ksa esa ysu nsu ij fjiksVZ
izi= 15 Mkmu xzsMsM fuos'kksa dh fooj.kh
,elh
ekfld varjky ij vuqikyu izek.k i= frekgh
izi= 1d ih,Q ds izeq[k dkfeZdksa }kjk vius uke esa izfrHkwfr;ksa esa ysu nsu dh fjiksVZ
izi= 1[k fdlh ih,Q ,lksf'k;V ls izfrHkwfr;ksa esa ysu nsu dh fjiksVZ
izi= 2 iksVZQksfy;ks ifjn``;
izi= 3 E;wpq;y QaM fuos'kksa dh fooj.kh
izi= 4 frekgh vk/kkj ij cktkj ewY;
izi= 5 fuos'k iksVZQksfy;ks dk C;ksjk & ifjiDork jkf'k ,oa vfrns; fuos'k
¼,uih,½
fLFkfr
izfrHkwfr cktkj ds fy;s laHkkouk
izi= 6 iksVZQksfy;ks esa fLFkfr vkSj ifjfLFkfr;ksa ds ewY;kadu lfgr iksVZQksfy;ks
dk ifjn``;
d- orZeku vkfFkZd fLFkfr
[k izfrHkwfr;ksa ds cktkjksa ds fy;s laHkkouk]
x- iksVZQksfy;ksa esa laO;ogkjksa vkSj fLFkfr;ksa ds fy, vkSfpR;
?k- fiNyh frekgh ¼vkSj o"kZ tc ykxw gks½ esa fujis{k vk/kkj ,oa lkis{k
vk/kkj ij fo'ks"k cktkj csapekdZ dh fu"ikndrk] M- iksVZQksfy;ks ds izfrykHkksa
ds fy;s n`f"Vdks.k D;wlh frekgh varjky ij vuqikyu izek.ki=

v/kZ okf"kZd

Nekgh 1 Ldhe ys[kk fofu;eksa ds vuqlkj Ldheksa a dh Nekgh vlaijhf{kr ys[kkvksa dh ,d izfr ¼izR;sd Nekgh can gksus ls ,d ekg ds vanj½

,p0okbZ0lh0 Nekgh varjky ij vuqikyu izek.k i=

okf"kZd

, 1 izk;kstd ds fofu;ked ykblsalksa dh orZeku fLFkfr dh fooj.kh vkSj ih,Q daiuh ;k izk;kstd ds uke ;k iwathdj.k esa fdUgha
ifjorZuksa dk C;ksjkA

, 2 izksnHkwr C;kt dh jkf'k n'kkZus okyh fooj.kh fdarq foÙk o"kZ can gksus dh rkjh[k rd ftldh olwyh ugha gqbZA

, 3 Ldhevkas] ih,Q vkSj mlds ,lksf'k;V~l ds chp gqbZ lHkh lsok lafonk,a ¼ckg~; xfrfof/k;ksa lfgr½A

, 4 lHkh lsok lafonk,a tSls izfrHkwfr;ksa dh vfHkj{kk O;oLFkk,a rFkk varj.k ,tsalh] tks vfHknkrkvksa ds fgr esa fu"ikfnr fd, x,A

, 5s lHkh dk;Zdykiksa dk laf{kIr C;ksjk vkSj fofu;eksa rFkk fn'kkfunsZ'kksa dk vuqikyuA

, 6 vlaijhf{kr okf"kZd fjiksVZ rFkk Ldhe ys[kk fofu;eksa ds vuqlkj fuos'k lfgr vU; lwpuk dh izfrA ¼izR;sd foÙk o"kZ can gksus dh
rkjh[k ls lkB fnuksa esa½

, 7 izR;sd Ldhe dh vlaijhf{kr vaufUre foÙkh; fooj.kh dh izfr ¼rqyu&i=] jktLo ys[kk uksV~l ,oa vuqlwfp;ka½A ¼izR;sd foÙk o"kZ can
gksus dh rkjh[k ls rhl fnuksa esa½

, 8 oksfVax fjiksVZ ,oa Mkys x;s oksVksa dh la[;k ¼leFkZu esa] fojks/k esa ;k ugha Mkyk½ vkSj ,d c;ku fd D;k isa'ku fuf/k us xzkgdksa ds
fgr esa viuk oksV Mkyus ds nkf;Ro dk fuoZgu fd;kA

, 9 funs'kdksa ds fgrksa esa dksbZ ifjorZu izR;sd Nekgh

,lh okf"kZd varjky ij vuqikyu izek.k i=
rnFkZ

,e 1 mlds lHkh funs'kdksa dk thou o`Ùk rFkk vU; daifu;ksa esa mudk fgr] mudh fu;qfDr ls 15 fnu esa

,e 2 fgrksa esa Vdjko

,e 3 vU; og lHkh lwpuk,a ftls ,uih,l U;kl }kjk vko';d le>k x;kA

[k- izkf/kdj.k dks fjiksVsZa

1- fjiksVksZa ds vfrfjDr] isa'ku fuf/k bl vuqlwph ds vuqPNsn 2 ds vuqlkj izdVhdj.k djsxkA

2- izkf/kdj.k }kjk visf{kr dksbZ vU; lwpuk

3- jk"Vªh; isa'ku iz.kkyh U;kl }kjk izkf/kdj.k dks viokNkRed fjiksfVZax

4- jk"Vªh; isa'ku U;kl isa'ku fuf/k ds ifjpkyuksa ds ckjs esa izkf/kdj.k dks vkof/kd vk/kkj ij lwfpr djsxk

x- dsUnzh; vfHkys[kkiky vfHkdj.k dks fjiksVZsa

isa'ku fuf/k fuEufyf[kr ds fy;s dsUnzh; vfHkys[k/kkjd ,tsalh ls lEidZ djsxh &

1- fufnZ"V iz:Ik esa fjiksVsZa Hkstuk vkSj izkIr djuk]

2- dsUnzh; vfHkys[k/kkjd ,tsalh }kjk fuos'k laca/kh vuqns'kksa dk lesdu vkSj ladyu]

3- isa'ku fuf/k }kjk dsUnzh; vfHkys[k/kkjd ,tsalh dks iqf"V fjiksVZ

4- isa'ku fuf/k }kjk nSfud fuos'k fjiksVZ

5- isa'ku fuf/k dh Ldheokj Hkqxrku fLFkfr dh dsUnzh; vfHkys[kiky vfHkdj.k dks jiksVZ

6- izkf/kdj.k }kjk le;≤ ij ;Fkk fufnZ"V fuoy vkfLr ewY;ksa dh nSfud fjiksVZ

7- fofHkUu fuos'k Ldheksa a ij isa'ku fuf/k }kjk jk"Vªh; isa'ku iz.kkyh U;kl ls izkIr fuoy fuf/k dh ys[kk fjiksVZ

8- fuoy Hkqxrku ij folaxfr@iqf"V fjiksVZ

9- fuoy vkfLr ewY;ksa ds vuqlkj Ldheksasa dh nSfud fu"ikndrk fjiksVsZa

?k- vU; i{kksa dks fjiksVsZa

1- isa'ku fuf/k jk"Vªh; isa'ku iz.kkyh U;kl] U;klh cSad] vfHkj{kd rFkk jk"Vªh; isa'ku iz.kkyh ls lacaf/kr vU; fudk;ksa }kjk ;Fkk visf{kr ;s fjiksVsZa Hkstsxh tSlsfd izkf/kdj.k vkSj jk"Vªh; isa'ku iz.kkyh U;kl }kjk le;≤ ij fu/kkZfjr fd;k tkrk gSA

2- isa'ku fuf/k Ldhe esa 'kkfey fofHkUu Ldheksa a ds dkjksckjh ewY; vkSj fuoy vkfLr ewY; dh x.kuk ds vk/kkj dks izdV djsxk vkSj vfHknkrkvksa dks mu varjkyksa ij ftUgsa jk"Vªh; isa'ku iz.kkyh U;kl vkSj izkf/kdj.k }kjk fufnZ"V fd;k tkrk gS] lwfpr djsxhA

2- lkoZtfud izdVhdj.k & fofu;e 22¼8½ ds rgr

d- isa'ku fuf/k ls izkf/kdj.k }kjk le;≤ ij fufnZ"V izdVhdj.k vis{kkvksa dk vuqikyu djus dh vk'kk dh tk,xh A

[k- izkf/kdj.k }kjk lHkh i.k/kkjdksa ds fgr esa lwpuk ds laizs"k.k esa ,d:irk vkSj le; ij Hkstuk lqfuf'pr djus ds fy;s] fuEufyf[kr lkoZtfud izdVhdj.k lqfu/kkZfjr fd;s x;s gSa %&

Øekad	C;ksjk	vko`fr	QkesZV	Lke; lhek	osclkbmi&
1	Ukohur fuoy vkfLr ew v. ¼,u0,0oh0½ ¼Ldhe&okj½	nSfud	pkj n'keyo lokbaV rd	mlh fnu lk;a 9-00 cts rd	,u,ch iwoZo`Ùk
2	,u0,0oh0iwoZo`Ùk¼izkja Hk ls Ldheokj &vad	nSfud	pkj n'keyo lokbaV rd	mlh fnu lka; 9-00 cts rd	,u,ch iwoZo
3	izR;sd Ldhe ds iksVZ Qksfy;ks dk fLØiokj	Ekkfld	uhps fn;k x;k gS	ekg ds var ls 10 fnu ds vanj	iksVZ ksfy;k
4	vlaijhf{kr foÙkh; fooj.kh rFkk Ldhe iksVZQksfy;ks dh fooj.kh*	Nekgh	uhps fn;k x;k gS ¼izR;sd Ldhe ds iksVZQksfy;ksa dk fLØi okj C;ksjk½	iR;d Nekgh cn gku l ,d ekg chrus ls iwoZ	foÙkh
5	okf"kZd fjiksVZ ¼foÙkh lfgr½ rFkk izR;sd Ldhe dk iksVZQksfy;ks C;ksjk **	okf"kZd	uhps fn;k x;k gS ¼izR;sd Ldhe ds iksVZQksfy;ksa dk fLØi okj C;ksjk½	jk"Vªh; i'ku i.kkyh U;kl l vuqeksnu ds ckn ¼15 fnu esa½	foÙkh
6	fuos'k uhfr vkSj fuos'k leh{kk ra=	gj le; ij v|ru fLFkfr	&	cksMZ l vuqeknu d ckn 10 fnu esa	uhfr
7	okf"kZd fjiksVZ vkSj isa'ku fuf/k ds foRrh;	okf"kZd	&	,th,e ds ckn ¼10 fnu esa½	foRrh
8	Ldheokj 'kqYd ¼isa'ku fuf/k }kjk 'kqYd esa ifjorZu gksus ij Hkh lkFk gh lkoZtfud uksfVl dks	okf"kZd	&	la'kksf/kr gksus ij v|ru fd;k tk, ¼4 fnu esa½	fuos'k fuos'k izca/k 'kqYo

*^foÙkh; foojf.k;ksa^ esa rqyu&i=] jktLo ys[kk vkSj uksV~l] vuqlwfp;ka vkSj vU; egRoiw.kZ fjiksVsZa 'kkfey gksrh gSaA

**^okf"kZd fjiksVZ^ dh lkexzh esa foÙkh; foojf.k;ka vkSj vuqlwph&8 esa ys[kkijh{kd fjiksVZ 'kkfey gksrh gSaA

x- isa'ku fuf/k;ksa dks ijke'kZ fn;k tkrk gS fd mi;qZDr lkoZtfud izdVhdj.k mudh viuh&viuh osclkbVksa esa eq[; i`"B ij izeq[; LFkku ij 'kh"kZd ^lkoZtfud izdVhdj.k^ vkSj mi&'kh"kZd tSls ,u,ch] iksVZQksfy;ks C;ksjk] foÙkh; C;ksjk] ykxw uhfr;ka vkfn ds lkFk izdkf'kr fd;k tk,A

izR;sd Ldhe ds iksVZQksfy;ks dk fLØi&okj C;ksjk isa'ku fuf/k dk uke %

Ldhe dk uke %

iksVZQksfy;ks fooj.kh ---------- dks ¼ekg var½

fy[kr dk uke vkbZ,lvkbZ,u ua0 m|ksx ek=k cktkj ewY; iksVZQksfy;ks dk izfr'kr jsfVax bfDoVh fy[kr 'ks;j

1-

2-
3-
bfDoVh
vk/kkfjr
E;qpqvy QaM
bfDoVh bZVh,Q
_.k fy[kr
dsUnz ljdkj
dh
izfrHkwfr;ka
1-
2-
jkT; ljdkjksa
ds _.k
1-
2-

ih,l;w@ih,Qv
kbZ ckaMl~
1-
2-
izkbosV
dkjiksjsV
ckaMl
1-
2-

cSad lkof/k tek ¼> 1
o"kZ½
1-
2-
migkj E;qpqvy QaM
1-
2-
iwath cktkj ds fy[kr
%&
jktdks"k fcy %
1-
2-
tekvksa@okf.kfT;d
i=ksa ds izek.k i=
1-
2-
yafcr vkcaVu dk
vkosnu
1-
2-
cSad lkof/k tek ¼< 1
o"kZ½
1-

2-
udn@udn led{k ,oa fuoy
pkyw vkfLr;ka
1-
2-
dqy ;ksx
iksVZQksfy;ks dh vkSlr
ifjiDork ¼o"kksZa esa½
la'kksf/kr vof/k ¼o"kksZa
esa½
ifjiDork ij ykHk ¼izfr'kr½
¼okf"kZdh½ ¼cktkj ewY;
ij½
ØsfMV jsfVax ,Dlikstj
dsUnz ljdkj dh izfrHkwfr;ka
jkT; ljdkjksa ds _.k
,,,@led{k

,1+ ¼okf.kfT;d i=ksa ds fy,½
,,+
@led{k
,,@led{
k

,, -@led{k
'Hkkx IIIµ[k.M 4' Hkkjr dk jkti=k % vlk/kj.k 21

,+ @led{k
, @led{k
,- @led{k
chchch+ @led{k
chchch@led{k
chchch- @led{k
fuEu ¼fuos'k xzsM ls uhps½
¼mi;qZDr fuoy ,uih, esa ls½
dqy
cSad lkof/k tek
bfDoVh
bfDoVh E;qpqvy QaM
iwath cktkj E;qpqvy QaM
udn@udn lerqY; fuoy pkyw vkfLr;ka
yafcr vkcaVu dk vkosnu &
,ulhMh
vU;
dqy ;ksx
cdk;k ;wfuVsa
,u,oh
1- lexz iksVZQksfy;ks dks pkgs ek=k dqN Hkh gks] izR;sd mi&xzqi esa cktkj ewY; vkSj fdlh Hkh fLØi ds ,u,oh dk izfr'kr mlds egRo ds ?kVrs Øe esa n'kkZ,aA ;fn fdlh izfrHkwfr ds iksVZQksfy;ks dk izfr'kr 0-01 izfr'kr ls de gks] rks mls 0-00 esa n'kkZus ds ctk; LVkj ;k fdlh vU; fpUg ls n'kkZ,aA
2- _.k fy[krksa ds lkeus LVkj@vU; mi;qDr fpUg yxk,a ftls izkf/kdj.k }kjk le;≤ ij tkjh fn'kkfunsZ'kksa ds vuqlkj ,uih, oxhZd`r fd;k x;k gksA
4- fuEufyf[kr lwpuk iknfVIif.k;ksa esa nh tk ldrh gS %

d- dqy ,uih, vkSj ,u,oh esa mudk izfr'kr
[k- py bfDoVh 'ks;jksa dk dqy ewY; vkSj izfr'kr
x- vof/k ds vkjaHk vkSj var esa ,u,oh
?k- vof/k ds var esa O;qriUu fy[krksa esa dqy cdk;k fuos'k
^vk/kkfjd fuos'k^ dks ikn fVIif.k;ksa esa n'kkZ,aA

vuqlwph & 6
isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k ¼isa'ku fuf/k½
fofu;ekoyh] 2015
¼fofu;e 12¼ V½] 21 ns[ksa½
vkpkj lafgrk

1- vfHknkrk dk laj{k.k
¼d½ fuos'kd@izkf/kdj.k@jk"Vªh; isa'ku iz.kkyh U;kl ¼,uih,l U;kl½
isa'ku fuf/k vfHknkrkvksa ds fgrksa ds laj{k.k ds fy;s lHkh iz;kl djsxh vkSj izkf/kdj.k@jk"Vªh; isa'ku iz.kkyh U;kl dks vfHknkrkvksa dh t:jrksa ds fy;s mÙke laHko lsok miyC/k djk,xh vkSj okrkoj.k dks vPNk cuk,xh ,oa viuh O;kolkf;d n{krk ls n'kkZ,xhA
¼[k½ lsok dk mPp Lrj
isa'ku fuf/k lqfuf'pr djsxh fd og Lo;a vkSj mlds izeq[k izca/ku dkfeZd] deZpkjh] lafonkdkj vkSj ,tsaV vius dkjksckj ds lapkyu esa lR;fu"Bk] izfr"Bk] fu"i{krk] uSfrdrk vkSj O;kolkf;d fuiq.krk dks n'kkZ,axs vkSj lHkh dkjksckjh xfrfof/k;ka 'kh?kzrk] izHkkoh <ax vkSj dq'kyrkiwoZd dh tk,axhA isa'ku fuf/k vius deZpkfj;ksa vkSj ,tsaVksa ds dkjksckj lacaf/kr dk;ksZa rFkk xyfr;ksa ds fy;s mRrjnk;h gksxhA
¼x½ okafNr deZBrk cjruk rFkk Vdjko ugha
isa'ku fuf/k vius fu;qDr deZpkfj;ksa ij lsok ds mPp Lrj] okafNr n{krk o fuiq.krk dk gj le; izn'kZu djds mfpr ns[kHkky lqfuf'pr djsxh vkSj Lora= O;kolkf;d fu.kZ; ysxh rFkk vU; e/;LFkksa ds lkFk fey dj dHkh Hkh dksbZ ,slk dk;Z ugha djsxh tks vfHknkrkvksa ds fy;s gkfudj gksA ¼?k½ 'kqYd isa'ku fuf/k izkf/kdj.k }kjk fd;s fu/kZj.k vuqlkj viuh iznÙk lsokvksa ds fy;s izHkkj@'kqYd r; djsxhA
2- jkf'k laforj.k
isa'ku fuf/k izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl ;k vfHknkrkvksa dh vksj ls Ldhe [kkrksa esa izkIr ;k ladfyr ykHkka'k] C;kt ;k vU; dksbZ izksn~Hkwr vk; dks 'kh?kzrkiwoZd tek djsxhA
3- lwpuk dk izdVhdj.k
¼d½ isa'ku fuf/k lqfuf'pr djsxh fd izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl ;k vfHknkrkvksa dks foLrkjiwoZd vkSj le; ij lwfpr fd;k tk, rkfd os larqfyr vkSj lwpuk vuqlkj fu.kZ; ys ldsaA
¼[k½ isa'ku fuf/k dksbZ xyr lwpuk ugha nsxh vkSj lqfuf'pr djsxh fd izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl ;k vfHknkrkvksa dks izsf"kr dksbZ lwpuk Hkzked u gksA
¼x½ isa'ku fuf/k izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl ;k vfHknkrkvksa dks uk raks ekSf[kd ;k fyf[kr c;ku] vkSj u gh viuh ;ksX;rk ;k dqN lsokvksa ds fy;s viuh {kerk ;k vU; izkf/kdj.kksa] jk"Vªh; isa'ku iz.kkyh U;klksa ;k vfHknkrkvksa dks nh xbZ viuh miyfC/k;ksa ds ckjs esa dksbZ c<+kp<+k dj c;ku nsxhA
¼?k½ isa'ku fuf/k izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl ;k vfHknkrkvksa ds ckjs esa mldh tkudkjh esa vkbZ fdlh Hkh xksiuh; lwpuk dks ekSf[kd ;k fyf[kr esa] izR;{k ;k ijks{k :i esa fdlh dks ugha crk,xh] flok; tc fdlh le; fo'ks"k ij ykxw fu;e ds vuqlkj lwpuk crkuk visf{kr gksxk] rks izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl dh iwoZ vuqefr ysxhA
4- fgr Vdjko
¼d½ isa'ku fuf/k fgrksa ds Vdjkc ls cpsxh vkSj vius fgrksa dks i;kZIr :i esa Li"V djsxhA isa'ku fuf/k vius fgrksa ds fdlh Vdjkc dks fuiVkus ds fy;s ,d ra= dh LFkkiuk djsxh ftlds vuqlkj vius dkjksckj ds lapkyu ds nkSjku mBs fdlh Vdjko ;k tc dksbZ Vdjko mRiUu gks gh tkrk gS] mldk fuiVku fd;k tk,xkA isa'ku fuf/k izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl ;k vfHknkrkvksa dks viuh M~;wVh fuoZgu ds nkSjku drZO;ksa vkSj fgrksa ds Vdjko ds laHkkfor lzksrksa ds ckjs esa lwfpr djsxh D;ksafd muls mldh fu"i{k] mn~ns';ewyd lsokvksa dh {kerk ij izfrdwy izHkko iM+sxkA

¼[k½ isa'ku fuf/k ;k mldk dksbZ funs'kd] ;k deZpkjh ;k lEc) isa'ku fuf/k u rks vius [kkrs ls ;k vius&vius [kkrksa ls ;k vius ifjokj ds lnL;ksa] fj'rsnkjksa ;k fe=ksa ds ek/;e ls fdlh vUr% dkjksckj esa Hkkxhnkjh dh tk,xhA

5- vuqikyu vkSj dkjiksjsV vfHk'kklu

5-1 isa'ku fuf/k lqfuf'pr djsxh fd vPNh dkjiksjsV uhfr;ka vkSj dkjiksjsV vfHk'kklu gksA og ns'k esa fdlh Hkh LVkWd ,Dlpsat esa lwphc) izfrHkwfr;ksa esa Nyiw.kZ vkSj gsjkQsjh okys ysu nsu ugha djsxh vkSj fdlh Hkh vuqfpr izfr;ksfxrk esa fgLlk ugha ysxh ¼ftuesa vU; e/;LFkksa] izkf/kdj.k ;k jk"Vªh; isa'ku iz.kkyh U;kl dks mdlkus okys vuqfpr rjhds Hkh 'kkfey gSa½ ftlls mu e/;LFkksa ;k vfHknkrkvksa ds fgrksa dks gkfu gksus dh laHkkouk gks ;k mu e/;LFkksa dks izfr;ksfxrk esa ;k dksbZ dk;ZHkkj laHkkyus ls uqdlku gks ldrk gksA

5-2 isa'ku fuf/k ;g lqfuf'pr djus ds fy;s i;kZIr vkSj vko';d dne mBk,xh fd MkVk vkSj vfHkys[k j[kus esa fujUrjrk cuh jgs vkSj MkVk ;k vfHkys[k xqe ;k u"V u gks tk;sA ;g Hkh lqfuf'pr fd;k tk,xk fd bySDVªkWfud vfHkys[k vkSj vkadM+s] v|ru cSd&vi mlds ikl lnSo miyC/k gksA

5-3 isa'ku fuf/k izkf/kdj.k ;k izkf/kdj.k }kjk fufnZ"V fdlh vU; e/;LFk ds lkFk] tc dHkh visf{kr gks vkSj izkf/kdj.k dks izLrqr fdUgha nLrkostksa] fjiksVksZa] isijksa ;k lwpuk esa fdlh rF; dks Nqik,axh ugha ;k >wBk c;ku ugha nsxh ;k izkf/kdj.k ;k vU; ,tsalh dks ftlds lkFk ;g iathd`r gS] os cfg;sa] nLrkost] i=kpkj rFkk isij ;k mldk dqN fgLlk] ftldh le;≤ ij ekax@vuqjks/k fd;k x;k gks] izLrqr djus ls badkj ugha djsxh ;k ykijokgh ugha cjrsxhA

5-4 isa'ku fuf/k lqfuf'pr djsxh fd iathdj.k dh fLFkfr esa dksbZ cnyko ;k izkf/kdj.k }kjk dksbZ naMuh; dkjZokbZ ;k foRrh; fLFkfr esa dksbZ Bksl cnyko ftlls vfHknkrkvksa ds fgrksa ij foijhr izHkko iM+rk gks] izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl dks 'kh?kz lwfpr fd;k tk, ;k vkSj dksbZ ekeyk yafcr py jgk gks rks mls izkf/kdj.k vkSj lacaf/kr fofu;eksa ds izko/kkuksa ds vuqlkj varfjr dj fn;k tk,A

5-5 isa'ku fuf/k Kku vkSj n{krk dk ,d mi;qDr Lrj cuk, j[ksxh vkSj fdlh fu;e] fofu;e] dsUnz ljdkj] Hkkjrh; fjtoZ cSad] Hkkjrh; izfrHkwfr ,Dlpsat cksMZ] LVkWd ,Dlsat ;k fdlh vU; lkafof/kd ;k Lo&fofu;ked ;k vU; fudk;] tks Hkh ekeyk gks] vkSj ,slh isa'ku fuf/k }kjk fd;s tk jgs dkjksckj ds laca/k esa isa'ku fuf/k ij ykxw gksa] ds ifji=ksa rFkk fn'kkfunsZ'kksa ds izko/kkuksa dk vuqikyu djsxhA ितभूितय का अिभर
कप
शन िनिध िविनयामक करेगा।[k- isa'ku fuf/k tks izkf/kdj.k esa fdlh vU; :i ;k Js.kh esa Hkh iathd`r gks] lqfuf'pr djus dk iz;kl djsxh fd isa'ku fuf/k vkSj vU; vuqeR; dk;Zdykiksa ds :i esa fd, tkus okys dk;ksZa ds chp mldh tu'kfDr vkSj cqfu;knh <kaps ls fudV lEcU/k cuk;s j[ks tk,aA

x- isa'ku fuf/k viuh lsokvksa dks izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl dh larqf"V ds vuqlkj lEiUu djus ds fy;s i;kZIr cqfu;knh lqfo/kk,a LFkkfir djsxh vkSj mudk j[k j[kko djsxh vkSj e/;LFkksa dh ifjpkyu izfØ;kvksa vkSj iz.kkfy;kas dk izys[ku gksxk ,oa muds fy;s ifjpkyu laca/kh eSuqvy gksaxsA

?k- isa'ku fuf/k viuh lHkh xfrfof/k;ksa ls lacaf/kr lHkh nLrkostksa vkSj vkadM+ksa dk vfHkys[k bl izdkj rS;kj djsxh ftlls fdlh dkj.ko'k ewy vfHkys[k ;k nLrkost xqe gksus dh n'kk esa mu nLrkostksa ;k vkadM+ksa dks vklkuh ls miyC/k djk;k tk ldsA

M+- ¼d½ isa'ku fuf/k ;k mldk dksbZ deZpkjh] fdlh izfrHkwfr esa fuos'k ds fy, lkoZtfud :i ls lqxe ehfM;k esa] pkgs fj;y&Vkbe gks ;k ukWu&fj;y&Vkbe] izR;{k ;k ijks{k :i ls izpkj ugha djsxk] tc rd fd mlds fgr rFkk izfrHkwfr esa nh?kZ ;k vYidkfyd iksth'ku dks lwpuk nsrs le; crk;k ugha x;k gksA

¼[k½ ;fn isa'ku fuf/k dk dksbZ deZpkjh ,slh lwpuk ns jgk gks rks og lwpuk nsrs le; dfFkr izfrHkwfr esa vius vkfJr ifjokj lnL;ksa o fu;ksDrk ds fgrksa] viuh nh?kZ ;k vYi dkfyd fLFkfr] dks Hkh crk,xkA

vuqlwph & 7

isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k ¼isa'ku fuf/k½

fofu;ekoyh] 2015

[fofu;e 15]16-17]18] vkSj 19ns[ksa]

foÙkh; foojf.k;ka vkSj ys[kk&ijh{kk fjiksVZ

okf"kZd fjiksVZ

1- okf"kZd fjiksVZ

izR;sd isa'ku fuf/k ,d lesfdr okf"kZd fjiksVZ rS;kj djsxh ftlesa mlds izca/kk/khu lHkh Ldheksa dh foÙkh; foojf.k;ka 'kkfey gksaxhA

okf"kZd fjiksVZ esa 'kkfey gksxk &

1- foÙkh; o"kZ ds nkSjku izR;sd Ldhe ds ifjpkyuksa dh fjiksVZ vkSj vkfFkZd fLFkfr

2- bu fofu;eksa dh vuqlwph ds vuqPNsn 2 o 3 ds vuqlkj ys[kkadu uhfr;ka] rqyu&i= vkSj jktLo ys[kk

3- bl vuqlwph ds vuqPNsn 4 ds vuqlkj ys[kk ijh{kd dh fjiksVZ

4- fuEufyf[kr i{kksa ij laf{kIr foojf.k;ka] uker% &

d- isa'ku fuf/k dh ns;rk,a vkSj mRrjnkf;Ro

[k- izR;sd Ldhe ds fuos'k mn~ns';

x- Ldhe esa fuos'kksa dk vk/kkj vkSj uhfr

?k- ;fn Ldhe 'ks;jksa] ckaMksa] fMcsapjksa vkSj vU; fLØiksa ;k izfrHkwfr;ksa esa va'kr% ;k iw.kZ fuos'k dh vuqefr nsrh gS ftuds ewY; ?kVrs&c<+rs jgrs gSa] fuEufyf[kr izdkj ls ,d mYys[k fd;k tk, &

^^;wfuVksa dk ewY; vkSj ekspu ewY; vkSj muls izkIr vk; c<+ ;k ?kV ldrh gS tks fd, x, fuos'kksa ds cktkj ewY; dh ?kV&c<+ ij fuHkZj djsxkA^^ M+- Ldhe dh fu"ikndrk ij vU; csapekdZ vk; ls laHkkfor rqyuk djrs gq, iw.kZ vkSfpR; ds lkFk fVIi.kh nh tk, ;fn dksbZ gks] tSlk izkf/kdj.k }kjk fufnZ"V fd;k tk,A

p- bl vuqlwph ds vuqPNsn 5 ds vuqlkj Ldheksa ds ^eq[; vkadM+ksa^ ds lkFk fooj.kh

N- bl vuqlwph ds vuqPNsn 6 ds vuqlkj rqyu&i= dk laf{kIr :i

t- bl vuqlwph ds vuqPNsn 7 ds vuqlkj jktLo ys[kk dk laf{kIr :i

>- bl vuqlwph ds vuqPNsn 8 ds vuqlkj ys[kk fVIif.k;ka

2- rqyu&i= dh lkexzh

1- rqyu&i= esa mldh ifjlEifr;ksa vkSj ns;rkvksa ds Ldhe vuqlkj C;ksjs fn, tk,axsA blesa ys[kk uhfr;ksa] fuos'kksa ds ewY;kadu vkSj vU; egRoiw.kZ {ks=ksa dk Hkh mYys[k fd;k tk,xkA

2- rqyu&i= esa izR;sd izdkj ds fuos'k ds rgr vuqi;ksT; fuos'kksa ds vafdr ewY; vkSj cktkj ewY; dk dqy ;ksx n'kkZ;k tk,xkA

3- rqyu&i= ys[kk o"kZ ds var esa izfr ;wfuV dk fuoy vkfLr ewY; n'kkZ,xkA

4- rqyu&i= izR;sd en ds lkeus] fiNys foÙk o"kZ ds var esa muds vkadM+s n'kkZ,xkA

5- rqyu&i= dh fVIif.k;ksa esa fuos'kksa ds ckjs esa fuEufyf[kr lwpuk n'kkZ,xk &

d- rqyu&i= esa fn;s eq[; oxhZdj.k ds rgr lHkh fuos'kksa dks lewgc) fd;k tk,xk]

[k- izR;sd eq[; oxhZdj.k ds rgr] izR;sd eq[; m|ksx xzqi ds rgr vkus okys fuos'kksa ds dqy ewY; dks ¼tks eq[; oxhZdj.k esa dqy fuos'k dk 5 izfr'kr ls de u gks½ n'kkZ;k tk,xk lkFk gh oxkhZdj.k esa dqy fuos'k dh rqyuk esa mudk izfr'kr Hkh fn;k tk,xk]

x- fuos'kksa dh fooj.kh ftlesa mu daifu;ksa ds uke fn, tk,axs ftuesa fuos'k fd;k x;k gS rFkk izR;sd daiuh esa izR;sd Ldhe esa fuos'k dh jkf'k vkSj lHkh Ldheksa }kjk isa'ku fuf/k ds ,lksf'k;Vksa o xzqi daifu;ksa esa fd, x, ldy fuos'k dks n'kkZ;k tk,xk] ;fn dksbZ gksA]

?k- ;fn lsokvksa ds fy;s nykyh] vfHkj{kk 'kqYd ;k dksbZ vU; izHkkjksa dk Hkqxrku fdlh fudk; dks fd;k x;k ;k Hkqxrku djuk gS ftlesa isa'ku fuf/k ;k mlds izeq[k 'ks;j /kkjdksa dk Hkkjh fgr gS

¼bfDoVh iwath dk 10 izfr'kr ls de u gks½] mu lsokvksa ds fy, jktLo [kkrs ;k fuos'k dh ykxr ds :i esa ukes dh jkf'k dks vyx ls isa'ku fuf/k ds C;kt mlds vf/kdka'k 'ks;j/kkjdksa ds fgr ds lkFk n'kkZ;k tk,xk]

M- og vk/kkj ftlds vuqlkj isa'ku fuf/k dks 'kqYd dk Hkqxrku fd;k x;k vkSj mldh x.kuk]

p- o"kZ ds nkSjku fuos'kksa dh [kjhnksa vkSj fcfØ;ksa dk ldy ewY; vkSj vkSlr nSfud fuoy vkfLr ewY; ds izfr'kr ds :i esa n'kkZ;k tk,xk] N- tgka fuf'Ø; fuos'k ftls ^^ln~Hkko^^ esa ewY;kafdr fd;k x;k] o"kZ ds var esa izca/kk/khu vkfLr;ksa ds 5 izfr'kr ls vf/kd gks tk;s] ,sls fuos'kksa dk ldy ewY;]

t- ;wfuV iwath esa gypy dks n'kkZ;k tk,xk]

>- Ldhe ds dqy ewY; esa fuos'kksa ls vizkIr ewY; gzkl ;k vf/kewY;u 'kkfey gksxk]

6- lafnX/k tekvksa] lafnX/k _.kksa vkSj lafnX/k cdk;ksa ds fy;s izko/kku vkSj izksnHkwr vk; dks rqyu i= dh ns;rk i{k esa izko/kkuksa ds rgr 'kkfey ugha fd;k tk,xk] fdarq mlds laxr vkfLr;ksa ds ldy ewY; ls dVkSrh ds :i esa n'kkZ;k tk,xk]

7-- lHkh vkdfLed ns;rkvksa dks n'kkZ;k tk,xk ftuesa va'kr% pqdrk 'ks;jksa ij vuisf{kr ns;rk vkSj C;ksjs lfgr vU; izfrc)rkvksa dks vyx ls n'kkZ;k tk,xk]

8- ys[kkadu uhfr;ka vuqlwph ds vuqPNsn 9 ds vuqlkj gksaxhA

rqyu&i= ds eq[; 'kh"kZd

rqyu&i= dk ifjlEifr i{k

1- rqyu&i= dh ifjlEifr;kas dks fuEufyf[kr Jsf.k;ksa esa lewgc) fd;k tk,xk &

& fuos'k ¼nh?kZdkyhu ,oa vYidkyhu½

& tek

& vU; pkyw ifjlEifr;ka

2- fuos'k ¼nh?kZdkyhu ,oa vYidkyhu½

fuEufyf[kr izdkj ds fuos'kksa dks vyx ls n'kkZ;k tk,xk ¼dsoy os 'kh"kZd ftuds vUrxZr fuos'k djus dh vuqefr nh xbZ gS½(d- bfDoVh 'ks;j

[k- vf/kekU; 'ks;j

x- fMcsapj vkSj ckaM tks ekU;rkizkIr LVkWd ,Dlpsat esa lwphc) gSa@izrh{kk esa gSa]

?k- dsUnz vkSj jkT; ljdkj dh izfrHkwfr;ka ¼jktdks"k fcyksa lfgr½

M- okf.kfT;d i=

p- vU; & E;wpqvy QaM vkfn

3- tek jkf'k;ka

eq[; :i ls %

& vuqlwfpr cSadksa esa tek jkf'k;ka

& vU;

4- vU; ekStwnk ifjlEifr;ka

eq[; :i ls %

& cSadksa esa pkyw@cpr [kkrksa esa tek 'ks"k

& nLrh jksdM+

& fofo/k nsunkj

& fuos'kksa dh fcØh ds fy;s fufonk,a

& cdk;k vkSj izksnHkwr vk;

& vfxze] tek jkf'k;ka vkfn

& 'ks;j@fMcsapj@vU; vkosnu jkf'k ftldk vkcaVu yafcr gS ¼izfrHkwfr ds uke ds lkFk mldk le;&okj mYys[k fd;k tk,½

& vU;

rqyu&i= dk ns;rk i{k

1- rqyu&i= ds ns;rk i{k dks fuEufyf[kr oxksZa esa foHkkftr fd;k tk,xk &

d- ;wfuV iwath

[k- vkjf{kr vkSj vf/k'ks"k
x- pkyw ns;rk,a vkSj izko/kku
2- ;wfuV iwath %
eq[; :i ls %
& izkjfEHkd iwath
& ;wfuV iwath ¼;wfuVksa dh la[;k vkSj izfr ;wfuV ds vafdr ewY; lfgr½
3- vkjf{kr ,oa vf/k'ks"k %
eq[; :i ls %
& ;wfuV izhfe;e fjtoZ ¼oSdfYid½
& lkekU; fjtoZ
& dksbZ vU; fjtoZ ¼mldh izd`fr n'kkZrs gq,½
& fofu;kstu [kkrk
& vFk'ks"k] fjtoZ ls@dks varj.k] var 'ks"k mi;qZDr izR;sd izdkj ds fjtoZ dks vyx&vyx n'kkZ;k tk,xkA
4- _.k
5- orZeku ns;rk,a vkSj izko/kku %
fuEufyf[kr orZeku ns;rkvksa vkSj izko/kkuksa esa eq[; :Ik ls orZeku ns;rk,a %
& fofo/k ysunkj
& fuos'kksa dh [kjhn ds fy;s lafonk,a
& vnkfor laforfjr vk;
izko/kku ¼izd`fr n'kkZ,a½
6- vkdfLed ns;rk,a
lHkh vkdfLed ns;rkvksa dks vyx&vyx n'kkZuk pkfg, &
d- va'kr% pqdrk 'ks;jksa ij vukgwr ns;rk,a
[k- vU; izfrc)rk,a] vkSj
x- vU; ¼C;ksjk n'kkZ,a½
3- jktLo ys[kk dh lkexzh %
1- jktLo ys[kk esa isa'ku fuf/k dh vk;] O;; vkSj vf/k'ks"k dk ;ksatuk&okj C;ksjk fn;k tk,xkA
2- ;fn fuos'kksa dh fcØh ij ykHk dks n'kkZ, jktLo [kkrs esa] leku isa'ku fuf/k esa fuos'kksa ds var%&Ldhe varj.k ij ykHk@gkfu dks 'kkfey fd;k x;k gS vkSj ml ykHk ds ldy ;ksx esa olwy ykHk ekuk x;k gS] rks mls r`rh; i{kksa dks fuos'kksa dh fcØh ij ykHk@gkfu ds lkFk 'kkfey ugha djds vyx n'kkZ;k tk,xk]
3- jktLo [kkrk esa vf/k'ks"k ds fofu;kstu dks fjtoZ esa varj.k ds :i esa n'kkZ,xk]

4- jktLo [kkrk esa fuEufyf[kr dk Hkh mYys[k fd;k tk,xk &
d& lafnX/k tekvksa] _.kksa vkSj cdk;k ,oa izksnHkwr vk; ds ldy ewY; ds fy;s izko/kku]
[k& fuos'kksa dh fcØh ,oa ekspu ij ykHk ;k gkfu dks fuoy vk/kkj ij n'kkZ;k tk,]
x& vfHkj{kd] U;klh cSad vkSj dsUnzh; vfHkys[kkiky vfHkjd.k ds izHkkj
?k& dqy vk; vkSj O;; ftls vkSlr fuoy vkfLr;ksa ds Ikzfr'kr ds :i esa n'kkZ;k x;k gS] ftldh x.kuk nSfud vk/kkj ij dh xbZ gSA jktLo [kkrk ds eq[; 'kh"kZd
vk;
& ykHkka'k
& C;kt
& fuos'kksa dh fcØh@ekspu ij ykHk ¼vUr% Ldhe vrj.k@fcØh ds vfrfjDr½
& fuos'kksa dh vUr% Ldhe vrj.k@fcØh ij ykHk
& fuos'kksa esa fofu;kstu ij vizkIr ykHk
& vU; vk; ¼izd`fr n'kkZ,a½
O;; vkSj gkfu;ka
& fuos'kksa ds ewY; esa vizkIr gkfu;ka]
& lafnX/k le>h cdk;k izksnHkwr vk; ds fy;s izko/kku]

& lanX/k tekvksa vkSj pkyw vkfLr;ksa ds fy;s izko/kku]
& fuos'kksa dh fcØh@ekspu ij gkfu ¼vUr% Ldhe varj.k@fcØh ds vfrfjDr½
& fuos'kksa ds vUr% Ldhe vrj.k@fcØh ij gkfu
& izca/ku 'kqYd]
& U;klh@fofu;ked 'kqYd]
& izpkj O;;]
& ys[kk ijh{kk 'kqYd]
& vfHkj{kk 'kqYd]
& U;klh cSad 'kqYd]
& dsUnzh; vfHkys[k/kkjd ,tsalh 'kqYd
?kVk,a & dsUnzh; vfHkys[k/kkjd ,tsalh 'kqYdksa ds dkj.k ;wfuVksa fcØh ls izkIr jkf'k fVIi.kh %
1- jktLo ls izkIr jkf'k vkSj fuos'kksa ls vk; ¼ykHkka'k vkSj C;kt lfgr½ ds fy;s ys[kkadu uhfr fVIi.kh ds :i esa n'kkZ;h tk,xhA 2- vkSlr fuoy vkfLr;ksa ds izfr'kr ds :i esa nf'kZr dqy vk; vkSj O;; dh x.kuk nSfud vk/kkj ij n'kkZuh pkfg,A
4- ;kstuk ys[kk ijh{kd fjiksVZ

¼i½ ys[kk ijh{kd mYys[k djsaxs fd D;k &
1- mls lHkh tkudkjh vkSj Li"Vhdj.k fey x, gSa tks mlds iw.kZ tkudkjh vkSj fo'okl ds vuqlkj mls ys[kk ijh{kk ds fy, visf{kr gSa] 2- rqyu i= vkSj jktLo ys[kk Ldhe ds [kkrk cfg;ksa ds vuq:i gSa]
3- D;k izR;sd Ldhe dh ys[kk cfg;ksa dk mfpr j[k j[kko fd;k x;k gS]

4- lafonkxr lgeR;@izkf/kdj.k }kjk vuqeksfnr lhekvksa ls vf/kd lHkh dkjksckjh O;;ksa dks isa'ku fuf/k }kjk ogu fd;k x;k gS vkSj mUgsa fuoy vkfLr ewY; ls izHkkfjr ugha fd;k x;kk gS]
5- bl fjiksVZ esa 'kkfey Ldhe dk rqyu i= vkSj jktLo ys[kk bu fofu;eksa rFkk daiuh vf/kfu;e ds rgr vf/klwfpr ys[kk ekudksa ds vuqlkj ml lhek rd gSa tgka rd fofu;e ykxw gksrs gSa]

¼ii½ ys[kk ijh{kd viuh jk; nsxk fd D;k &
1- foÙk o"kZ ds var esa rqyu i= fuf/k ds dk;Zdykiksa dh Ldheokj lgh vkSj fu"i{k fLFkfr n'kkZrk gS] 2- foÙk o"kZ ds fy, jktLo ys[kk fuf/k ds Ldheokj vf/k'ks"k@?kkVs dh lgh vkSj fu"i{k fLFkfr n'kkZrk gSA

¼iii½ ys[kk ijh{kd ;g Hkh lR;kfir djsxk fd &
1- fuos'kksa dk ewY;kadu izkf/kdj.k }kjk tkjh fn'kkfunsZ'kksa ds vuqlkj fd;k gS]
2- fofHkUu fudk;ksa }kjk fd;s dkjksckj vkSj nkos@'kqYd fu/kkZfjr 'kqYd ds vuqlkj fd;s x;s gSaA

iii- ys[kk ijh{kd ml foRr o"kZ dh Ldhe ys[kk ijh{kk fjiksVZ@Ldhe ys[kkvksa ds lkFk ,d vyx fjiksVZ ftls ^^,uih,l Ldhe & foLr`r ys[kk ijh{kk fjiksVZ^^ dgk tkrk gS ¼ftls ,uih,l&Mh,vkj lanfHkZr fd;k tk,½ Hkh izLrqr djsxkA bl ys[kk ijh{kk fjiksVZ dh ,d izfr isa'ku ds cksMZ dks nh tk,A fjiksVZ dh fo"k;&oLrq izkf/kdj.k@,uih,l U;kl }kjk fu/kkZfjr iz:i ij vk/kkfjr gksxhA isa'ku fuf/k ds funs'kd cksMZ foLr`r ys[kk ijh{kk fjiksVZ izkfIr ls nks ekg ds vanj ,d vuqikyu fjiksVZ izLrqr djsxkA ,uih,l&Mh,vkj lHkh ,uih,l Ldheksa dh ,d la;qDRk fjiksVZ gksxhA ys[kk ijh{kd fuEufyf[kr iz:Ik esa izek.k i= nsxk %

lsok esa]
U;klh cksMZ
jk"Vªh; isa'ku iz.kkyh U;kl
izFke ry] vkbZlh,Mhvkj Hkou
6] olardqat baLVhV~;w'kuy ,fj;k] Qst&AA
ubZ fnYyh& 110 070
geus jk"Vªh; isa'ku iz.kkyh ---------- ¼isa'ku fuf/k ½ dh fuEufyf[kr Ldheksa dh ---------

- vof/k@o”kZ dh ,uih,l U;kl }kjk gesa miyC/k djkbZ tkap lwph ds vuqlkj foLr`r ys[kk ijh{kk lEiUu dh vkSj ,rn~ }kjk ,uih,l&Mh,vkj vkids voyksdukFkZ izLrqr djrs gSaA

Ldhe	o”kZ@vof/k
Ldhe dk uke	1 vizSy ---- ls
31 ekpZ -------	
Ldhe dk uke	1 vizSy ---- ls
31 ekpZ -------	
Ldhe dk uke	1 vizSy ---- ls
31 ekpZ -------	
Ldhe dk uke	1 vizSy ---- ls
31 ekpZ -------	
Ldhe dk uke	1 vizSy ---- ls
31 ekpZ -------	
Ldhe dk uke	1 vizSy ---- ls
31 ekpZ -------	
Ldhe dk uke	1 vizSy ---- ls
31 ekpZ -------	

ge fuEukuqlkj fjiksVZ djrs gSa %

1- gesa gekjh iw.kZ tkudkjh vkSj fo’okl ds vuqlkj lHkh tkudkjh vkSj Li”Vhdj.k feys tks gekjh ys[kk ijh{kk ds fy, vko’;d FksA 2- gekjh jk; esa izR;sd Ldhe dh ys[kk cfg;ksa dk mfpr j[k j[kko fd;k x;k gSA

3- gekjh dkjZokbZ esa laLrqr ,uih,l&Mh,vkj tkap lwph esa ‘kkfey {ks=ksa dk ‘kkfey fd;k x;kA ¼lanHkZxr ;Fkk gLrk{kfjr izek.k i= layXu gS½A

4- blds vfrfjDr] ys[kk rS;kj djus ds fy;s ykxw ys[kk fl)kUrksa] fofu;eksa vkSj fn’kkfunsZ’kksa esa ik;s lHkh fopyuksa dks layXu fjiksVZ esa n’kkZ;k x;k gSA isa’ku fuf/k }kjk rS;kj vfHkys[k dh ijh{k.k tkap ds vk/kkj ij] ge fuEukuqlkj lR;kfir djrs gSa &

1- isa’ku fuf/k }kjk vuqlj.k dh tk jgh i)fr] izfØ;k,a vkSj lqj{kk mik; Ik;kZIr gSa]

2- bu fofu;eksa ds iathdj.k laca/kh fu;e o ‘krksZa o jk”Vªh; isa’ku iz.kkyh U;kl ds lkFk gLrk{kfjr fuos’k izca/ku djkj ‘krksZa dk vuqikyu isa’ku fuf/k }kjk fd;k tk jgk gS]

3- izkf/kdj.k }kjk le;≤ ij tkjh funs’kksa vkSj vU; lkafof/kd vis{kkvksa dk vuqikyu fd;k x;k gSA

4- isa’ku fuf/k ds dk;Zdykiksa dk lapkyu bl izdkj fd;k tk jgk gS tks vfHknkrkvksa ds fgr esa gSA

5- izkf/kdj.k }kjk lafonkxr lgeR;@vuqeksfnr lhek ls vf/kd gq, dkjksckjh O;;ksa dks isa’ku fuf/k }kjk ogu fd;k x;k gS vkSj mUgsa ,u,oh ls izHkkfjr ugha x;k gSA

Hkonh;]

d`rs

¼QeZ dk uke½

lunh

ys[kkdkj

QeZ

iathdj.k

uEcj -------

---------- ¼fgLlsnkj dk uke½

fgLlsnkj

lnL;rk la- --

LFkku %

fnukad %

5- eq[; lkaf[;dh
isa'ku fuf/k dk uke %
---------- lekIr
vof/k@o"kZ ds eq[;
vkadM+s

					Ldhe d		Ldhe [k	
					o"kZ		o"kZ	
o"kZ	o"kZ	pkyw o"kZ	fiNyk	pkyw	fiNyk		o"kZ	
o"kZ	o"kZ	1- ,u,oh izfr ;wfuV ¼#i,½						
[kqyh								
mPp								
fuEu								
var								
2- izca/kk/khu vfre vkfLr;ka ¼yk[k #i,½								

var
vkSlr ¼,,;w,e½
3- ldy vk; ,,;w,e ds izfr'kr esa
4- O;; vuqikr %
d- dqy O;; ,,;w,e ds izfr'kr esa
¼Ldhe&okj½
[k[k[k[k- izca/ku 'kqYd ,,;w,e ds izfr'kr
esa ¼Ldhe&okj½
5- ,,;w,e ds izfr'kr ds :i esa fuoy vk;
6- iksVZQksfy;ks esa dqy dkjksckj dk vuqikr
7- o"kZ@vof/k ds nkSjku izfr ;wfuV vk/kkj ij
forfjr ykHkka'k ¼Ldheokj½
8izfrykHk % ¼izfr'kr½
d- fiNyk ,d o"kZ
csapekdZ
[k- LFkkiuk ds le; ls
csapekdZ
x- ;ksfxd okf"kZdh ykHk ¼izfr'kr½
fiNyk 1 o"kZ
fiNyk 3 o"kZ
fiNyk 5 o"kZ
Ldhe 'kq: gksus ds le; ls ¼'kq: djus dh
rkjh[k nsa½

1- ldy vk; = jktLo [kkrs esa vFkkZr vk;] ¼d½ esa n'kkZbZ jkf'k

2- fuoy vk; = jktLo [kkrs esa vFkkZr o"kZ@vof/k esa fuoy izkIr ykHk@¼gkfu½] ¼x½ esa n'kkZbZ jkf'k]

3- iksVZQksfy;ks esa dqy dkjksckj = o"kZ@vof/k ds fy, vkSlr ,;w,e ls foHkkftr djds fcØh ;k Ø; ls de

4- ,,;w,e = vkSlr nSfud fuoy ifjlEifr;ka

5- ^^la;qDRk okf"kZd ykHk^^ dh x.kuk fuEufyf[kr QkeZwyk ds vk/kkj ij dh tk, % = ¼1 + lap;h vk;½ &1 ¼tcfd ,u = 365@fnuksa dh la[;k½

6- ,u,oh = ¼Ldhe }kjk /kkfjr fuos'k dk cktkj ewY; + orZeku ifjlEifr;ksa dk ewY;&pkyw ns;rkvksa dk ewY; vkSj izko/kku] ;fn dksbZ gks½@¼ewY;kadu fnukad dks ;wfuVksa dh la[;k ¼;wfuVksa ds l`tu@ekspu ls iwoZ½

laf{kIr rqyu&i= dk QkesZV

isa'ku fuf/k dk uke

laf{kIr rqyu&i= fnukad ----------

	Ldhe d o"kZ	Ldhe [k o"kZ
o"kZ pkyw o"kZ	fiNyk o"kZ	o"kZ
pkyw fiNyk ns;rk,a		
1- ;wfuV iwath		
2- vkjf{kr vkSj vf/k'ks"k		
2-1 ;wfuV izhfe;e fjtoZ		
2-2 vizkIr ewY;o`f) fjtoZ		
2-3 vU;		
4- pkyw ns;rk,a vkSj izko/kku		
4-1 lafnX/k vk;@tekvksa ds fy, izko/kku		
4-2 vU; pkyw ns;rk,a vkSj izko/kku		
dqy		
ifjlEifr;ka		
1- fuos'k		
bfDoVh		
fMcsapj		
ckaMl		
lhth@,lMh,y		
iwath cktkj		
vU;		
dqy fuos'k		
3- vU; pkyw ifjlEifr;ka		
3-1 udn vkSj cSad 'ks"k		
3-3 vU;		
dqy		

laf{kIr jktLo ys[kk dk QkesZV

isa'ku fuf/k dk uke

laf{kIr jktLo ys[kk

---------- dks lekIr o"kZ@vof/k

o"kZ	o"kZ	o"kZ	o"kZ	Ldhe d o"kZ	Ldhe [k o"kZ
pkyw o"kZ	fiNyk o"kZ				
pkyw fiNyk o"kZ					
1- vk;					
1-					
1ykH					
kka'k					
1-					
2C;kt					

1-3 vUr% Ldhe varj.k ls
izkIr ykHk

1-4 fuos'kksa dh
fcØh@ekspu ls izkIr
ykHk
1-5 vU; vk;
¼d½
2- O;;
2-1 vUr% Ldhe varj.k ls
gqbZ gkfu
2-2 fuos'kksa dh
fcØh@ekspu ls gqbZ
gkfu
2-3 fuos'k izca/ku
'kqYd
2-4 vfHkj{kk 'kqYd
2-5 cSad izHkkj
2-6 vU; ifjpkyu O;;
¼[k½
o"kZ @vof/k esa fuoy izkIr ykHk@¼gkfu½¼d & [k =x½x½x½x½
4- fuos'k ewY; esa vizkIr gkfu@ykHk esa fuoy ifjorZu
7- o"kZ@vof/k esa fuoy vf/k'ks"k@¼gkfu½
ys[kkvksa esa fVIif.k;ka ;Fkk fuEufyf[kr
ekxZn'kZd fVIi.kh
1- egRoiw.kZ enksa dh izd`fr ,oa mudh jkf'k n'kkZrs gq, ys[kk fVIif.k;ka nsaA
2- vizkIr gkfu@ykHk dh x.kuk izR;sd vkfLr dh Js.kh ds vk/kkj ij dh tk, vkSj lesfdr :i esa n'kkZ,aA bls ml o"kZ@vof/k esa vizkIr gkfu@ykHk esa ys[kk esa cnyko ds lkFk 'kkfey djuk pkfg, vkSj mls fiNys o"kZ ds var esa vizkIr gkfu@ykHk esa n'kkZ,aA
ys[kk fVIif.k;ka & laf{kIr rqyu&i= vkSj jktLo ys[kk dk layXud
Ldhe dk uke %
ys[kk fVIif.k;ka & ---------- dks lekIr o"kZ@vof/k dk laf{kIr rqyu&i= vkSj jktLo ys[kk dk layXud
e la-a C;ksjk
1 fuos'k %
1-1 iqf"V fVIi.kh dh Ldheksa esa fuos'k ,uih,l U;kl ds uke ls gSaA
1-2 O;qRiUuksa dh [kqyh fLFkfr ¼o"kZ ds var esa cdk;k cktkj ewY; vkSj fuoy ifjlEifr;ksa dk izfr'kr½
1-3 ,lksf'k;V~l vkSj xzqi daifu;ksa esa fuos'k % fuxZedrkZ dk C;ksjk] fy[kr dh izd`fr] jkf'k] lHkh Ldheksa }kjk ldy fuos'k dk C;ksjk nsaA 1-4 Ldhe }kjk m/kkj yh xbZ vkSj@;k m/kkj nh xbZ izfrHkwfr;kas dh [kqyh fLFkfrA
1-5 ,uih, dk C;ksjk % ldy cktkj ewY; vkSj mlds izko/kku
1-6 foÙk o"kZ ds var esa ldy vizkIr ykHk@gkfu vkSj fuoy vkfLr;ksa ls izfr'krA
1-7 ldy vkfLr;ksa ds izfr'kr esa Ø; vkSj foØ; dk ldy ewY;A
1-8 iksVZQksfy;ks esa dkjksckj ugha gqbZ izfrHkwfr;ka % bfDoVh dk ldy ewY;] _.k vkSj iwath cktkj fy[krsa rFkk fuoy vkfLr;ksa ls izfr'krA 2- ,lksf'k;V~l vkSj xzqi daifu;ksa ds lkFk fd;s dkjksckj dk C;ksjkA ,lksf'k;V dk uke] Hkqxrku dh izd`fr vkSj jkf'k dk C;ksjk nsaA
3- lekIr o"kZ@vof/k ds nkSjku ;wfuV iwath dk lapyuA ;wfuVksa esa lapyu dk Ldheokj C;ksjk & [kqyk] vfHknku] ekspu] canA Ldheokj ;wfuVksa dk vafdr ewY; nsaA
4- fiNys o"kZ ls rqyuk & ,d mi;qDr fooj.kh fd fiNys o"kZ ds vkadM+ksa dk iquoZxhZdj.k fd;k x;k gS tc dHkh orZeku ds vuq:i djuk visf{kr gqvkA

5- vkdfLed ns;rk] izd`fr vkSj jkf'k dk C;ksjk nsaA
ekxZn'kZd fVIi.kh% mi;qZDr lHkh izdVhdj.kksa ds rnuqlkj fiNys o"kZ@vof/k ds vkadM+sa nsaA

9- ys[kk uhfr;ka

isa'ku fuf/k }kjk Ldheksa ls lacaf/kr ys[kkadu uhfr;ksa dh foÙkh; foojf.k;ka rS;kj djrs le; vkSj fuoy vkfLr;ksa ds ewY; dh x.kuk ds le; vuqikyu fd;k tk,%

1- isa'ku fuf/k dks Ldheokj ys[kk cfg;ka izksn~Hkwr vk/kkj ij rS;kj djuh pkfg,A fuos'k dk mYys[k izkf/kdj.k }kjk le;≤ ij tkjh ewY;kdau fn'kkfunsZ'kksa ds vuqlkj] rqyu&i= dh rkjh[k ;k vkfLr ewY; ;k fuoy vkfLr ewY; dh x.kuk dh rkjh[k dks djuk pkfg,A

2- fuos'kksa dks vfHkj{kd vfHkys[k vkSj ;wfuVksa dks dsUnzh; vfHkys[kkiky vfHkjd.k ds nSfud vk/kkj ds vfHkys[k ls feyku djuk pkfg,A

3- ewY;kadu dh rkjh[k dks izksn~Hkwr vk;] vkSj lHkh vuqeR; O;; ftls vkfLr ewY;@,u,oh dh x.kuk] cM+s O;; tSls izca/ku 'kqYd vkSj vU; vuqeR; vkof/kd O;; tSls vfHkj{kk izHkkj vkfn] nSfud vk/kkj ij izksn~Hkwr gksus pkfg,A izksn~Hkwr x.kuk ds fy;s fopkjk/khu vof/k foÙk o"kZ gksxhA

4- Ldhe }kjk vftZr ykHkka'k vk; dks ykHkka'k ?kksf"kr gksus dh rkjh[k ls ugha ekuuk pkfg, fdarq ml rkjh[k ls tc 'ks;j iwoZ&ykHkka'k vk/kkj ij dksV gqvk Fkk] ekuuk pkfg,A

5- C;kt vftZr gksus okyh lHkh fy[krksa ds ckjs esa] vk; nSfud vk/kkj ij izksn~Hkwr gksuh pkfg,A vr%] tc ,sls fuos'k Ø; fd;s tkrs gSa] fiNys C;kt dh ns; rkjh[k ls Ø; djus dh rkjh[k rd vof/k dk pqdrk C;kt dks Ø; ykxr ds :i esa ugha ekuuk pkfg, cfYd C;kt olwy [kkrs ls ukes djuk pkfg,A blh izdkj] fcØh ds le;] fiNys C;kt dh fu;r rkjh[k ls fcØh dh rkjh[k rd vof/k ds izkIr C;kt dks fcØh ewY; ls vfrfjDr ugha ekuuk pkfg, cfYd C;kt olwyh ys[kk esa tek djuk pkfg,A

6- fuos'kksa dh /kkjd ykxr vkSj fuos'kksa dh fcØh ls ykHk ;k gkfu dk fu/kkZj.k djus ds fy,] ^^Hkkfjr vkSlr ykxr^^ fof/k dk ikyu djuk pkfg,A 7- fuos'kksa ds Ø; ;k fcØh ds ysu nsu dks VªsM fnukad ekuuk pkfg,] uk fd mls fu/kkZj.k fnukad ekuk tk,] vr% foÙk o"kZ ds nkSjku fd;s x;s lHkh fuos'kksa ds ysu nsuksa ds izHkko dks ml o"kZ dh foÙkh; foojf.k;ksa esa n'kkZ,aA tc fuos'k laca/kh dkjksckj LVkWd cktkj ls ckgj fd;k tk,] tSls fdlh fu;kstu ds ek/;e ls [kjhn djds ;k izkbosV laf/k ds ek/;e ls fczdh o [kjhn] rks ml ysu nsu dks Ø; ds ekeys esa ml rkjh[k esa ntZ fd;k tk, tc Ldhe dks ewY; pqdrk djus dk nkf;Ro lkSaik x;k gks ;k] fcØh dh n'kk esa tc Ldhe dks fcØh ls izkIr jkf'k olwy djus dk vf/kdkj feyk gks ;k fcdk gqvk fy[kr lkSaius dk nkf;Ro fn;k x;k gksA

8- cksul 'ks;jksa dks ftlds fy;s Ldhe gdnkj curh gS] rHkh ekU;rk nh tk, tc ewy 'ks;j ftu ij cksul dh gdnkfjrk curh gS] dk ysu nsu LVkWd ,Dlpsat esa iwoZ cksul vk/kkj ij fd;k tk,A blh izdkj] vf/kdkj gdnkjh dks rHkh ekU;rk nh tk, tc ewy 'ks;j ftu ij vf/kdkj gdnkjh curh gS] tc LVkWd ,Dlpsat esa iwoZ&vf/kdkj vk/kkj ij mudk ysu nsu gksA

9- izkIr gq, ;k [kjhns fuos'kksa dh ykxr esa ykxw dj vkSj LVkEi izHkkj 'kkfey gksaxs fdarq nykyh] nykyh ij ykxw dj vkSj vU; dkjksckjh izHkkj 'kkfey ugha gksaxsA futh rkSj ij fd;s x;s _.k fy[krksa ds ckjs esa vkjaHk esa nh xbZ fdlh NwV dksa fuos'k dh ykxr esa ls ?kVk nsuk pkfg,A

10- lHkh djksa dks tks yxk;s tkus gSa vkSj okLro esa pqdrk dj fn;s x;s gSa] fuf/k ds ,u,oh dks izHkkfjr fd;s tk,axs vkSj mUgsa vfHknkrk ogu djsxkA bl [kkrs ij fdlh Hkh izdkj dh vuqorhZ okilh] ;fn dksbZ gks] mls vk; ds :Ik esa Ldhe@fuf/k esa tksM+k tkuk pkfg,A

11- fuos'k izca/ku 'kqYd esa ysu nsu ls lacaf/kr izHkkj tSls nykyh] dkjksckjh ykxr vkfn 'kkfey gksaxs] flok; vfHkj{kk 'kqYd vkSj vuqeR; dj ds fuos'k izca/ku 'kqYd dh x.kuk isa'ku fuf/k }kjk nSfud vkfLr izca/ku vk/kkj ij dh tkrh gSA izkf/kdj.k dks pqdrk fd;s tkus okys 'kqYdksa dks Ldhe ls izHkkfjr ugha fd;k tk,xkA

12- vuqi;ksT; vkfLr;ksa ds ckjs esa] vfHkKku] oxhZdj.k vkSj izko/kku izkf/kdj.k }kjk tkjh fn'kkfunsZ'kksa ds vuqlkj djuk pkfg,A

vuqlwph & 8

isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k ¼isa'ku fuf/k½

fofu;ekoyh] 2015

[fofu;e 10¼1½¼x½ ns[ksa]

cSafdax ;k dsUnzh; vfHkys[kikyu le>kSrs

dkjksckj 'kq: djus dk izek.k i= izkIr djus ls igys] isa'ku fuf/k U;klh cSad vkSj dsUnzh; vfHkys[k/kkjd ,tsalh ds lkFk uhps fn;s C;ksjs ds vuqlkj cSafdax le>kSrs djsxh%

1- isa'ku fuf/k dsUnzh; vfHkys[k/kkjd ,tsalh vkSj U;klh cSad dks bySDVªkWfud ijLij var laca/k

O;oLFkk miyC/k djk,xhA isa'ku fuf/k dks Hkkoh cnykoksa vkSj izkS|ksfxdh esa fodkl ds dkj.k iz.kkyh funsZ'kksa] ,oa vfHknkrkvksa dh la[;k] Ldheksa dh la[;k esa cnyko dks viukus vkSj izkf/kdj.k }kjk fu/kkZfjr lsokvksa rFkk dk;kZRed nkf;Roksa dks laHkkyus esa leFkZ gksuk gksxkA

2- mi;qZDr fd;s o.kZu ds vuqlkj fuos'k gsrq fuf/k;kas esa foxr] orZeku o Hkkoh fuos'k vkSj vkof/kd vk;] ekspu vkSj fcØh ls oLrqr% izkIr jkf'k vkSj ftls jk"Vªh; isa'ku iz.kkyh U;kl] U;klh cSad ftlds ;gka isa'ku fuf/k dk fuos'k [kkrk gS vkSj ftls Åij fn;s vuqlkj fo'ks"k :i ls fuos'k ds fy, fu/kkZfjr fd;k x;k gS] dh fufnZ"V 'kk[kk esa jk"Vªh; isa'ku iz.kkyh U;kl ds [kkrs esa varfjr fd;k x;k gS] 'kkfey gksaxsA

3- fufnZ"V 'kk[kk vkSj U;klh cSad dk fooj.k izkf/kdj.k }kjk dh xbZ O;oLFkk vkSj vuqeksnu rFkk le;≤ ij tkjh vf/klwpuk ds vuqlkj gksxkA 4- tgka vkSj tSls ykxw gks] dsUnzh; vfHkys[k/kkjd ,tsalh usVsM fuf/k U;klh cSad dh fufnZ"V 'kk[kk esa varfjr dj nsxhA

5- bl djkj ds rgr Lohd`r fuf/k;ka ,d vyx fuos'k [kkrs esa jk"Vªh; isa'ku iz.kkyh U;kl ds uke fufnZ"V 'kk[kk esa jk"Vªh; isa'ku iz.kkyh U;kl dks uksfVl nsdj tek dh tk,axhA lHkh izkfIr;ka] Hkqxrku] vk;] O;;] fcØh ls izkIr jkf'k] Ø;] fuos'kksa dh ysu nsu dh ykxr bl [kkrs esa tek ;k ukes] tks Hkh ekeyk gks] dh tk,xhA

6- lansgksa dks nwj djus ds fy,] U;klh cSad esa tgka ls fuos'k fd;s tkus gSa vkSj fuos'k ds laca/k esa fd;s tkus okys O;; jk"Vªh; isa'ku iz.kkyh U;kl dh vksj ls isa'ku fuf/k }kjk fd;s tkus gSa] dk j[k j[kko isa'ku fuf/k }kjk fd;k tk,xk] jk"Vªh; isa'ku iz.kkyh U;kl U;klh cSad ds lkFk gq, djkj ds vuqlkj ys[kk dk j[k j[kko djsxkA

7- isa'ku fuf/k jk"Vªh; isa'ku iz.kkyh U;kl ls fuf/k;ka izkIr djus ds fy;s ftldk [kkrk U;klh cSad esa gS] U;klh cSad ds ;gka Ldheokj [kkrk j[ksxh vkSj dsUnzh; vfHkys[kkiky vfHkdj.k }kjk le;≤ ij fn;s x;s vuqns'kksa ds vuqlkj jk"Vªh; isa'ku iz.kkyh U;kl ds mlh [kkrs esa foizsf"kr djsxhA 8- tgka vkSj tSls ykxw gks] isa'ku fuf/k vkgj.k jkf'k dks vfHknkrk ds cSad [kkrs esa ;k izkf/kdj.k@jk"Vªh; isa'ku iz.kkyh U;kl }kjk le;≤ ij fu/kkZfjr fdlh vU; izdkj ls varfjr djsxhA

vuqlwph & 9

isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k ¼isa'ku fuf/k½ fofu;e] 2015

[fofu;e 10¼1½¼x½ ns[ksa]

vfHkj{kk laca/kh djkj

dkjksckj vkjaHk djus dk izek.k i= izkIr djus ls iwoZ] isa'ku fuf/k jk"Vªh; isa'ku iz.kkyh U;kl ls iwoZ vuqeksnu ysdj fuf/k dh Ldhekas dh vfHkj{kk lsokvksa ds fy;s jk"Vªh; isa'ku iz.kkyh vfHkj{kd ds lkFk ,d vfHkj{kk djkj fu"ikfnr djsxh tSlsfd uhps mYys[k fd;k x;k gSA

1- isa'ku fuf/k }kjk izfrHkwfr;ka jk"Vªh; isa'ku iz.kkyh U;kl ds uke dh vksj ls [kjhnh tk,axhA jk"Vªh; isa'ku iz.kkyh U;kl bu izfrHkwfr;ksa vkSj fuf/k;ksa dk iathd`r Lokeh gksxkA gkykafd] jk"Vªh; isa'ku iz.kkyh ds O;SfDrd vfHknkrk bu ifjlEifr;ksa vkSj fuf/k;ksa ds ykHkkFkhZ cus jgasxsA

2- isa'ku fuf/k jk"Vªh; isa'ku iz.kkyh vfHkj{kd ls foLr`r lwpuk vkSj fjiksVsZa izkIr djsxhA rn~uqlkj] isa'ku fuf/k vfHkj{kd dks bySDVªkWfud baVjduSDVhfoVh miyC/k djk,xhA

3- isa'ku fuf/k izfrHkwfr;ksa ds [kkrs dks Ldheokj i`Fkd djuk lqfuf'pr djsxhA

4- isa'ku fuf/k] fuf/k dh fdlh Hkh ifjlEifr ;k lEifr dks jk"Vªh; isa'ku iz.kkyh U;kl dh vuqefr ds fcuk n`f"Vca/kd] fxjoh vkSj m/kkj ugha j[ksxhA 5- isa'ku fuf/k izfrHkwfr;ksa ls lacaf/kr dkjksckj dsoy fMeSV :Ik esa djsxhA isa'ku fuf/k fQthdy :Ik esa [kjhnh izfrHkwfr;ksa dks jk"Vªh; isa'ku iz.kkyh U;kl ds uke Ldhe ds [kkrs esa varfjr djk,xh] flok; izkf/kd`r fuos'kksa ds tks dsoy fQthdy :Ik esa gh miyC/k gSaA

6- isa'ku fuf/k Ldhe ds vfHkj{kd ls] le;≤ ij] ,slh foÙkh; fjiksVsZa] izkDlh foojf.k;ka vkSj Ldhe ls lacaf/kr dkjksckj rFkk ekeyksa ds ckjs esa izkIr djsxh tks fuos'k izca/kd ds :i esa vius dk;ksZa ,oa drZO;ksa ds fuoZgu esa] ;k izkf/kdj.k ds fn'kkfunsZ'kksa ;k funs'kksa ds vuqikyukFkZ] ;k fdlh ykxw dkuwu] fu;e vkSj fofu;eksa ds vUrxZr visf{kr gksaA

vuqlwph & 10

isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k ¼isa'ku fuf/k½

fofu;ekoyh] 2015

[fofu;e 22¼9½ ns[ksa]

fuos'k vkSj tksf[ke izca/ku lfefr

1- fuos'k lfefr

1- isa'ku fuf/k ,d fuos'k lfefr dk xBu djsxh ftlesa nks funs'kd] eq[; dk;Zikyd vf/kdkjh vkSj eq[; fuos'k vf/kdkjh ;k fuf/k izca/kd] ;fn lhbZvks vkSj lhvkbZvks ,d gh vf/kdkjh gks] 'kkfey gksaxsA

2- isa'ku fuf/k ,d fuos'k uhfr rS;kj djsxk vkSj mls funs'kd eaMy ds le{k vuqeksnukFkZ izLrqr djsxhA ;g uhfr rS;kj djus esa] cksMZ dks izfrHkwfr;ksa ds dkjksckj] lHkh fuos'kksa vkSj cktkj tksf[ke] ifjlEifr;ksa ds izca/ku] ns;rkvksa esa vlarqyu] fuos'k ys[kkijh{kk vkSj fuos'k vkadM+ksa rFkk izkf/kdj.k ds fn'kkfunsZ'kksa ;k funs'kksa ds izko/kkuksa ds izca/ku esa py fuf/k] foosdlEer ekunaMksa] fuos'k lhekvksa] LVki ykWl lhek ls lacaf/kr fo"k;ksa ij fopkj djsxkA

3- cksMZ }kjk vuqeksfnr fuos'k uhfr dks fuos'k lfefr }kjk fØ;kfUor fd;k tk,xk tks viuh xfrfof/k;ksa ds ckjs esa cksMZ dks vkof/kd vk/kkj ij lwfpr djrh jgsxhA

4- cksMZ fuos'k uhfr vkSj mlds fdz;kUo;u dh v/kZ&okf"kZd vk/kkj ij ;k ml de varjky ij tSlk og fu.kZ; djs] leh{kk djsxk vkSj ekStwnk fuos'k uhfr esa og lq/kkj djsxk tks vfHknkrkvksa ds fgrksa vkSj izkf/kdj.k }kjk fu/kkZfjr fuos'k iz.kkyh ds laj{k.k ds ckjs esa dkuwuksa vkSj fofu;eksa dh vis{kkvksa ds vuq:i djuk vko';d gksasA

5- fuos'k uhfr vkSj mldh leh{kk dk C;ksjk tks cksMZ }kjk vkof/kd vk/kkj ij fu.kZ; fy;k tkrk gS] jk"Vªh; isa'ku iz.kkyh U;kl dks fu.kZ; dh rkjh[k ls rhl fnuksa esa izLrqr djuk gksxkA jk"Vªh; isa'ku iz.kkyh U;kl isa'ku fuf/k ls le;≤ ij dqN vkSj lwpuk Hkh ekax ldrk gS tSlkfd og vko';d le>s vkSj tks vfHknkrkvksa ds fgr esa gksA

6- fuos'k lfefr ifjorZuksa dh leh{kk vkSj viuh Vhe vkSj fuos'k ls lacaf/kr fdlh vU; ekeys ij Hkh fopkj dj ldrh gS vkSj mls isa'ku fuf/k ds funs'kd eaMy dks viuh flQkfj'ksa izsf"kr djsxhA

7- fuos'k lfefr fuos'k izksQs'kuyksa dh lsok,a Hkh vko';drkuqlkj ys ldrh gSA

2- tksf[ke izca/ku lfefr

1- isa'ku fuf/k ,d tksf[ke izca/ku lfefr dk xBu djsxh ftlesa de ls de ,d Lora= funs'kd] eq[; dk;Zikyd vf/kdkjh] eq[; fuos'k vf/kdkjh ;k fuf/k izca/kd] ;fn lhbZvks vkSj lhvkbZvks leku vf/kdkjh gks] vkSj tksf[ke ;k vuqikyu vf/kdkjh gksxkA fuos'k lfefr dk funs'kd tksf[ke izca/ku lfefr dk funs'kd ugha gksuk pkfg, A

2- isa'ku fuf/k ,d tksf[ke uhfr rS;kj djsxh vkSj mls cksMZ ds le{k vuqeksnu gsrq izLrqr djsxhA ;g uhfr rS;kj djus esa] cksMZ dks fuEu ckrksa ij fopkj djsxk &

d-& tksf[ke izca/ku dk;Z

[k& vkink olwyh vkSj dkjksckjh vkdfLed Ldhesa

x& tksf[keksa dk chek

?k& vfHknkrkvksa dks tksf[ke leaftr ykHk lqfuf'pr djuk tks fuf/k;ksa ds laj{k.k] lqj{kk vkSj py fuf/k ds vuq:i gksaA

3- cksMZ }kjk vuqeksfnr tksf[ke uhfr dks tksf[ke izca/ku lfefr }kjk fØ;kfUor fd;k tk,xk tks cksMZ dks viuh xfrfof/k;ksa ds ckjs esa vkof/kd vk/kkj ij lwfpr djsxhA

4- cksMZ tksf[ke uhfr dh v/kZ&okf"kZd vk/kkj ij ;k ml de varjky ij tSlk og fu/kkZfjr djs] leh{kk djsxk vkSj ekStwnk tksf[ke uhfr esa og lq/kkj djsxk tks dkuwuksa vkSj fofu;eksa dh vis{kkvksa ds vuq:i djus gsrq vko';d gksaxsA cksMZ jk"Vªh; isa'ku iz.kkyh U;kl dks blds ckjs esa vkof/kd vk/kkj ij v|ru djsxkA

5- tksf[ke izca/ku lfefr tksf[ke izca/ku izksQs'kuyksa dh lsok,a Hkh vko';drkuqlkj ys ldrh gSA

vuqlwph & 11

isa'ku fuf/k fofu;ked vkSj fodkl izkf/kdj.k ¼isa'ku fuf/k½

[fofu;e 10¼1½¼d½ ns[ksa]

fuos'k izca/ku djkj ¼iz:Ik½

dkjksckj vkjaHk djus dk izek.k i= izkIr djus ls iwoZ] isa'ku fuf/k jk"Vªh; isa'ku iz.kkyh U;kl ds lkFk ,d djkj djsxh fatlesa vU; ckrksa ds lkFk&lkFk fuEufyf[kr /kkjk,a Hkh 'kkfey gksaxh%

1- isa'ku fuf/k fuos'k vkSj fuos'k ;ksX; fuf/k;ksa ds iqufuZos'k ftlesa udn] izfrHkwfr;ksa rFkk vU; lEifr;ksa lfgr tSls izR;sd Ldhe dh vkfLr;ka] ds laca/k esa fuos'k uhfr;ksa] izkf/kdj.k }kjk le;≤ ij tkjh fn'kkfunsZ'kksa ;k funs'kksa ds vuqlkj Ldheksa ds fuos'k izca/kd ds :i esa dke djsxhA

2- isa'ku fuf/k Ldheksa ds izca/ku esa nSfud fuos'k dk vuqeku yxk,xh vkSj mlds vuqlkj fuos'k djus dk fu.kZ; djsxh vkSj vf/kfu;e] fu;eksa] fn'kkfunsZ'kksa] funs'kksa] vf/klwpukvksa] muds rgr tkjh ifji=ksa ;k fofu;eksa ds izko/kkuksa ds vuqlkj Ldhe dk izca/ku djsxhA

3- isa'ku fuf/k U;klh cSad }kjk mls miyC/k djkbZ fuf/k;ksa dks izkf/kdj.k ;k jk"Vªh; isa'ku iz.kkyh U;kl }kjk le;≤ ij fu/kkZfjr le;&lhek ds Hkhrj fuos'k djsxhA

4- isa'ku fuf/k vius dk;ksZa ds fuoZgu vkSj vfHknkrkvksa ds fgrksa o vf/kdkjksa dh lqj{kk ds fy;s iwjh le>nkjh] fuiq.krk] 'kh?kzrk vkSj lrdZrk cjrsxhA 5- isa'ku fuf/k lHkh izdkj ds lV~Vs ckth okys dkjksckj ;k fuos'kksa esa ysu nsu djus ls cpsaxhA

6- isa'ku fuf/k vius deZpkfj;ksa ;k mu O;fDr;ksa ftudh lsok,a isa'ku fuf/k }kjk yh xbZ gSa] dh xyfr;ksa ;k dk;ksZa ds fy;s mRrjnk;h gksxh vkSj mudh izfriwfrZ ds fy;s lnk tckons; gksxhA

7- isa'ku fuf/k fuf/k;ksa ds izca/ku ds fy;s fu"Bkiw.kZ fjdkMZ j[kus okys ;ksX; fuiq.k O;fDr;ksa@vf/kdkfj;ksa dks fu;qDr djsxhA

8- isa'ku fuf/k vU; fØ;kdykiksa ds lkFk fuf/k Ldheksa dk Lora= izca/ku djsxh vkSj ;g lqfuf'pr djus ds fy;s i;kZIr dne mBk,xh fd vfHknkrkvksa ds fgrksa dks fdlh izdkj dh {kfr u gksA

9- isa'ku fuf/k ¼i½ dksbZ vU; dkjksckjh dk;Zdyki ugha djsxh flok; izkf/kdj.k }kjk fofu;fer ;kstuk ds isa'ku fuf/k ls lacaf/kr dk;Z ds ;k dksbZ vU; xfrfof/k ftls izkf/kdj.k }kjk vuqefr nh xbZ gks] vkSj ¼ii½ viuh Ldheksa esa viuh gh vkfLr;ksa ds fuos'k ij fdlh 'kqYd dks cnyus ds fy;s gdnkj ugha gksxhA

10- isa'ku fuf/k] izkf/kdj.k ;k jk"Vªh; isa'ku iz.kkyh U;kl }kjk le;≤ ij fu/kkZfjr izdVhdj.k laca/kh vis{kkvksa vkSj vuqlwph&3 esa ;Fkk mfYyf[kr vis{kkvksa dk ikyu djsxh vkSj muds vuqlkj cfg;ka rFkk vfHkys[k rS;kj djsxhA

11- Ldheksa dk ewY;kadu izkf/kdj.k }kjk le;≤ ij tkjh fofu;eksa] fn'kkfunsZ'kksa ;k funs'kksa ds vuqlkj fd;k tk,xkA

12- isa'ku fuf/k] fuf/k dh dk;Ziz.kkyh ij ,d vkof/kd fjiksVZ jk"Vªh; isa'ku iz.kkyh U;kl dks ;k ml varjky ij vkSj ml jhfr esa tSls izkf/kdj.k ;k jk"Vªh; isa'ku iz.kkyh U;kl }kjk visf{kr ;k ekaxh xbZ gks] izLrqr djsxhA isa'ku fuf/k dqN vU; vfrfjDr fjiksVsZa] lwpuk ;k vkadM+s Hkh jk"Vªh; isa'ku iz.kkyh U;kl ;k izkf/kdj.k }kjk le;≤ ij ekaxh tk,a ;k visf{kr gks] fcuk fdlh pwd ds izLrqr djsxhA mi;qZDr ds vfrfjDr] isa'ku fuf/k vius dk;Zdykiksa dh fjiksVZ fufnZ"V iz:Ik esa vkSj fn'kkfunsZ'kksa ds vuqikyu esa frekgh vk/kkj ij ;k tks fu/kkZfjr fd;k tk,] jk"Vªh; isa'ku iz.kkyh U;kl dks izLrqr djsxhA 13-- isa'ku fuf/k izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl] dsUnzh; vfHkys[kkiky vfHkdj.k] vfHkj{kd] U;klh cSad vkSj vU; lsok iznkrkvksa dks tSlkfd izkf/kdj.k ;k jk"Vªh; isa'ku iz.kkyh U;kl }kjk le;≤ ij fu/kkZfjr fd;k tk,] bySDVªkWfud baVjduSDVhfoVh miyC/k djk,xhA isa'ku fuf/k dks Hkfo"; esa gksus okys cnykoksa ;Fkk izkS|ksfxdh esa fodkl ds dkj.k gq, ifjorZuksa] flLVe fofunsZ'kksa esa ifjorZuksa rFkk vfHknkrkvksa dh la[;k] Ldheksa dh la[;k esa cnyko] vkSj izkf/kdj.k }kjk fufnZ"V lsokvksa ,oa dk;kZRed nkf;Roksa esa gq, ifjorZuksa dks viukus esa Hkh l{ke gksuk pkfg,A

14- isa'ku fuf/k fdlh lgc) dks dksbZ vuqfpr ykHk ugha nsxh ;k isa'ku fuf/k ds fdlh lgc) ls bl izdkj dkjksckj ugha djsxh tks vfHknkrkvksa ds fgrksa ds fdlh izdkj foijhr izHkko Mkyrk gksA

15- isa'ku fuf/k fdUgha izfrHkwfr;ksa ds ysu nsu ds fy, fdlh izk;kstd ;k vius fdlh lgc)] deZpkjh ;k muds fj'rsnkjksa dh lsokvksa dk ;s iz;ksx ugha djsxhA

16- isa'ku fuf/k dks fdlh izLrkfor ysu nsu ;k fdlh lacaf/kr Ik{k dks 'kkfey djus ds fy;s jk"Vªh; isa'ku iz.kkyh U;kl dh iwoZ Lohd`fr ysuh pkfg, vkSj ml izLrkfor ysu nsu ;k fu;qfDr ds fy;s dkj.kksa dk flok; jk"Vªh; isa'ku iz.kkyh U;kl dh fuf/k;ksa dks fufnZ"V lhek ds vanj fuos'k djus ds mYys[k djsxh sA jk"Vªh; isa'ku iz.kkyh U;kl dks bl izdkj ds ysu nsu dk mYys[k viuh vkof/kd fjiksVZ esa djsxhA

17- isa'ku fuf/k izfrHkwfr;ksa dk nyky ds ek/;e ls Ø; fcØ; ugha djsxh tks isa'ku fuf/k }kjk lHkh Ldheksa ds rgr izfrHkwfr;ksa ds ldy Ø; foØ; ds 5 izfr'kr ;k ldy [kjhn ls vf/kd gks tc rd fd isa'ku fuf/k us 5 izfr'kr dh lhek ls vf/kd ds fy;s fyf[kr vkSfpR; u fn;k gks rFkk ,sls lHkh fuos'kksa dh fjiksVsZa izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl dks frekgh vk/kkj ij Hksth tk,aA

18- fdarq ;g gS fd mi;qZDr 5 izfr'kr dh lhek okf"kZd ij ykxw gksxhA

19- isa'ku fuf/k bl izdkj ds djkj izkf/kdj.k dh vuqefr ls djsxh D;ksafd ;g mlds mRrjnkf;Roksa ds izHkkoh fuoZgu ds fy;s vko';d gSA

20- isa'ku fuf/k fu"ikndrk] ,u,oh iwoZo`Ùk] mldh Ldhe ds rgr iksVZQksfy;ks dh lajpuk] Ldhe dh foÙkh; fLFkfr ds ckjs esa lwpuk izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl }kjk le;≤ ij fu/kkZfjr fd;s vuqlkj vkof/kd vk/kkj ij vfHknkrkvksa dks Hkstsxh vkSj isa'ku fuf/k dh osclkbV ij bySDVªkWfud QkeZ esa viyksM djsxhA

21- isa'ku fuf/k lqfuf'pr djsxh fd isa'ku fuf/k fn'kkfunsZ'kksa ds lHkh izko/kkuksa dk vuqikyu djrh gS vkSj fuf/k izca/kdksa }kjk fd;s fuos'k vfHknkrkvksa ds fgr esa gSaA

22- isa'ku fuf/k] isa'ku fuf/k dk dqN Hkh fgLlk Hkkjr ls ckgj] izR;{k ;k ijks{k :i ls fuos'k ugha djsxhA

23- isa'ku fuf/k ,d fuos'k lfefr vkSj ,d tksf[ke lfefr dk xBu djsxhA fuos'k@fuxjkuh lfefr dk xBu vkSj dk;ksZa dk fu/kkZj.k vuqlwph&6 esa fd;k x;k gSA

24- isa'ku fuf/k vuqlwph&7 esa mfYyf[kr fjiksVsZa jk"Vªh; isa'ku iz.kkyh U;kl dks izLrqr djsxh vkSj ;g lqfuf'pr djus ds fy;s mi;qDr dne mBk,xh fd os fjiksVsZa ml lHkh lkexzh ds ckjs esa iwjh vkSj lgh gksa tgka rd visf{kr lwpuk isa'ku fuf/k ds ;qfDrlaxr fu;a=.k esa gSA

25- isa'ku fuf/k vius dk;ksZa dk fuoZgu i;kZIr lko/kkuh] ltxrk] le>nkjh] 'kh?kzrk vkSj mfpr deZBrk ls djsxh vkSj vlko/kkuh] /kks[kk/kM+h] dnkpkj vkSj ;k vijk/k] xyr vuSfrd dk;ksZa] ckSf)d lEifr vf/kdkjksa ds mYya?ku] U;k;h dk;ksZa ds mYya?ku] fo'okl Hkax djus] xksiuh;rk rksM+us] lafonk dk mYya?ku] fuf'Ø;rk] ;k fdlh ykxw dkuwu] fn'kkfunsZ'k] fu;e] fofu;e izkf/kdj.k }kjk tkjh funsZ'kksa] ;k vf/kfu;e] fofu;eksa ;k fn'kkfunsZ'kksa ds izko/kkuksa ds mYya?ku ds dkj.k jk"Vªh; isa'ku iz.kkyh U;kl dks gqbZ fdlh gkfu ;k uqdlku dh {kfriwfrZ djus ds fy;s mRrjnk;h gksxhA

26- isa'ku fuf/k ifjiDork] ekspu ij C;kt ladfyr djus] fuos'kksa ls lacaf/kr fcØh gksus ij gqbZ jkf'k dks fu;r rkjh[kksa ij olwyus vkSj jk"Vªh; isa'ku iz.kkyh U;kl ds lacaf/kr [kkrksa esa le; ij tek djkus ds fy;s izkf/kd`r vkSj mRrjnk;h gSA ,slk djrs le;] isa'ku fuf/k dk ;g drZO; gksxk fd lacaf/kr laLFkkuksa vkSj izkf/kdkfj;ksa dks lwfpr djs fd jk"Vªh; isa'ku iz.kkyh U;kl }kjk izkIr C;kt jkf'k ij vk;dj vf/kfu;e ds rgr lzksr ij dj dh dVkSrh ugha dh tk,xhA

27- mi;qZDr ds ckotwn] ;fn ,sls fuos'kksa ij lzksr ij fdlh dj dh dVkSrh dh tkrh gS rks isa'ku fuf/k dh ;g iwjh ftEesnkjh gksxh fd og jk"Vªh; isa'ku iz.kkyh U;kl dh vksj ls vius [kpsZa ij mlh foRr o"kZ esa ml dj dh jkf'k dks okil djs] ,slk djus esa vlQy isa'ku fuf/k jk"Vªh; isa'ku iz.kkyh U;kl }kjk vf/klwfpr fd;s tkus ij dkVs x, dj dh dfFkr jkf'k dh {kfriwfrZ jk"Vªh; isa'ku iz.kkyh U;kl dks djsxhA

28- isa'ku fuf/k jk"Vªh; isa'ku iz.kkyh U;kl dh vksj ls lHkh fy[krksa] izi=ksa] foojf.k;ksa] vkosnuksa] nLrkosktksa] tks daiuh] laxBu] laLFkku] izkf/kdj.k] ljdkjh fudk; ;k foHkkx vkfn esa nk;j djuk t:jh gks tks jk"Vªh; isa'ku iz.kkyh U;kl fuos'kksa ds izca/ku ls bl izdkj lacaf/kr gksa ftls isa'ku fuf/k ykxw dkuwu ds vuqlkj vkSj vfHknkrk ds ykHkkFkZ rFkk muds fgrksa dh lqj{kk ds fy;s mi;qDr le>rh gksA

29- isa'ku fuf/k jk"Vªh; isa'ku iz.kkyh U;kl dh vksj ls jk"Vªh; isa'ku iz.kkyh U;kl ls leUo; djds oksV nsus ds vf/kdkj dk iz;ksx djsxk tks izkf/kdj.k dh ernku uhfr ds vuq:Ik gSa vuqlkj gSA

30- fuf/k;ka U;klh cSad dh izkf/kd`r 'kk[kk esa jk"Vªh; isa'ku iz.kkyh U;kl ds uke esa i`Fkd fuos'k [kkrs esa tek dh tk,axhA lHkh ikofr;ka] Hkqxrku] vk;] O;; vkSj fuos'kksa ds ysu nsu dh ykxr bl [kkrs ls ukes ;k tek dh tk,xhA isa'ku fuf/k viuk ikfjJfed@'kqYd@izHkkjksa] ;fn dksbZ gksa] dks bl [kkrs ls olwy djus dh gdnkj ugha gksxhA

31- U;klh cSad dh euksuhr 'kk[kk esa fuos'k [kkrk dk ifjpkyu isa'ku fuf/k }kjk fd;k tk,xk] tcfd jk"Vªh; isa'ku iz.kkyh U;kl U;klh cSad ds lkFk fu"ikfnr djkj ds vuqlkj [kkrs dk j[k j[kko djsxkA

32- djkj dh fdlh vU; /kkjk ij izfrdwy izHkko Mkys fcuk] jk"Vªh; isa'ku iz.kkyh U;kl dh vksj ls isa'ku fuf/k }kjk gLrxr dh xbZ lHkh@fdlh izfrHkwfr vkSj vU; vkfLr;ksa dks vfHkj{kd lqfo/kkvksa esa j[kk tk,xk tSlkfd vuqlwph&9 esa mYys[k fd;k x;k gSA

33- isa'ku fuf/k jk"Vªh; isa'ku iz.kkyh U;kl dh vksj ls ,slh dksbZ Hkh fof/kd dkjZokbZ djus ds fy;s izkf/kd`r gS tks jk"Vªh; isa'ku iz.kkyh U;kl ds fuos'kksa ,oa C;kt vk; dh lqj{kk ds fy;s vko';d gS vkSj nkoksa ds izHkkoiw.kZ fu"iknu ds fy;s jk"Vªh; isa'ku iz.kkyh U;kl ds fn'kkfunsZ'kksa ds vuqlkj jk"Vªh; isa'ku iz.kkyh U;kl dh vksj ls ,MoksdsV] lykgdkj ;k vU; izfrfuf/k;ksa dks fu;qDr dj ldrh gSA ;fn jk"Vªh; isa'ku iz.kkyh U;kl isa'ku fuf/k dks izfrHkwfr;ksa ;k fuos'kksa ds laca/k esa fdlh ysu nsu dk Hkkj ysus ds fy;s dgrk gS ftlesa dksbZ Hkqxrku djuk gks ;k isa'ku fuf/k dks fdlh :i esa jkf'k dk Hkqxrku djus ;k ns;rk laHkkyus ds fy;s dgk tkrk gS rks jk"Vªh; isa'ku iz.kkyh U;kl i{kksa }kjk vkil esa lgeR; vk/kkj ij isa'ku fuf/k dks {kfriwfrZ djsxkA gkykafd] isa'ku fuf/k dks ml fLFkfr esa dksbZ {kfriwfrZ ugha dh tk,xh ;fn isa'ku fuf/k dh fdlh vlQyrk] vdeZ.;rk] nsjh] xyrh] Hkwy ds dkj.k Hkqxrku fd;k tkuk gksA

34- jk"Vªh; isa'ku iz.kkyh U;kl isa'ku fuf/k dks fuf/k izca/ku ;k fdlh lEc) dk;Z ds fy;s] isa'ku fuf/k ds eq[; dk;ksZa ds vfrfjDr] ftUgsa izkf/kdj.k] jk"Vªh; isa'ku iz.kkyh U;kl }kjk le;≤ ij fu/kkZfjr fd;k x;k gks] Lora= fof/kd vkSj@;k dj lykgdkj rFkk fdlh vU; lykgdkj dh lsok,a ysus ds fy;s izkf/kd`r dj ldrk gSA

fdUrq jk"Vªh; isa'ku iz.kkyh U;kl le;≤ ij bl O;; dh lhek fu/kkZfjr dj ldrk gS ftls mu ckg~; lykgdkjksa dh lsokvksa ij O;; fd;k tk ldrk gSA

35- isa'ku fuf/k }kjk vuqjks/k djus ij] jk"Vªh; isa'ku iz.kkyh U;kl mls ,slh eq[rkjh] eq[rkjukek ;k vU; fy[krsa ns ldrk gS tks isa'ku fuf/k ;k mlds mi&,tsaV dh fu"ikndrk] dks bl djkj ds rgr muds mÙkjnkf;Roksa ;k cSad [kkrs ds ifjpkyu ds fy;s vko';d gksaA

fgrksa dk Vdjko& isa'ku fuf/k dks dk;Z vkjaHk djus ls iwoZ mu fgrksa ds Vdjko dh igpku vkSj Li"V dj nsuk pkfg, tks mBs gksa ;k mB ldrs gksaA os isa'ku fuf/k ls gh ;k isa'ku fuf/k }kjk fu;qDr lsok iznkrkvksa dh lsokvksa ls lacaf/kr gks ldrs gSaA isa'ku fuf/k dksbZ dkjZokbZ 'kq: djus ls igys jk"Vªh; isa'ku iz.kkyh U;kl dks rqjar lwfpr djsxh fd mu fgrksa eas Vdjkoksa dks fdl izdkj fuiVk;k tk ldrk gSA

37- isa'ku fuf/k lqfuf'pr djsxh fd fuos'kksa] fuiVku vkSj cgh&ys[ku] forj.k vkSj fcØh] ;fn gks] ds fy;s mÙkjnk;h deZpkfj;ksa ds chp gj le; i`Fkdrk cuh jgsA isa'ku fuf/k lqfuf'pr djsxh fd izk;kstd vkSj isa'ku fuf/k ds fuos'kksa ds chp gj le; mfpr Qk;joky gksA mi;qZDr ds ckotwn] jk"Vªh; isa'ku iz.kkyh U;kl ;k izkf/kdj.k dks mu eqn~nksa ;k@fgr Vdjko ds fo"k;ksa dks 'kh?kz nwj djus ds fy;s] isa'ku fuf/k dks fuos'kksa dks fdlh izdkj dksbZ {kfr fd;s fcuk] funs'k nsus dk iw.kZ vf/kdkj gksxkA

38- isa'ku fuf/k ckg~; O;oLFkkvksa] ;fn dksbZ gksa] ds ckjs esa jk"Vªh; isa'ku iz.kkyh U;kl dks lwfpr djsxh] c'krsZ isa'ku fuf/k ds eq[; dk;Z fdlh ckg~; fudk; dks fdlh Hkh :i esa ugha fn;s tk,axsA isa'ku fuf/k ckg~; fudk; dks lkSais fdlh dk;Z ds mÙkjnkf;Ro ls Lo;a dks vyx ugha dj ldsxh vkSj og mlds fy;s mÙkjnk;h gksxhA

39- isa'ku fuf/k lqfuf'pr djsxh fd lHkh vfHkys[k] vkadM+s ;k dksbZ vU; laxr lkexzh jk"Vªh; isa'ku iz.kkyh U;kl ;k izkf/kdj.k ds izfrfuf/k;ksa dks vko';d i;Zos{k.k ¼LFky ij ,oa LFkysrj nksuksa ij½ ,oa vfHkys[kksa ds fujh{k.k ds fy;s dHkh Hkh miyC/k djk, tk ldsaA

xksiuh;rk& dkuwu ;k fofu;e }kjk ;Fkk vis{kk dks NksM+dj] isa'ku fuf/k fdlh Hkh O;fDr dks izR;{k ;k ijks{k :i ls] ;k nwljs i{k dh iwoZ fyf[kr lgefr ds fcuk dksbZ lwpuk bLrseky ;k izdV djus dh vuqefr ugha nsxh vkSj izR;sd i{k dks og lc lwpuk xksiuh; j[kuh pkfg,] flok; tks lkoZtfud :i ls miyC/k gksA xksiuh;rk ml vU; lwpuk ds fy;s Hkh gksxh tks vU; e/;ofrZ;kas }kjk tSls U;klh cSad] lacaf/kr dsUnzh; vfHkys[kkiky vfHkdj.k] jk"Vªh; isa'ku iz.kkyh ls isa'ku fuf/k dks nh tkrh gSA isa'ku fuf/k bl /kkjk dks izHkkoh djus ds fy;s ,d vyx ^xksiuh;rk djkj^ Hkh djsxhA isa'ku fuf/k ij ;g ck/;rk ;g iathdj.k izek.k i= fujLr@dkykrhr gksus ds ckn nl o"kZ rd jgsxhA

41- jk"Vªh; isa'ku iz.kkyh U;kl ;k izkf/kdj.k lwpuk] i=kpkj vkSj nLrkostksa] rF;ksa] vkadM+ksa rFkk isa'ku fuf/k }kjk miyC/k ns;ksa] dk iz;ksx vius fdlh iz;kstu ds fy;s] ftls og mi;qDr le>s] dj ldrk gSA vfHknkrkvksa dks dksbZ Hkh lacaf/kr lwpuk fo'ks"k dj ,u,oh ewY; vkSj Ldheksa ds rgr iksVZQksfy;ks dh lajpuk ds ckjs esa lwfpr djus ij isa'ku fuf/k ij bl /kkjk ls dksbZ jksd ugha yxsxhA

xksiuh;rk& isa'ku fuf/k le;≤ ij ykxw lHkh xksiuh;rk dkuwuksa ;k vkadM+k laj{k.k dkuwuksa rFkk Hkkjr ljdkj }kjk tkjh izkboslh lafgrk ,oa vU; fn'kkfunsZ'kksa dk vuqikyu djuk djsxk vkSj mu dkuwuksa] lafgrkvksa ;k fn'kkfunsZ'kksa ds ;k lacaf/kr fdlh f'kdk;r ds fuiVku ds fy, lg;ksx djsxk

lqj{kk& isa'ku fuf/k ds ikl mlds fu;a=.k esa j[kh lwpuk dks fdlh vuf/kd`r igaqp ls fgQktr djus ds fy;s viuh mi;qDr lqj{kk uhfr vkSj ekud gksus pkfg, vkSj og lqfuf'pr djsxh fd mlds vf/kdkjh ;k i;Zos{k.k izfrfuf/k mu uhfr;ksa vkSj ekudksa dk vuqikyu djsaA

44- bl fofu;e ds rgr jk"Vªh; isa'ku iz.kkyh U;kl ;k izkf/kdj.k dks izkIr fdlh vf/kdkj dk iz;ksx ugha djus ij mls izkf/kdj.k ;k jk"Vªh; isa'ku iz.kkyh U;kl }kjk mldk vf/kR;kx ugha ekuk tk,xk vkSj isa'ku fuf/k bl djkj dh xSj&fu"ikndrk ;k mYya?ku ds fy;s jk"Vªh; isa'ku iz.kkyh U;kl ds izfr mÙkjnk;h gksxhA

45 - mfpr vuqns'k

jk"Vªh; isa'ku iz.kkyh U;kl mu lHkh O;fDr;ksa ds uke vkSj gLrk{kj rFkk izkf/kdkj {ks= isa'ku fuf/k dks lR;kfir djsxh tks jk"Vªh; isa'ku iz.kkyh U;kl dh vksj ls mfpr vuqns'k ;k dksbZ vU; uksfVl nsus] vuqjks/k] funs'k] vuqns'k] izek.k i= ;k fy[kr nsus ds fy;s izkf/kd`r gSaA ml izek.k i= dks isa'ku fuf/k }kjk Lohdkj vkSj ;g fo'okl fd;k tk ldrk gS fd mlesa fyf[kr rF;ksa dk lk{; lgh gS vkSj mUgsa rc rd iwjh rjg ykxw vkSj izHkkoh ekuk tk,xk tc rd fd muds izfrdwy dksbZ oSlk izek.k i= u fey tk,A

46- isa'ku fuf/k mu lHkh O;fDr;ksa ds uke vkSj gLrk{kj rFkk izkf/kdkj {ks= jk"Vªh; isa'ku iz.kkyh U;kl dks lR;kfir djsxh tks isa'ku fuf/k dh vksj ls mfpr vuqns'k ;k dksbZ vU; uksfVl] vuqjks/k] funs'k] vuqns'k] izek.k i= ;k fy[kr izkIr djus ds fy;s izkf/kd`r gSaA mu izkf/kd`r O;fDr;ksa dks fn;s x;s uksfVl] vuqjks/k] funs'k] vuqns'k] izek.k i= ;k fy[krksa dks isa'ku fuf/k dks fn;k x;k izHkkoh ekuk tk,xkA

47- jk"Vªh; isa'ku iz.kkyh U;kl vkSj isa'ku fuf/k ,d nwljs dks uksfVl vFkok dk;Z nsdj vius lacaf/kr izkf/kd`r O;fDr;ksa dks ifjofrZr dj ldrs gSaA

48- isa'ku fuf/k;ka izfrHkwfr vihy U;k;kf/kdj.k] ubZ fnYyh ds ,dek= vf/kdkj {ks= ds vUrxZr vkrh gSaA

vuU;rk & le>kSrs ds varxZr isa'ku fuf/k ds izeq[k dkfeZd dsoy isa'ku fuf/k daiuh vkSj Ldheksa esa gh dk;Z djsaxs muds izca/kk/khu gSaA izeq[k dkfeZdksa esa dksbZ Hkh ifjorZu dks {ks= jk"Vªh; isa'ku iz.kkyh U;kl ;k izkf/kdj.k dks lwfpr fd;kk tk,xkA izeq[k O;fDr;ksa esa ifjorZu ftuesa 'kkfey gSa & eq[; dk;Zikyd vf/kdkjh] lhbZvks ,oa eq[; fuos'k vf/kdkjh] eq[; fuos'k vf/kdkjh@fuf/k izca/kd] vuqikyu vf/kdkjh vkSj ifjpkyu vf/kdkjh 'kkfey gSa bldh lwpuk ,slk ifjorZu gksus ds 15 fnu ds vi'pkr nh tk,xhA

50- tc isa'ku fuf/k ;k mldk dksbZ ukferh] vf/kdkjh] ukSdj vius fdlh dk;Z@xyrh ls vf/kfu;e] fofu;eksa ;k fn'kkfunsZ'kksa dk mYya?ku djrk gS ;k iwjh lko/kkuh vkSj deZBrk ls viuh M~;wVh ugha djrk gS ;k djkj ds rgr fn;s fdlh izfrosnu] okjaVh ;k gyQukes dh vuns[kh djrk gS] ftlls fuf/k dks

izR;{k ;k ijks{k :i ls dksbZ gkfu gksrh gS rks bl djkj ds rgr lkSais fdlh nkf;Ro ds vfrfjDr] isa'ku fuf/k vf/kfu;e vkSj fofu;eksa ds izko/kkuksa ds vuqlkj mÙkjnk;h gksxhA

LokfeRo vkSj ckSf)d lEifÙk vf/kdkj& lHkh vfHkys[k] MkVk] lkaf[;dh; foojf.k;ka vkSj lwpuk] pkgs og bySDVªkWfud :i] ;k fQthdy :i ;k fdlh

vU; :i esa gks] izkIr@ladfyr fd;k gks vkSj@;k isa'ku fuf/k }kjk j[kuk visf{kr gks vkSj tks isa'ku fuf/k }kjk izca/kk/khu Ldheksa ls lacaf/kr gksa] ds LokfeRo

ls lacaf/kr vf/kdkj] ckSf)d lEifÙk vf/kdkj vkSj lHkh vU; vf/kdkj izkf/kdj.k dks izkIr gSaA izkf/kdj.k ds vfrfjDr fdlh Hkh O;fDr dk isa'ku fuf/k ds

fu;a=.k esa j[ks fdUgha Hkh vkadM+ksa ;k lwpuk ij LokfeRo vf/kdkj ;k dksbZ vU; vf/kdkj ugha gksxkA isa'ku fuf/k izkf/kdj.k dh iwoZ vuqefr ds fcuk] os

vkadM+s ;k lwpuk lk{; ds fy;s ;k fdlh vU; iz;kstu ds fy;s] flok; tks dkuwu ds rgr ;Fkk visf{kr gks] izLrqr ugha djsxh@nsxhA mu

vfHkys[kksa@vkadM+ksa@lwpuk dh iw.kZ xksiuh;rk cuk;s j[kus vkSj izkf/kdj.k }kjk ekax fd;s tkus ij mUgsa izLrqr djuk isa'ku fuf/k dk mÙkjnkf;Ro vkSj

drZO; gksxkA

gsear th- dkaVªsDVj] vè;{k

[foKkiu&III@4@vlk-@203@15 ¼52½]

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

NOTIFICATION

New Delhi, the 14th May, 2015

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY (PENSION FUND) REGULATIONS, 2015

No. PFRDA/12/RGL/139/9.—In exercise of the powers conferred by sub-section (1) of section 52 read with clauses (e) (m), (n), (o) and (p) of sub-Section (2) thereof of the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013), the Pension Fund Regulatory and Development Authority hereby makes the following regulations, namely:—

CHAPTER I

PRELIMINARY

1.Short title and commencement.— (1) These regulations may be called the Pension Fund Regulatory and Development Authority (Pension Fund) Regulations, 2015.

The Objective of the Regulations to standardize the framework for monitoring, supervision and internal control for Pension Funds to enable them to establish high standards for internal control and operational conduct, with the aim of protecting the subscribers and ensuring proper management of risk.

2. Definitions.— (1) In these regulations, unless the context otherwise requires,—

(a)"Act" means the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013);

(b)Business Day: means all days excluding weekly holidays (Saturday and Sunday) and such other days on which the designated Branch of the Trustee Bank is closed under the Negotiable Instruments Act, 1881 (26 of 1881) or a day on which the principal stock exchange as well as the debt market with reference to which the valuation of securities under the scheme is done is closed for business.

(c)"compliance officer" means a person of responsibility from the pension fund; designated as such and charged with the responsibility of monitoring compliance by it of the provisions of the Act or the rules or the regulations made or notifications, guidelines, circulars or instructions issued by the Authority thereunder;

(d)"financial year" means the period from the 1st day of April of a year to the 31st day of March of the following year;

(e)"National Pension System Trust" means the Board of Trustees who hold the assets of subscribers for their benefit;

(f)"principal officer" means any person who is responsible for the activities of a pension fund and includes,-

(i) any whole-time director, executive director, managing director or Chief Executive Officer or Chief Financial Officer, in the case of a body corporate;
(ii) any person designated as a principal officer by the board of directors; and
(iii) any key managerial personnel or any person in accordance with whose directions or instructions the board of directors or any one or more of the directors is or are accustomed to act as such;

(g)"tangible net worth" would comprise of paid-up capital plus free reserves including share premium but excluding revaluation reserves, plus investment fluctuation reserve and credit balance in profit & loss account, less debit balance in profit and loss account, accumulated losses and intangible assets.

(2) Words and expressions used and not defined in these regulations but defined in the Act shall have the meanings respectively assigned to them in the Act.

CHAPTER II

REGISTRATION OF PENSION FUND

3. **Certificate of registration**.— (1) The Authority shall register and grant a certificate of registration to pension funds [in the format specified under *Schedule I]* for managing the assets of the pension schemes regulated by the Authority.

(2) There shall be a choice of multiple pension funds.

(3) The number of pension funds shall be determined by the Authority, which, may in public interest, vary the number of pension funds from time to time:

Provided that at least one of the pension funds shall be a Government company.

Explanation.—for the purposes of this sub-section, the expression "Government company" shall have the meaning assigned to it under section 617 of the Companies Act, 1956 (1 of 1956).

(4) No pension fund shall commence any activity relating to a National Pension System or any other pension scheme referred to in clause (b) of sub-section (1) of section 12 of the Act, except under and in accordance with the conditions of the certificate of registration granted by the Authority in conformity with the provisions of the Act and the regulations made thereunder.

(5) Any pension fund, which has been appointed to act as such by or under any selection process initiated by interim Pension Fund Regulatory and Development Authority, subject to payment of such fee as may be specified by the Authority for transitory period, continue to do so for a period of six months from the notification of these regulations or, until the selection of the pension funds under a fresh selection process specified under regulation 4.

4. **Application for registration and application fee.—** (1) As and when applications are invited by the Authority for grant of certificate of registration to a pension fund, an entity which fulfills the eligibility conditions, under these regulations and the selection process, to act as a sponsor of such pension funds may make an application, accompanied by a non-refundable application fee as specified in Part A of the Schedule II and the manner of payment of such fee specified in Part B thereof.

(2) The joint ventures between the sponsors, may also apply provided the joint venture falls or will fall under the jurisdiction of one of the financial sector regulators. The joint venture shall at least be at the memorandum of understanding execution stage and the joint venture should be finalized within one month from the date of appointment of sponsor.

(3) The Authority may also provide for such additional terms and conditions, which may be deemed necessary, in the selection process and the sponsors shall satisfy such additional terms and conditions.

5. **Application to conform to requirements.—** (1) Any application under regulation 4 shall be liable to be rejected, *interalia* on the following grounds :-

(a)is not complete in all respects and does not contain such information as required by the Authority;

(b)does not conform to the relevant requirements specified in the Act or the regulations;

(c)does not contain such additional information as required by the Authority;

(d)is incorrect, false or misleading in nature;

(e)the applicant is not in compliance with the minimum eligibility requirements as set out under these regulations and the selection process on the date of the application;

(f)in the opinion of the Authority is not in the interest of public or subscribers or the orderly development of pension sector or National Pension System or any other pension scheme regulated by the Authority.

(2) Before rejecting an application on the grounds referred to in sub-regulation (1), the Authority may give an opportunity to the applicant to make good the deficiencies within the time specified by the Authority, for the purpose:

Provided that where an application is rejected for the reason that it contains false or misleading information, no such opportunity shall be given and the applicant shall not make any application for grant of certificate of registration, under these regulations or any other regulations under the Act, for a period of at least one year from the date of such rejection.

6. **Furnishing of information or clarification and disclosure of information.—** (1) The Authority may require the applicant to furnish any further information or clarification, for the purpose of disposal of the application, and, thereafter, in regard to any matter as may be deemed necessary by the Authority.

(2) The applicant shall furnish such information and clarification to the satisfaction of the Authority within the time specified in this regard by the Authority including by way of making a presentation to the Authority.

(3) The Authority, having regard to the interest of the subscribers may make disclosure to the public, the information on the application made by the applicant by placing such information on a website as specified by the Authority, including a website maintained by the applicant.

(4) Any material change in the information furnished or placed on the website pursuant to these regulations shall be intimated to the Authority by the applicant promptly but not later than fifteen days of the occurrence of such change.

7. **Verification of information.—** (1) While considering the application for certificate of registration, based on the information furnished by the applicant and its eligibility, the Authority may, if it so desires, verify the information in any

manner it deems necessary, which may include physical verification of documents, office space, and inspect the availability of office space, infrastructure, and technological support which the applicant is required to have.

(2) For the purpose of verification of information, the Authority may appoint any person including any of its officers or an external auditor.

8. **Eligibility criteria.—** (1) Any applicant satisfying the following minimum eligibility criteria may submit its application to act as a sponsor of a pension fund:-

(a)the sponsor of a pension fund shall have at least five years' experience of fund management (equity as well as debt market);

(b)the sponsor of a pension fund shall be an entity engaged in financial business activity, and regulated by any of the financial sector regulators in the country including the Reserve Bank of India, the Securities and Exchange Board of India, Insurance Regulatory and Development Authority and the Authority;

(c) the sponsors, individually or jointly, shall have a positive tangible net worth of at least twenty-five crore rupees on the last day of each of the preceding five financial years;

(d) the sponsor shall have profits after tax in at least three of the preceding five financial years and further that there shall be no cash loss in the last preceding five years;

(e) the sponsor shall be required to incorporate the pension fund as a separate limited company under the Companies Act, 2013 and it shall have the capacity to induct capital so that that the pension fund shall have a minimum positive tangible net worth of twenty-five crore rupees or such other higher amount as stipulated by the Authority in the selection process.

(f)the aggregate holding of equity shares by a foreign company either by itself or through its subsidiary companies or its nominees or by an individual or by an association of persons whether registered or not under any law of a country outside India taken in aggregate in the pension fund shall not exceed twenty-six per cent of the paid-up capital of such fund or such percentage as may be approved for an Indian Insurance Company under the provisions of the Insurance Act, 1938 (4 of 1938),whichever is higher;

(g)the sponsor shall ensure that the pension fund shall have the ability to provide minimum assured return scheme through market based mechanism which may include guarantee to be purchased by the subscriber;

(h)the sponsor has contributed or contributes at least twenty per cent to the tangible net worth of the pension fund. An entity, which contributes twenty per cent or more of the paid up capital of the pension fund, shall be required to fulfill eligibility criteria for a sponsor specified in these regulations;

(i) the sponsor of a pension fund or the pension fund itself shall not hold any equity stake in any other pension fund regulated by the Authority;

(j)the sponsor of a pension fund or the pension fund shall at no time either directly or indirectly hold more than twenty-six per cent of the equity stake in central recordkeeping agency or custodian or the Trustee Bank;

(2) Every applicant shall mandatorily meet the minimum eligibility criteria as specified in sub-regulation (1).

(3) For the purpose of the grant of a certificate of registration, the Authority shall take into account any or all matters which are relevant to the activities of sponsor or pension fund as also all matters which it deems relevant to the pension sector and the National Pension System or any other pension scheme regulated by the Authority, including but not limited to the following:-

(a)the sponsor shall be required to provide the pension fund with adequate and necessary infrastructure, dedicated manpower, systems and procedures, information technology and information security systems with capabilities to adapt to future changes or any other requirement as may be specified by the Authority;

(b)at least fifty percent of the directors of the pension fund shall have adequate professional experience in finance and financial services related field;

(c)the pension fund shall ensure that the key personnel viz. the Chief Executive Officer, Chief Investment Officer, Fund Manager, Operations Manager, compliance officer or other positions, as may be notified by the Authority, from time to time have the adequate professional experience in the requisite field;

(d)the board of directors of such pension fund has at least fifty per cent independent directors;

(e)the sponsor and pension fund is a 'fit and proper person' as specified in Schedule II;

(f)the principal officer of the pension fund or sponsors have not been found guilty of moral turpitude or convicted of economic offence or violation of securities laws or any adverse order has been passed by any of the other financial sector regulators or court of law or tribunal;

(g)whether the sponsor or any of its associates have in the past been refused certificate of registration by any of the financial sector regulators in India including, the Reserve Bank of India, the Securities and Exchange Board of India, the Insurance Regulatory and Development Authority and the Pension Fund Regulatory and Development Authority and if so, the ground for such refusal;

(h)whether the sponsor or any of its principal officers have in the past five years been convicted or imposed with penalties by any of the financial regulators [referred to in clause (g)] or by a court of law or tribunal, on the matters concerning violation of regulations, directions, guidelines and circulars of the regulator;

(i)grant of certificate of registration is in the interest of the subscribers;

(j)any other criteria as may be specified by the Authority while inviting applications for registration.

(4) If any entity does not fulfill one or more of the criteria specified in sub-regulation (3), it may seek an exemption from the Authority, by making an application citing reasons therefor.

(5) Nothing in these regulations, shall, confer the applicant any right to be granted any exemption sought for.

(6) The Authority may in public interest and for reasons to be recorded in writing, grant such exemption. The Authority may in such circumstances impose such additional conditions as it may deem fit for grant of certificate of registration.

(7) The decision of the Authority, as to whether any applicant satisfies the eligibility criteria shall be final;

(8) Mere submission of the application or satisfaction of eligibility criteria shall not confer the applicant any vested right to seek a certificate of registration for the pension fund.

9. **Procedure for grant of certificate of registration and registration fee.—** (1) The applications received in response to the Authority's invitation under the selection process for registration of the pension fund will be evaluated in accordance with the criteria specified in these regulations and the selection process, at the time of inviting such applications.

(2) The best value proposal shall be given an offer to accept the investment management fees as determined under regulation 20.

(3) After receiving the acceptance of offer given under sub-regulation (2), the Authority may, subject to such terms and conditions as it may specify, permit the Applicant to set up a pension fund and on receipt of the non-refundable registration fee as specified in Part A of Schedule III in the manner specified in Part B (explanations) thereof, may grant a certificate of registration to the pension fund in the format as specified in Schedule I.

10. **Documentation with intermediaries. -** (1) before commencement of operations, the pension fund shall *interalia* execute the following agreements:-

(a)Investment Management Agreement with the National Pension System Trust as specified in Schedule XI;

(b)Non-disclosure agreement with the National Pension System Trust;

(c)agreements with other intermediaries under the National Pension System as may be specified by the Authority like the central recordkeeping agency, Trustee Bank (under Schedule VIII) and custodian (under Schedule IX) or any other intermediary as specified therein;

(d) Any other agreement as may be specified by the Authority.

(2) In case of any divergence between the intermediaries on the interpretation of the agreements, the same shall be forwarded for such determination by the Authority, whose decision shall be final.

(3) The pension fund shall obtain necessary approvals from other sectoral regulators under applicable Acts or laws and shall comply with the documentation requirements of the other intermediaries with regard to opening of accounts, authorizing signatories, obtaining digital signatures, providing connectivity, software installation and other like matters so that it suffers no disability under law or otherwise to act as pension fund.

11. **Commencement of business. -** (1) Upon completion of documentation by the pension fund and other related formalities for undertaking its operations for which it has been granted certificate of registration, the pension fund shall seek issuance of "certificate for commencement of business" from the Authority.

(2) At the time of seeking the certificate of commencement of business, the sponsor or pension fund shall represent and warrant that it has the necessary approvals and permission to act as pension fund and suffers from no disability in law or otherwise to act as such.

(3) The Authority upon being satisfied that the pension fund is fully equipped to commence its operations for managing the scheme assets, may issue "certificate for commencement of business" to the pension fund in the format specified in Schedule IV pursuant to which the pension fund can operationalize the business.

(4) A pension fund granted a certificate of registration shall commence its operations within a period of six months from the date of registration. Any extension in the time limit for such operationalizing shall be permitted by the Authority for a maximum period of six months for reasons to be recorded in writing.

12. **Terms and conditions of registration**. — The certificate of registration granted to the pension fund shall be subject to the following conditions, namely:-

(a) the sponsor and pension fund shall fulfill and comply at all times the eligibility requirements as specified under the Act, the rules and these regulations and all representations, warranties, information, disclosures, reports, documents or statements relating to the registration as pension fund are true, complete, accurate and correct in all respects and do not contain any untrue or misleading statement of any material fact or do not omit to state any material fact. The sponsor or pension fund shall inform the Authority of any material change in the information or particulars previously furnished, which have a bearing on its certificate of registration;

(b) the sponsor and pension fund have taken all necessary actions and steps to accept the registration as pension fund for managing the pension schemes regulated by the Authority and bind themselves for the due performance of their obligations;

(c) The pension fund shall maintain tangible net worth of Rs. 25 crores or higher as specified by the Authority from time to time.

(d) the sponsor and pension fund shall ensure that the pension schemes are not operated, managed nor the portfolio of securities selected, in the interest of sponsor, the directors of the pension fund or associated persons or to benefit a special class of subscribers and shall avoid conflict of interest in managing the affairs of the pension schemes and keep the interest of subscribers paramount in all matters; the pension fund shall take adequate steps and exercise prudence and due diligence to ensure that the interest of subscribers is not being compromised in any manner;

(e) the pension fund executes such agreements with the parties as directed by the Authority or as specified under these regulations and shall comply with the terms of the agreements so executed;

(f) the pension fund shall maintain confidentiality with respect to all transactions, records, data and information received while discharging its obligations and shall not, without the prior permission of Authority, produce or share such data or information as evidence or for any other purpose except as required under the process of law or as directed by the Authority or the National Pension System Trust;

(g) the sponsor and pension fund shall comply with the provisions of the Act, the rules and the regulation or guidelines, directions/ notifications or circulars issued by the Authority at all times including during the period of suspension of the certificate of registration as also during the transitory phase of transfer of assets or documents till completion of all actions as specified under regulation 34;

(h) the pension fund shall ensure the dissemination to Authority, National Pension System Trust, subscriber and intermediaries of adequate, accurate, explicit and timely information presented in a fairly simple language about the investment policies, investment objectives, financial position and general affairs of the pension schemes they are managing. The pension fund shall communicate requisite information to the subscribers including as specified in Schedule V in the format and periodicity as may be required by the Authority from time to time;

(i) the sponsor shall periodically review the desirability or continuance of the pension fund. If substantial irregularities are observed in any of the pension schemes, sponsor shall immediately report to the Authority of any special developments in the pension fund;

(j) in case of any major change in management or ownership or shareholding pattern or any change in controlling interest of sponsor of the pension fund, prior approval shall be obtained from the Authority. Any change in the key personnel shall be intimated to the Authority within fifteen days of the occurrence of change;

(k) the sponsor and pension fund shall comply with the 'code of conduct' notified by the Authority from time to time and specified in Schedule VI;

(l)The pension fund shall not delegate any core function to any third party. Delegation of any other function shall be

done only with the prior approval of the Authority.

(m) the pension fund shall not engage in any other business activity except those relating to pension schemes or funds regulated by the Authority.

13. **Annual Fee .—** Every pension fund shall deposit with the Authority before the 15thof April each year or within 15 days of grant of certificate of registration an annual fee as specified in Schedule III or as amended by the Authority from time to time.

CHAPTER III

SCHEMES, VALUATION, ACCOUNTING, INCOME RECOGNITION

14. **Schemes and investment guidelines** .- (1) The pension fund shall manage schemes as notified by the Authority on such terms and conditions and in accordance with such norms of management of corpus of pension fund, including investment guidelines as approved by the Authority from time to time.

(2) No pension fund shall, directly or indirectly invest outside India, the funds of subscribers.

(3) There shall not be any implicit or explicit assurance of benefits except under market based guarantees mechanism to be purchased by the subscriber.

(4) The subscriber, seeking minimum assured returns, shall have an option to invest his funds in such schemes providing minimum assured returns as may be notified by the Authority;

(5) The pension fund shall provide the subscriber an option of investing upto one hundred per cent of his funds in the Government securities.

15. **Valuation of scheme assets**.-The securities held in the name of National Pension System Trust and managed by the pension funds under the pension schemes regulated by the Authority shall be valued in accordance with the guidelines issued by the Authority from time to time.

16. **Non-performing assets, recognition, classification and provisioning**.-(1) In respect of non-performing assets, income recognition, classification and provisioning should be in compliance with the guidelines issued by the Authority from time to time.

(2) The National Pension System Trust shall monitor the trends and identify slippages of performing assets and income recognition, classification, provisioning and recovery of non-performing assets under report to the Authority.

17. **Books of accounts and records** .- (1) The pension fund shall maintain books and records about the operation of pension schemes to ensure compliance with the provisions of the Income-tax Act, the Companies Actor under any other Act in force and in such manner as may be required or called for by the Authority .

(2) Every pension fund shall keep and maintain proper books of accounts, records and documents, for each scheme so as to give a true and fair view of the state of affairs of the scheme and shall intimate to the Authority and National Pension System Trust the place where such books of account, records and documents are maintained, if not maintained at the registered office of the pension fund. Pension fund is solely responsible for the maintenance and correctness of books of accounts, records and documents.

(3) The pension fund shall follow the accounting policies as may be specified by the Authority from time to time.

18. **Net asset value for schemes**. - (1) The initial price of each unit for every scheme shall be ten rupees.

(2) The pension fund shall compute the net asset value of each scheme by dividing the net assets (to be derived by subtracting allowable charges approved by the Authority from the value of assets) of the scheme by the number of units outstanding on the valuation date of each scheme.

(3) The net asset value of units for each Scheme shall be calculated and declared on each “Business Day”.

19. **Annual Report and Auditors Report**.- (1) A pension fund shall prepare an annual report in respect of each financial year as detailed in Schedule VII so as to provide appropriate details of the scheme-wise disposition of the assets at the relevant accounting date and the performance during that period, together with information regarding distribution and accumulation of income accruing to the subscribers in a true and fair manner, in compliance with these regulations or guidelines issued by the Authority from time to time.

(2) The pension fund shall be required to get the accounts of its schemes audited in the manner specified by the Authority and the audit report shall form a part of the annual report. The auditor shall report to the National Pension System Trust.

(3) Every pension fund shall within sixty days from the date of closure of each financial year forward to the National Pension System Trust a copy of the audited annual report and other information including details of investments and deposits held by it so that its entire scheme-wise portfolio is disclosed to the National Pension System Trust.

(4) The financial statement of the schemes should be approved at a meeting of the board of directors of the pension fund and forwarded to the National Pension System Trust for approval. The Board of Trustees of the National Pension System Trust shall, approve and counter sign the financial statement of the schemes of the pension fund, after it is approved and signed by the board of directors of the pension fund. The financial statement of the Scheme shall be submitted to the Authority within ninety days from the date of closure of each financial year.

(5) Every balance sheet and revenue account of schemes shall be in conformity with the Accounting Standards as notified under Companies Act, from time to time except AS 3 (Cash Flow Statement) and AS 17 (Segmental Reporting) to the extent applicable to pension schemes and not inconsistent with these regulations.

(6) The annual report and portfolio details of each scheme shall be prominently placed on the website of the respective pension funds by the pension fund after approval by the National Pension System Trust within ninety days from the date of closure of each financial year.

(7) The scheme wise annual report or an abridged summary thereof shall be provided by the pension fund to the central recordkeeping agency for onward transmission to subscribers. The report provided in the abridged summary to all subscribers shall carry a note that full annual report shall be available on the website of pension fund and the link of the same, where the full report is placed, shall be specified.

(8) The annual report shall be available for inspection at the Head Office of the pension fund and a copy thereof shall be made available to any subscriber on payment of such nominal fee of two hundred rupees or such other fee as may be specified by the Authority.

(9) The pension fund shall within one month from the close of each half year that is 31st March and 30th September of a year, disclose its scheme wise unaudited financial statements along with statement of scheme portfolio on its web site.

(10) The half-yearly unaudited report referred in sub-regulation (9) shall contain details as specified by the Authority or the National Pension System Trust from time to time and such other details which are necessary for the purpose of providing a true and fair view of the operations of scheme.

20. **Investment management fee**.- (1) In consideration for the services provided, the pension fund shall be entitled to charge an investment management fee from the subscriber.

(2) The rate and manner of charging the investment management fee shall be determined in accordance with the procedure as may be laid down by the Authority from time to time and shall be subject to such revision as deemed necessary in subscribers interest and for orderly growth of the pension sector.

(3) The investment management fee is to be calculated on the assets under management on a daily accrual basis and-paid to the pension fund at the end of every quarter of a year.

(4) The investment management fee is inclusive of brokerage but exclusive of custodian fee and applicable taxes. All other costs shall be borne by the pension fund and shall not be reimbursed or charged to the scheme by the pension fund.

(5) The pension fund shall load their charges (investment management fees) onto the net asset value on daily basis and the accrued charges (income) will be collected by them at the end of each quarter, from the scheme bank accounts maintained with Trustee Bank after approval of the National Pension System Trust.

CHAPTER IV

GENERAL OBLIGATIONS AND RESPONSIBILITIES OF PENSION FUND

21. **Code of conduct**.-Every sponsor or pension fund shall abide by the code of conduct as set out in the Schedule VI.

22. **Duties and functions of pension fund**.- (1) The management of pensions schemes shall be carried in accordance with the objects of the schemes, provisions of the Act, Trust Deed, rules, regulations, guidelines and circulars issued by the Authority from time to time and within the time lines as specified by the Authority or the National Pension System Trust.

(2) The day-to-day management of the pension funds shall be done by the pension fund on behalf of the National Pension System Trust.

(3) The pension fund shall, at all times render high standards of service, exercise reasonable care, prudence, professional skill, promptness, diligence and vigilance while discharging its duties in the best interests of the subscribers. The pension funds shall avoid speculative investments or transactions.

(4)The pension fund shall employ well qualified professionals or staff with high integrity. The pension fund shall be responsible for the acts of commissions or omissions by its employees or authorised persons whose services have been procured and its liability for such acts of commissions or omissions. This liability shall survive despite the cancellation or suspension or withdrawal of certificate of registration or supersession of management by the Authority.

(5) The pension fund shall facilitate and co-ordinate with other intermediaries and other entities *interalia* through agreements, technological platforms for undertaking its functional obligations;

(6) The pension fund shall maintain books of accounts, records, registers and documents relating to the operations of the pension schemes to ensure compliance with the regulations, guidelines, circulars issued by the Authority from time to time, and facilitate audit trail of transactions and business continuity at all times.

(7) The pension fund shall submit periodical and compliance reports as required under these regulations, guidelines or circulars, or as may be called for by the Authority, or as required by the National Pension System Trust from time to time.

(8) The pension fund shall undertake public disclosure of information for the benefit of subscribers in the mode and manner as may be specified by the Authority in Schedule V.

(9) The pension fund shall adopt best governance practices for investments and risk management viz. constitution of Investment Committee and Risk Committee, its composition, functions, policy contents and other like matters as specified in Schedule X.

(10) The pension fund shall prevent conflict of interests that may arise while discharging the obligations as a pension fund and reporting of such instances to the National Pension System Trust.

(11) The pension fund shall ensure exclusivity and segregation of pension fund business activities from its sponsors.

(12) The pension fund shall ensure confidentiality with respect to subscribers information and activities relating to the pension fund and protection of all information within its control except as required by the Authority or the National Pension System Trust or provisions of any law.

(13) The pension fund shall provide such representations and warranties as may be necessary for the protection of subscribers' interest on behalf of the National Pension System Trust.

(14) The pension fund shall pay fees, charges, levies and security deposit as may be required by the Authority.

(15) The pension fund shall be subject to review of its operations and performance by the National Pension System Trust.

(16) The pension fund shall be subject to audit of pension schemes by the National Pension System Trust.

(17) The pension fund shall be subject to other audit and inspection by the Authority.

23.**Monitoring, review and evaluating systems and controls**. - (1) every pension fund shall have adequate mechanisms for reviewing, monitoring and evaluating the controls, systems, procedures and safeguards.

(2) The National Pension System Trust shall be the nodal agency for monitoring, reviewing and evaluation of the pension fund operations or performance.

24. **Appointment of compliance officer.-** (1) Every pension fund shall appoint a compliance officer from amongst the senior management level officers, who shall be responsible for monitoring the compliance by it of the provisions of the Act, the rules or the regulations made or notifications, guidelines or instructions issued by the Authority.

(2) The compliance officer shall immediately and independently report, any non-compliance observed by him or her, to the Authority or the National Pension System Trust .

25. **Information to Authority or National Pension System Trust.-** (1) The Authority or the National Pension System Trust may, at any time, call for any information from a pension fund with respect to any matter relating to its activity as a pension fund.

(2) Where any information is called for by the Authority or National Pension System Trust under sub-regulation (1), it shall be the duty of the pension fund to furnish such information within such period as the Authority or the National Pension System Trust may specify.

CHAPTER V

INSPECTION AND AUDIT

26. **Inspection and audit.-** (1) The Authority may, if it considers necessary at any time, undertake directly or through its authorized representative, or an auditor, an inspection and audit of the books, accounts, records including the telephone records and electronic records and documents of the pension fund for any purpose, including the purposes as specified under this regulation.

(2) The purposes referred to in sub-regulation (1) may include,-

(a)to ascertain the infrastructural capabilities, systems and procedures;

(b)to ensure that proper books of account, records and documents are maintained;

(c)to ascertain whether adequate internal control systems, procedures and safeguards have been established and are being followed by the pension fund;

(d) to ascertain whether the provisions of the Act or the regulations made or circulars, guidelines or notifications issued by the Authority are being complied with;

(e) to inquire into the complaints received from subscribers, nodal offices, intermediaries or any other person on any matter having a bearing on the activities assigned by the Authority to the pension fund;

(f) to inquire suomotu into any other matter in the interest of subscriber or pension system.

(3) The Authority may,-

(a) appoint one or more authorized representatives or, appoint a qualified auditor to undertake the inspection or audit referred to in sub-regulation (1);

Explanation.- For the purposes of this sub-regulation, the expression "qualified auditor" shall have the meaning derived from section 226 of the Companies Act, 1956 (1 of 1956).

(b) appoint a qualified valuer or direct a qualified valuer to be appointed by the National Pension System Trust, if so considered necessary by the Authority and the expenses for carrying out any valuation under this clause shall be borne by the pension fund.

27**. Notice before inspection or audit.-**(1) Before undertaking an inspection or audit under regulation 26, the Authority or its authorized representative or the auditor shall give ten working days' notice to the pension fund:

Provided that no notice shall be required if the Authority is satisfied that an inspection or audit is for immediate safe guarding of the interest of the subscribers.

(2) During the course of an inspection or audit, the pension fund, against which the inspection or audit is being carried out, shall be bound to discharge its obligations as provided in these regulations.

28 . **Obligations on inspection and audit.-** (1) It shall be the duty of the pension fund, the affairs of which is being inspected or audited, and of every director, officer and employee thereof, to produce to the Authority, or its authorized representative or auditor, such books, accounts, records and other documents in its custody or control and furnish to the Authority or its authorized representative or the auditor with such statements and information relating to its activities entrusted to it by the Authority, as it or he may require, within such reasonable time may be specified.

(2) The pension fund shall allow the Authority or its authorized representative or the auditor to have a reasonable access to the premises occupied by it or by any other person on its behalf and also extend reasonable facility for examining any books, records, documents and computer data in the possession of the pension fund or such other person and also provide copies of documents or other materials which in the opinion of the Authority or its authorized representative or auditor are relevant for the purpose of the inspection or audit.

(3) It shall be the duty of the pension fund to give to the Authority, or its authorized representative or auditor all assistance in connection with the inspection and audit which the Authority or its authorized representative, National Pension System Trust or its authorized representative or auditor may reasonably require in connection with the inspection or audit.

29. **Procedure of audit (internal and scheme).-** The manner in which the audit of the pension fund shall be conducted for internal audit scheme audit and other audits as may be, be specified by the Authority from time to time.

30 **Submission of report.-**(1) On completion of the inspection or audit, a report shall be submitted to the Authority, which after consideration of the report, may take such action as it may deem fit and appropriate in the interest of the subscribers.

(2) The Authority may *suomotu* or after consideration of the inspection or audit report, as the case may be, order an investigation or inquiry to be conducted in the matter.

31. **Payment of inspection and audit fees.-**The Authority shall be entitled to recover from the pension fund such expenses incurred by it for the purposes of inspection or audit undertaken directly or through its authorized representative under sub-regulation (1) of regulation 26.

32. **Inspection and audit by National Pension System Trust.-** (1) The National Pension System Trust shall undertake directly or through its authorized representative, inspection or audit or both of the pension fund, on an annual basis or at such other period as may be specified by the Authority in relation to scheme audit in accordance with the provisions of Pension Fund Regulatory and Development Authority (National Pension System Trust) Regulations, 2015. The pension fund shall allow the National Pension System Trust, or its authorized representative to have a reasonable access to the premises occupied by it, books of accounts, records, and provide necessary information as may be required by it for the purpose of such inspection or audit, as the case may be. -

(2) The National Pension System Trust shall be entitled to recover from the pension fund such expenses incurred by it for the purposes of inspection or audit undertaken directly or through its authorized representative

(3) The scope of audit or inspection may be specified by the Authority from time to time.

CHAPTER VI

SUSPENSION OR CANCELLATION OF CERTIFICATE AND ACTION IN CASE OF DEFAULT 33. **Cancellation or suspension of certificate of registration.-**(1) Without prejudice to any other action which may be taken by the Authority, the certificate of a registration granted to a pension fund is liable to be suspended, cancelled or withdrawn upon happening any of the following events, namely:-

(a) fails to comply with any of the terms and conditions subject to which a certificate of Registration has been granted to it;

(b) contravenes any of the provisions of the Act or the rules or the regulations made or guidelines, notifications, directions, instructions or circulars issued by the Authority thereunder;

(c) voluntarily applies to withdraw the certificate of registration granted by the Authority;

(d) a receiver, receiver and manager, administrator or similar person is appointed with respect to the assets and undertakings of the pension fund or the sponsor;

(e) the pension fund or the pension fund's sponsors,-

(i) goes into liquidation (other than for the purposes of a reconstruction or amalgamation on terms previously approved in writing by the Authority);

(ii) ceases to carry on business;

(iii) breaches any provision of the terms and conditions of registration, or fails to observe or perform any representation, warranty or undertaking given by the pension fund or fails to correct such breach or failure within ten working days of receiving notice in writing from the Authority specifying such breach or failure;

(iv) conducts its business in a manner prejudicial to the interest of the National Pension System subscribers; (v) does not co-operate in any enquiry conducted by the Authority;

(vi) indulges in manipulating the business under the National Pension System or any other pension schemes; (vii) indulges in unfair trade practices.

(f) if pension fund or sponsor, in the opinion of the Authority, has engaged in corrupt or fraudulent practices in obtaining the certificate of registration or has been blacklisted by any Government authority or regulator;

(g) if pension fund or sponsor submits to the Authority a false statement or information which has a material effect on the rights, obligations or interests of the Authority or the subscribers;

(h) if pension fund or sponsor does not submit periodical returns as required by the Authority;

(i) if pension fund or sponsor fails to furnish any information as required by the Authority relating to its pension business;

(j) there is a change in the ownership, management or key personnel of the pension fund which in the opinion of the Authority adversely affects the interest of the subscribers;

(k) generates returns significantly and consistently below market or peer benchmarks;

(l) acts in a manner prejudicial to the interests of the subscribers;

(m) does not cooperate in an inquiry conducted by the Authority;

(n) commits any acts of defaults as mentioned under section 28 of the Act;

(o) any other reason which in the opinion of the Authority warrants for suspension, cancellation or withdrawal of the certificate of registration granted.

(2) The Authority may without prejudice to the powers under sub-regulation (1) instead of cancelling or suspending or withdrawing the certificate of registration, direct for varying or modifying the terms and conditions of the certificate of registration, as it may deem fit or pass any other order, as may be deemed beneficial in the interest of the subscribers, for reason to be recorded in writing.

(3) No order of cancellation, termination or suspension of registration shall be made unless the person concerned has been given a reasonable opportunity of being heard under an inquiry conducted as per the Regulations.

34. Effect of suspension or cancellation or withdrawal of certificate of registration.- (1) On and from the date of suspension or cancellation of the certificate of registration, the pension fund shall-

(a) cease to transact fresh business under the National Pension System or other pension schemes, as the case may be;

(b) take such action in respect of the assets, records, documents or information that may be in the custody or control of the pension fund, within the time limit and in the manner as may be required under the relevant regulations or as may be directed by the Authority..;

(c) transfer at its own cost the assets, records, documents or information that are in its custody or control to another pension fund in the form and manner as may be directed by the Authority;

(d) the pension fund or sponsor shall at its cost and expense provide all the necessary support in ensuring smooth transfer of all the assets under its management and where required by the National Pension System Trust or the Authority, and make such public announcement or disclosure as may be conducive to subscribers interest, regarding such transfer of assets. It shall also ensure that the transfer of all the relevant documents, record or information is made in accordance with the directions issued by the Authority. Any form of non-support or non-cooperation or obstructions from the pension fund or sponsor shall render the pension fund or its sponsor liable for penalty;

(e) the transfer of such assets shall be undertaken in accordance with the guidelines as may be issued by the Authority;

(f) the sponsor or pension fund shall be subject to the directions of the Authority until all such transfers or actions are completed or until, the certificate of registration remains suspended.

35. Appointment of designated authority.- (1)Where it appears to the designated member that any pension fund which has been granted certificate of registration under the Act, these regulations or any other concerned person has committed any default of the nature specified in regulation 33, he may appoint an officer not below the rank of a Chief General Manager, or any other officer of an equivalent rank as a designated authority.

(2) No officer who has conducted investigation or inspection in respect of the alleged violation shall be appointed as a designated authority.

36. Issuance of notice.- (1) The designated authority shall, if it finds reasonable grounds to do so, issue a notice to the pension fund or any other concerned person requiring it to show cause as to why the certificate of registration granted to it, should not be suspended or cancelled or why any other action provided herein should not be taken.

(2) Every notice under sub-regulation (1) shall specify the contravention alleged to have been committed by the noticee indicating the provisions of the Act, regulations, directions or circulars in respect of which the contravention is alleged to have taken place.

(3) There shall be annexed to the notice issued under sub-regulation (1) copies of documents relied on in making of the imputations and extracts of relevant portions of documents, reports containing the findings arrived at in an investigation or inspection, if any, carried out.

(4) The noticee shall be called upon to submit within a period to be specified in the notice, not exceeding twenty-one days from the date of service thereof, a written representation to the designated authority.

37. Reply by noticee. –(1 The noticee shall submit to the designated authority its written representation within the period specified in the notice along with documentary evidence, if any, in support thereof:

Provided that the designated authority may extend the time specified in the notice for sufficient grounds shown by the noticee and after recording reasons of extension in writing.

(2) If the noticee does not reply to the show-cause notice, within the time granted for the purpose, the designated authority may proceed with the matter *exparte* recording the reasons for doing so and make recommendation as the case may be on the basis of material facts available before him.

38. Action in case of default.-After considering the representations, if any, of the noticee, the facts and circumstances of the case and applicable provisions of the Act, regulations, directions or circulars administered by the Authority, the designated authority shall submit a report, where the facts so warrant, recommending,-

(a)suspension of certificate of registration for a specified period;

(b)cancellation of certificate of registration;

(c)prohibiting the noticee to take up any new assignment or contract or launch new scheme for the period specified in the order;

(d)debarring the principal officer of the noticee from being employed or associated with any registered intermediary, for the period as may be specified;

(e)imposition of any other condition , restrictions or compliances as may be deemed necessary upon the noticee or its principal officer or other officers or any other person concerned with it;

(f)warning the noticee.

39. Procedure for action on recommendation.- (1)On receipt of the report recommending measures from the designated authority, the designated member shall consider the same and issue a show-cause notice to the noticee enclosing a copy of the report submitted by the designated authority calling upon the noticee to submit its written representation as to why the action, including passing of appropriate direction, should not be taken.

(2) The noticee may, within twenty-one days of receipt of the notice send a reply to the designated member who may pass appropriate order after considering the reply, if any received from the noticee and providing the person with an opportunity of being heard, as expeditiously as possible and endeavor shall be made to pass the order within one hundred and twenty days from the date of receipt of reply of the notice or hearing.

(3) The designated member may pass a common order in respect of a number of noticees where the subject matter in question is substantially the same or similar in nature.

40.Intimation of order.- (1)Every report made by a designated authority and every order passed by the designated member under these regulations shall be dated and signed.

(2) A copy of the order passed under these regulations shall be sent to the pension fund or any person concerned with it and also placed on the website of the Authority.

41. Penalty and adjudication.-The imposition of penalty, if any, on the pension fund or any person concerned shall be in accordance with the provisions of the Act and the Pension Fund Regulatory and Development Authority(Procedure for Inquiry by Adjudicating Officer) Regulations, 2015.

42.Appeals to Securities Appellate Tribunal.-The pension fund or any person concerned, aggrieved by an order under these regulations, may prefer an appeal to the Securities Appellate Tribunal, against such order in accordance with the provisions of sub-section (1) of section 36 of the Act.

Explanation.- For the purposes of this Chapter, the expression,-

(a)"designated authority" means an officer of the Authority appointed under sub-regulation (1) of regulation 35;

(b)"designated member" means the Chairperson or a whole-time member of the Authority designated for the purpose;

(c)"noticee" means the person to whom a notice has been issued under this Chapter.

CHAPTER VII

MISCELLANEOUS

43. Power of the Authority to issue clarifications and directions.-In order to remove any difficulties in the application or interpretation of these regulations, the Authority shall have the power to issue clarifications and guidelines in the form of notes or circulars which shall be binding on the pension fund.

44. Directions.-Without prejudice to any order under these regulations, and directions, guidelines and circulars as may be issued by the Authority including an order under Chapter VI of these regulations, the Authority may in the interest of the interest of the subscribers or for the purpose of securing the proper management of pension fund, issue necessary direction:

Provided that before issuing any directions the Authority shall give a reasonable opportunity of being heard to the persons concerned:

Provided further that if the circumstances warrant any interim direction is required to be passed immediately, the Authority may give a reasonable opportunity of hearing to the persons concerned after passing the direction, without any undue delay.

SCHEDULE I

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

(PENSION FUND) REGULATIONS, 2015

[See regulation 9(3)]

CERTIFICATE OF REGISTRATION

Pension Fund Regulatory and Development Authority

CERTIFICATE OF REGISTRATION AS PENSION FUND

In exercise of the powers conferred by sub-section (3) of section 27 of the Pension Fund Regulatory and Development Authority Act, 2013 (23 of 2013), read with regulations made thereunder, the Authority hereby grants this certificate of registration to_____ as pension fund subject to the terms and conditions specified in the Act and the regulations made thereunder.

The Registration Code for the Pension Fund is _____.

Date :_____ Place : _____ By order

For and on behalf of Pension Fund Regulatory and Development Authority

SCHEDULE II

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

(PENSION FUND) REGULATIONS, 2015

[See regulation 8(3) (e)]

CRITERIA FOR 'FIT AND PROPER'

For the purpose of determining as to whether the sponsor or pension fund is a 'fit and proper person', the Authority may take account of any consideration as it deems fit, including but not limited to the following criteria in relation to the applicant or the intermediary , the principal officer and the key management persons , by whatever name called:

(a) financial integrity;
(b) absence of convictions or civil liabilities;
(c) competence;
(d) good reputation and character;
(e) efficiency and honesty; and
(f) financial solvency and net worth.

A sponsor or pension fund shall not be considered as a" fit and proper person" for the purpose of appointment, if it incurs any of the following disqualifications:-

(a)the sponsor or pension fund or its principal officer or key management personnel has been convicted by a court for any offence involving moral turpitude, economic offence, securities laws or fraud;

(b)an order for winding up has been passed against the sponsor or pension fund;

(c)the sponsor or pension fund or its key promoter has been declared insolvent and has not been discharged; (d)an order(other than an order of suspension of appointment as an intermediary), restraining, prohibiting or debarring the sponsor or pension fund or its principal officer or key management personnel from dealing in securities in the capital market or from accessing the capital market has been passed by any regulatory authority or court and a period of three years from the date of the expiry of the period specified in the order has not elapsed;

(e)an order cancelling the appointment of the sponsor or pension fund has been passed by the Authority or the

concerned financial sector regulator on the ground of its indulging in insider trading, fraudulent and unfair trade practices or market manipulation and a period of three years from the date of the order has not elapsed;

(f) an order withdrawing or refusing to grant any license or approval to the sponsor or pension fund or its whole time director or managing partner which has a bearing on the capital market, has been passed by the concerned financial sector regulator or any other regulatory authority and a period of three years from the date of the order has not elapsed; however, the Authority may for reasons to be recorded in writing, allow the sponsor or pension fund to seek appointment before the lapse of three years as specified in clauses (d), (e) and (f);

(g) the sponsor or pension fund is financially not sound;

(h) there is a notice of any action or investigation or other proceedings of any nature whatsoever, against the sponsor or pension fund, or its Chief Executive Officer, any of its directors or employees, or a related group concern, by any governmental or statutory authority which would restrain, prohibit or otherwise challenge or impede the performance of obligations as sponsor or pension fund of the pension schemes regulated by the Authority, and that there is adverse proceedings against it from any financial sector regulator including the Reserve Bank of India, Insurance Regulatory and Development Authority or the Securities and Exchange Board of India, of a nature that could adversely affect the ability to provide the services as sponsor or pension fund for the pension schemes regulated by the Authority;

(i) any other reason, to be recorded in writing by the Authority, which in its opinion renders such sponsor or pension fund or its principal officer or key management personnel unfit to operate in the pension or financial market.

Explanation.- For the purpose of clause (g), the Authority may take into consideration the capital adequacy or tangible net worth of the sponsor or pension fund, wherever it has been so specified in the relevant application for appointment.

SCHEDULE III

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY (PENSION FUND) REGULATIONS, 2015

[See regulations 4(1), 9(3) and 13]

FEES PAYABLE UNDER THE REGULATIONS

PART A

AMOUNT TO BE PAID AS FEES TO THE AUTHORITY

Type of Fee	Amount	Nature/Calculation	Time of Payment
Application fee	-Rs 10,00,000	Non Refundable / Flat Rate	At the time of submission of application for acting as sponsor of pension fund .
Registration fee	Rs 25,00, 000	Non Refundable / Flat Rate	At the time of grant of Certificate of Registration (One time)
Annual fee	0.005% of Assets under Management or Rs 10,00, 000 Whichever is higher	Non-Refundable / % of AUM: Assets under Management shall be considered as on 31st March of preceding financial year.	Payable by 15th of April of every financial year or within fifteen days of grant of Certificate of Registration.

PART B

I. —For the purpose of this part, the expression "assets under management" shall mean the value of the assets held by the pension fund as disclosed by it under sub-paragraph VI of Part B below.

II. The fees specified in part A shall be payable by demand draft or bankers cheque in favour of " Pension Fund Regulatory and Development Authority" payable at New Delhi or through e-payment .

III. A pension fund shall pay pro rata annual fee on quarterly basis,if the business is done for a part of the year. The payment of annual fee shall be accompanied by a statement of assets under management which shall be in such format as may be specified by the Authority and shall be certified to be true and complete by the

functional head of the pension fund. The pension fund shall pay any extension fees as may be determined by the Authority where the registration granted to it has been extended beyond the period of registration.

IV. The Authority reserves the right to amend all or any of the fees from time to time.

SCHEDULE IV

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY (PENSION FUND) REGULATIONS, 2015

[See regulation 11(3)]

CERTIFICATE FOR COMMENCEMENT OF BUSINESS

Pension Fund Regulatory and Development Authority

CERTIFICATE FOR COMMENCEMENT OF BUSINESS AS PENSION FUND

_____ which has been granted a certificate of registration as pension fund vide _____ on _____ is hereby allowed to commence the activities as pension fund for the pension Schemes regulated by the Pension Fund Regulatory and Development Authority on this ____ day of _____ 20

Place : _____

By order

For and on behalf of
Pension Fund Regulatory and Development Authority

SCHEDULE V

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY (PENSION FUND) REGULATIONS, 2015

[See regulations12(h),and 22(8)]

REPORTS AND DISCLOSURE

1.**Reporting to NPS Trust, PFRDA, CRA and Other Parties**

The pension fund shall furnish periodic reports as well as such information and documents as may be required by the Authority, National Pension System Trust and the central recordkeeping agency from time to time. This would include, but not limited to the following:-

(a) Indicative Reports to National Pension System Trust

Reports must be provided in writing for each successive period by delivery to the office of National Pension System Trust within ten days of the end of the period in the case of a monthly or quarterly or half yearly or yearly report and must contain at least the following information as at a stated end of period date.

Report	**Contents**
Monthly	

Form 6	Details of Portfolio for -Scheme G Tier I

Form 15	Statement of Down Graded Investments
MC	Compliance Certificate at Monthly Interval
Quarterly	

Form 6	Overview of portfolio positioning including evaluation of a)Current economic conditions b)Prospects for securities markets, c)Justification for the positions and transactions in the portfolio, d)Attribution of performance over last quarter (and year when applicable) on absolute basis as w specific market benchmark, e)Outlook for returns for the portfolio
QC	Compliance Certificate at Quarterly Interval
Half-Yearly	
HY.1	Copy of half yearly unaudited accounts of Schemes as per Scheme accounting regulations. (one month from the close of each half year)
HYC	Compliance certificate at half yearly Interval
Annual	
A.1	Statement regarding the current status of the sponsor's regulatory licenses and details of any name or capitalisation of the PF company or Sponsor(s)
A.2	Statement showing the amount of interest accrued but not realised as on closing date of the
A.3	All service contracts carried out between Schemes, PF and its associates. (Including outsour
A.4	All service contracts such as for custody arrangements and transfer agency of the securities interest of subscribers.
A.5	Summary of all activities and compliance with regulations and guidelines.
A.6	Copy of the Audited Annual Report and other information including details of investments accounting regulations. (within sixty days from the date of closure of each financial year)

A.7	Copy of unaudited provisional financial statements (Balance Sh Account , notes and schedules) of each scheme. (within thirty days of closure of each financial year)
A.8	Voting report including the number of votes cast (for, against, or a a statement of whether the PF has complied with its obligation voting rights in the client's interests only.
A.9	Any change in the interests of Directors every six months
AC	Compliance certificate at annual Interval
Ad hoc	
M.1	Bio-data of all its Directors along with their interest in other comp 15 days of their appointment
M.2	Conflicts of interest
M.3	All such information as is considered necessary by the NPS Trust

Reports to Authority

In addition to the reports, pension fund would need to adhere to disclosures in accordance with

(b)

(i)

Schedule.

(ii) Any other information as required by the Authority.

(iii) Exception reporting to be done by the National Pension System Trust to Authority.

(iv)National Pension Trust shall keep the Authority informed of the operations of the Pension Fund on periodic basis.

(c) Reports to central recordkeeping agency

The pension fund shall interface with the central recordkeeping agency for:-

(i) Sending and receiving reports in the required format.

(ii) Compilation and consolidation of investment instruction by central recordkeeping agency

(iii) Confirmation Report by pension fund to central recordkeeping agency.

(iv) Daily investment report by pension fund

(v) Report of scheme wise payout position of pension fund to central recordkeeping agency

(vi) Daily Report on Net Asset Values as specified by the Authority from time to time.

(vii) Net fund receipt from National Pension System Trust Account report by PFs on different investment schemes.

(viii)Discrepancy/confirmation report on net payout.

(ix) The daily performance reports of the schemes measured using Net Asset Values

(d) Reports to other parties

(i)The pension fund shall interface and provide such reports as may be required by the National Pension System Trust,

Trustee Bank, Custodian and other entities of the National Pension System architecture as may be prescribed by Authority and National Pension System Trust from time to time.

(ii)The pension fund will disclose the basis of calculating the transaction price and Net Asset Value of the various schemes in the Scheme particulars and disclose the same to subscribers at such intervals as may be specified by the

National Pension System Trust and the Authority.

2. **Public disclosures -Under Regulation22(8)**

(a)The pension fund shall be expected to comply with the disclosure requirements specified by Authority from time to

time.

(b)In order to ensure uniformity and timeliness of dispensation of information by the Authority in the interest of all stakeholders, the following public disclosures have been prescribed:

1	Latest Net Asset Value (NAV)_ (Scheme wise)	Daily	Up to four decimal points	By 9.00 PM on the same day	NAV	
2	NAV History (since inception) (scheme wise- both in Tabular data as well as graphical form)			Daily	--- do ---	
3	Portfolio of each scheme	Scrip wise details of		Monthly	**Appended below**	Within 10 the end of

4	Unaudited financial statements* along with statement of *scheme portfolio*	Half-Yearly	-----do---- *(For scrip wise details of Portfolio of each scheme)*	before the of one from the each half
5	Annual Report (with Financials) and portfolio details of each *scheme***	Yearly	-----do---- *(For scrip wise details of Portfolio of each scheme)*	after appr National Trust (wit days)
6	Investment Policy and Investment Review Mechanism	Updated version at all times	-	Within 10 Board app
7.	Annual Report and Financials of *pension fund.*	Yearly	-	After AG (within
8.	Scheme wise Fee (pension fund *should also simultaneously upload the Public Notice for change in fee on its website*)	Yearly	-	To be upd when revi (within 4

* 'Financial Statements' includes balance sheet, revenue account and notes, schedules and other integral reports.

** Contents of 'Annual Report' are as per Financial Statements and Auditor's Report under Schedule VIII

(c)Pension Funds are advised to publish the above Public Disclosures on their respective websites at a prominent place on home page with heading 'Public Disclosure' and with sub-headings like NAV, Portfolio Details, Financials, Policy etc as applicable.

Scrip wise details of Portfolio of each scheme

Name of the Pension Fund :

Name of the scheme :

Portfolio Statement as on…… (month end)

¹Hkkx IIIµ[k.M 4º Hkkjr dk jktı=k % vlk/kj.k

Name of the instrument	**ISIN No.**	**Industry**	**Quantity**	**Mkt value**
Equity Instruments Shares 1 2 3….. Equity oriented MFs Equity ETFs				

Debt Instruments - Central Government Security 1 2 ……. State Development Loans 2 ……. 2 PSU / PFI Bonds:- 1 2 ……. Private Corporate Bonds:- 1 2 ……. Bank Fixed Deposits (> 1 Year) 1 2 ……. Gilt Mutual Fund 1 2 …….				
GRAND TOTAL				

Average Maturity of Portfolio (in yrs)				
Modified Duration (in Yrs)				
Yield to Maturity (%) (annualised)(at market price)				
Credit Rating Exposure				
Central Govt. Securities				
State Development Loans				
AAA / Equivalent				
A1+ (For Commercial Paper)				
AA+ / Equivalent				
AA / Equivalent				
AA- / Equivalent				
A+ / Equivalent				
A / Equivalent				
A- / Equivalent				
BBB+ / Equivalent				
BBB / Equivalent				
BBB- / Equivalent				
Lower (Below Investment Grade)				
(out of above Net NPA)				
Total				
Bank FD				
Equity				
Equity Mutual Funds				
Money Market Mutual Funds				
Cash / Cash Equivalent Net Current Assets				
Application Pending Allotment – NCDs				
Others				
Grand Total				

[1]Hkkx IIIµ[k.M 4º Hkkjr dk jkti=k % vlk/kj.k

Units Outstanding	
NAV	

1. Entire portfolio irrespective of the quantity, market value and percentage to NAV of any scrip should be disclosed in descending order of weightage within each sub-group. If percentage to portfolio of any security is less than 0.01%, it may be indicated by giving asterisk or any other mark instead of showing 0.00.
2. An asterisk/suitable mark should be given against debt instruments which are classified NPAs in accordance with Authority's guidelines issued from time to time.
4. The following information may be given by way of footnotes :
a. Total NPAs provided for and its percentage to NAV.
b. Total value and percentage of illiquid equity shares.
c. NAV at the beginning and end of the period.
d. Total outstanding exposure in derivative instruments at the end of the period.
3. Total **'Infrastructure investments'** may be disclosed by way of foot note.

SCHEDULE VI

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

(PENSION FUND) REGULATIONS, 2015

[See regulations 12(k) and 21]

CODE OF CONDUCT

I. SUBSCRIBER PROTECTION

(a) Investors/Authority/National Pension System Trust (NPS Trust)

A pension fund shall make all efforts to protect the interests of subscribers and shall render the best possible service to the Authority/ National Pension System Trust having regard to the subscribers needs and the environments and its own professional skills.

(b) High Standards of Service

A Pension fund shall ensure that it and its key management personnel, employees, contractors and agents, shall in the conduct of their business, observe high standards of integrity, dignity, fairness, ethics and professionalism and all professional dealings shall be affected in a prompt, effective and efficient manner. A pension fund shall be responsible for the acts or omissions of its employees and agents in respect to the conduct of its business.

(c) Exercise of Due Diligence and no Collusion

A Pension fund shall at all times render high standards of service, exercise due skill and diligence over persons employed or appointed by it, ensure proper care and exercise independent professional judgment and shall not at any time act in collusion with other intermediaries in a manner which is detrimental to the subscribers.

(d) Fees

A pension fund shall levy charges/ fees for the services rendered as may be determined by the Authority.

II. DISBURSAL OF AMOUNTS

A pension fund shall be prompt in crediting dividends, interests or any such accrual income received or collected by it on behalf of the Authority, the National Pension System Trust or subscribers to the scheme accounts.

III.DISCLOSURE OF INFORMATION

(a)A pension fund shall ensure that adequate disclosures are made to the Authority, the National Pension System Trust or subscriber in a comprehensible and timely manner so as to enable them to make a balanced and informed decision.

(b)A pension fund shall not make any misrepresentation and ensure that the information provided to the Authority the National Pension System Trust or subscriber is not misleading.

(c) A pension fund shall not make any exaggerated statement whether oral or written to the Authority, the National

Pension System Trust or subscribers, either about its qualification or capability to render certain services or its achievements in regard to services rendered to other Authority ,National Pension System Trusts or subscribers.

3.4 A Pension fund shall not divulge to anybody, either orally or in writing, directly or indirectly, any confidential information about the Authority, the National Pension System Trusts or subscribers, which has come to its knowledge, without taking prior permission of the Authority, the National Pension System Trusts, except where such disclosures are required to be made in compliance with any law for the time being in force.

IV. CONFLICT OF INTEREST

(a) A pension fund shall avoid conflict of interest and make adequate disclosure of its interest and shall put in place a mechanism to resolve any conflict of interest situation that may arise in the conduct of its business or where any conflict of interest arises, shall take reasonable steps to resolve the same in an equitable manner. A pension fund shall make appropriate disclosure to the Authority, the National Pension System Trust or subscribers of its possible source or potential areas of conflict of duties and interest while acting as a pension fund which would impair its ability to render fair, objective and unbiased services.

(b) A pension fund or any of its directors, or employee or an associate of the pension fund shall not, either through its account or their respective accounts or through their family members, relatives or friends indulge in any insider trading.

V. COMPLIANCE AND CORPORATE GOVERNANCE

5.1 A pension fund shall ensure that good corporate policies and corporate governance is in place. It shall not engage in fraudulent and manipulative transactions in the securities listed on any stock exchange in the country and shall not indulge in any unfair competition (including resorting to unfair means for inducing another intermediaries, the Authority or the National Pension System Trust) which is likely to harm the interests of other intermediaries or subscribers or is likely to place such other intermediaries in a disadvantageous position while competing for or executing any assignment.

5.2 A pension fund shall take adequate and necessary steps to ensure that continuity in data and record keeping is maintained and that the data or records are not lost or destroyed. It shall also ensure that for electronic records and data, up-to-date back up is always available with it.

5.3 A pension fund shall co-operate with the Authority, or any intermediary designated by the Authority, as and when required and shall not make any untrue statement or suppress any material fact in any documents, reports, papers or information furnished to the Authority or neglect or fail or refuse to submit to the Authority or other agencies with which it is registered, such books, documents, correspondence and papers or any part thereof as may be demanded/requested from time to time.

5.4 A pension fund shall ensure that any change in registration status or any penal action taken by Authority or any material change in financials which may adversely affect the interests of subscribers is promptly informed to the Authority, National Pension System Trust or and any business remaining outstanding is transferred in accordance with the instructions of the Authority and the provisions of the relevant regulations.

5.5 A pension fund shall maintain an appropriate level of knowledge and competency and abide by the provisions of any Act, regulations, circulars and guidelines of the Central Government, the Reserve Bank of India, Securities Exchange Board of India, the Authority, the stock exchange or any other applicable statutory or self-regulatory or other body, as the case may be, and as may be applicable to the Pension fund in respect of the business carried on by such pension fund. A pension fund shall also comply with the award of the Ombudsman passed under the Pension fund Regulatory and Development Authority (Redressal of Subscriber Grievance)Regulations, 2015.

5.6 A pension fund shall ensure that the Authority is promptly informed about any action, legal proceedings, initiated against it in respect of any material breach or non-compliance by it, of any law, rules, regulations, and directions of the Authority or of any other regulatory body.

VI. PENSION FUND INFRASTRUCTURE REQUIREMENTS

(a) A pension fund shall have internal control procedures and financial and operational capabilities which can be reasonably expected to protect its operations, the Authority, the National Pension System Trust or subscribers and other registered entities from financial loss arising from theft, fraud, and other dishonest acts, professional misconduct or omissions.

(b) A pension fund also registered with the Authority in any other capacity or category shall endeavor to ensure that arm's length relationship is maintained in terms of both manpower and infrastructure between the activities carried out as a Pension fund and other permitted activities.

(c) A pension fund shall establish and maintain adequate infrastructural facility to be able to discharge its services as such Pension fund to the satisfaction of Authority, the National Pension System Trusts and the operating procedures and systems of the intermediaries shall be well documented and backed by operations manuals.

(d) A pension fund shall create and maintain the records of all documents and data pertaining to its activities in such manner that the tracing of such document or data is facilitated in the event of loss of original records or documents for any reason.

(e) (a) A pension fund or any of his employees shall not render, directly or indirectly any investment advice about any security in the publicly accessible media, whether real-time or non-real-time, unless a disclosure of his interest including long or short position in the said security has been made, while rendering such advice.

(b) in case an employee of the pension fund is rendering such advice, he shall also disclose the interest of his dependent family members and employer including their long or short position in the said security, while rendering such advice.

SCHEDULE VII

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

(PENSION FUND) REGULATIONS, 2015

[See regulations 15,16,17,18 and 19]

FINANCIAL STATEMENTS AND AUDIT REPORT

ANNUAL REPORT

I. Annual Report

Each pension fund shall prepare a *consolidated* annual report comprising financial statements of all the schemes managed by them.

The annual report shall contain—

(i) Report on the operations of each scheme during the financial year and economic scenario;
(ii) Accounting Policies, Balance Sheet and Revenue Account in accordance with these regulations **Paras II and III** of this Schedule;
(iii) Auditor's Report in accordance with **Para IV** of this Schedule;
(iv)

Brief statement on the following aspects, namely :— (a)Liabilities and responsibilities of the pension fund ;
(b)Investment objective of each scheme ;
(c)Basis and policy of investments underlying the scheme;
(d)If the scheme permits investments partly or wholly in shares, bonds, debentures and other scripts or securities whose value can fluctuate, a statement on the following lines:
"The price and redemption value of the units, and income from them, can go up as well as down with the fluctuations in the market value of its underlying investments";
(e)Comments on the performance of the scheme, with full justification with possible comparison with other benchmark yields, if any, as specified by the Authority.
(f)Statement giving "key statistics" of schemes in accordance with **ParaV** of this Schedule; (g)Abridged version of the Balance sheet as per Para VI of the Schedule.
(h)Abridged version Revenue account as per para VII of the Schedule.
(i)Notes to account as per Para VIII of the schedule.

II. Contents of Balance Sheet:

(i) The Balance Sheet shall give scheme wise particulars of its assets and liabilities. It shall also disclose, inter alia, accounting policies, valuation of investments and other important areas.
(ii) The balance-sheet shall disclose under each type of investment, the aggregate carrying value and market value of non-performing investments
(iii) The Balance Sheet shall disclose the per unit Net Asset Value (NAV) as at the end of the accounting year. (iv) The Balance Sheet shall give against each item, the corresponding figures as at the end of the preceding financial year.
(v) The notes to the Balance Sheet shall disclose the following information regarding investments:—
(a)all investments shall be grouped under the major classification given in the balance sheet;
(b)under each major classification, the total value of investments falling under each major industry group (which constitutes not less than 5 per cent of the total investment in the major classification) shall be disclosed together with the percentage thereof in relation to the total investment within the classification;
(c)a statement of investments showing the name of the companies in which investments have been made including the amount of investment in each company by each scheme and the aggregate investments made by all schemes in the associates and group companies of the pension fund, if any;

(d)if brokerage, custodial fees or any other charges for services are paid to or payable to any entity in which the PF or its major shareholders have a substantial interest (being not less than 10% of the equity capital), the amounts debited to the Revenue Account or amounts treated as cost of investments in respect of such services shall be separately disclosed together with details of the interest of the pension fund or its major shareholders; (e)the basis on which fees have been paid to pension fund and the computation thereof;
(f)aggregate value of purchases and sales of investments during the year and expressed as a percentage of

average daily net asset value;

(g)where the non-traded investments which have been valued "in good faith" exceed 5% of the Assets under management (AUM) at the end of the year, the aggregate value of such investments;

(h)movement in unit capital shall be stated;

(i)the total income of the scheme shall include unrealised depreciation or appreciation on investments.

(vi) Provisions for doubtful deposits, doubtful debts and for doubtful outstandings and accrued income shall not be included under provisions on the liability side of the balance sheet, but shall be shown as a deduction from the aggregate value of its relevant asset.

(vii)Disclosure shall be made of all contingent liabilities showing separately uncalled liability on partly paid shares and other commitments with specifying details.

(viii)The accounting policies shall be as per Para IX of the Schedule.

Major Headings of Balance Sheet

ASSETS SIDE OF THE BALANCE SHEET:

I. The assets of the balance sheet shall be grouped into the following categories :

- Investments (Long term and short term)
- Deposits
- Other Current Assets

II. INVESTMENTS (Long term and short term):

The following types of investments shall be separately disclosed (only those heads under which investments is permitted to be kept):

(i) Equity shares;

(ii) Preference shares;

(iii) Debentures and Bonds listed/awaiting listing on a recognized stock exchange;

(iv) Central and State Government Securities (including treasury bills);

(v) Commercial Paper;

(vi) Others- Mutual Funds etc.

III. DEPOSITS

Distinguishing between :

- Deposits with scheduled banks;
- Others.

IV. OTHER CURRENT ASSETS

Distinguishing between:

- Balances with banks in current/savings account;
- Cash on hand;
- Sundry Debtors;
- Contracts for sale of investments;
- Outstanding and accrued income;
- Advance, Deposits etc.;
- Shares/debentures/ others application money pending allotment (for this age wise disclosure is to be made along with security name);
- Others.

LIABILITIES SIDE OF THE BALANCE SHEET

I. Liabilities side of the balance sheet shall be divided into the following groups : (i) Unit Capital;

(ii) Reserves & Surplus;

(iii) Current Liabilities and Provisions.

II. Unit Capital:

Distinguishing between:

- Initial capital;
- Unit capital (including number of units and face value per unit).

III. Reserves & surplus

Distinguishing between:

- Unit Premium Reserve (Optional)
- General reserve;
- Any other reserve (disclosing its nature);
- Appropriation account;
-Opening balance, transfer from/to reserve, closing balance shall be separately disclosed for each above type of reserve.

IV. Borrowings
V. Current liabilities and provisions
Distinguishing between the following current liabilities and provisions
Current liabilities:
- Sundry creditors;
- Contract for purchase of investments;
- Unclaimed distributed income;
Provisions (Indicate nature):
VI. Contingent liabilities
- Disclosure should be made of all contingent liabilities, showing separately:— (i) Uncalled liability on partly paid shares;
(ii) Other commitments; and
(iii) Others (specifying details).

III. Contents of Revenue Account:

(i) The Revenue Account shall give scheme wise particulars of the income, expenditure and surplus of the pension fund.

(ii) If profit on sale of investments shown in the Revenue Account includes profit/loss on inter-scheme transfer of investments within the same pension fund the aggregate of such profit recognised as realised, shall be disclosed separately without being clubbed with the profit/loss on sale of investments to third parties.

(iii) The Revenue Account shall indicate the appropriation of surplus by way of transfer to reserves.

(iv) The following disclosures shall also be made in the Revenue Account:
(a)provision for aggregate value of doubtful deposits, debts and outstanding and accrued income;
(b)profit or loss on sale and redemption of investments may be shown on a net basis;
(c)custodian, Trustee Bank and central recordkeeping agency charges
(d)Total income and expenditure expressed as a percentage of average net assets, calculated on a daily basis.

Major Headings of Revenue Account

Income:

- Dividend;

- Interest;

- Profit on sale/redemption of investments (other than inter-scheme transfer/sale);

- Profit on inter-scheme transfer/sale of investments;

- Unrealized gain on appreciation in investments

- Other income (indicating nature).

Expenses and losses:

- Unrealized losses in value of investments

- Provision for outstanding accrued income considered doubtful;

- Provision for doubtful deposits and current assets;

- Loss on sale/redemption of investments (other than inter-scheme transfer/sale);

- Loss on inter-scheme transfer/sale of investments;

- Management fees;

- Trusteeship/regulatory fees;

- Publicity expenses;

- Audit fees;

- Custodian fees;

- Trustee Bank fees

- Central recordkeeping agency fees

Less : Amount recovered on sale of units on account of central recordkeeping agency charges

Note :

(i)Accounting policy in respect of recognition of revenue and income from investments (including dividend and interest) shall be disclosed by way of a note.

(ii)The total income and expenditure expressed as a percentage of average net assets, calculated on a daily basis should be indicated.

IV. **Scheme Auditor's Report**

(i)The auditor shall state whether;-

1.he has obtained all information and explanations which, to the best of his knowledge and belief, were necessary for the purpose of his audit;
2.the Balance Sheet and the Revenue Account are in agreement with the books of account of the scheme;
3.whether proper books of accounts of each scheme have been maintained;
4.all transaction expenses in excess of the limits contractually agreed to/approved by Authority are borne by the pension fund and are not charged to the Net Asset Value;
5.the Balance Sheet and Revenue Account of the Scheme dealt with by this Report comply with these regulations and the Accounting Standards notified under the Companies Act, to the extent made applicable by the regulations.

(ii) The auditor shall give his opinion as to whether;-

1.the Balance Sheet gives a true and fair view of the scheme wise state of affairs of the fund as at the end of the financial year,
2.the Revenue Account gives a true and fair view of the scheme wise surplus/deficit of the fund for the financial year.

(iii) The Auditor shall further certify that;-

1.Investments have been valued in accordance with the guidelines issued by the Authority;
2.Transaction and claims/ fee raised by different entities are in accordance with the prescribed fee.

(iii)The Auditor shall also submit a separate report called as "*NPS Scheme - Detailed Audit Report"* (to be referred as NPS-DAR) along with the scheme audit report / scheme accounts for a particular financial year. A copy of the said Audit Report should be given to the Board of Pension Fund. The contents of the report would be based on the format prescribed by Authority/NPS Trust. The Board of Directors of Pension Fund should submit a Compliance Report within two months of the receipt of Detailed Audit Report. NPS-DAR will be a combined report for all the NPS Schemes. The Auditor will give a certificate in the following format;

To
The Board of Trustees
National Pension System Trust
1st Floor, ICADR Building,
6, Vasant Kunj Institutional Area- Phase II,
New Delhi 110 070

We have conducted the Detailed Audit of under mentioned schemes of National Pension System of …… (The 'Pension Fund Manager') for the Period/Year …. as per the check list provided to us by the NPS Trust and hereby submit the NPS-DAR for your perusal.

Schemes	Year/Period
Scheme Name	From 1st April …to 31st March ……
Scheme Name	From 1st April …to 31st March ……
Scheme Name	From 1st April …to 31st March ……
Scheme Name	From 1st April …to 31st March ……

Scheme Name	From 1st April …to 31st March ……
Scheme Name	From 1st April …to 31st March ……
Scheme Name	From 1st April …to 31st March ……

We report as under:

1.We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit,

2.In our opinion, proper books of accounts of each scheme have been maintained.

3.Our procedures covered all the areas listed in the recommended NPS-DAR Checklist (Enclosed, duly signed by us under reference to this certificate.)

4.Further, all deviations with regards to applicable accounting principles, regulations and guidelines for preparation of accounts are being disclosed in the attached report.

Based on our test checking of the records maintained by the pension fund, we certify as under: 1.The system, procedures and safeguards followed by the pension fund are adequate.

2.The terms and conditions of registration of these regulations, Investment Management Agreement signed with the National Pension System Trust are being complied with by the Pension Fund.

3.Directions issued by the Authority from time to time or any other statutory requirements have been followed. 4.Affairs of the pension fund are being conducted in a manner which is in the interest of the subscribers.

5.All transaction expenses in excess of the limits contractually agreed to / approve by Authority are borne by the pension fund and are not charged to NAV.

Yours truly
For
…… (Name of Firm)
Chartered
Accountants
Firm Regn. No…
…….. (Name of
Partner)
Partner
Membership No:
Place:
Date:

V. Key Statistics

Name of the Pension Fund :
Key Statistics for the year / period ended

_____

	Scheme A		**Scheme B**	
	As at Current Year	As at Previous Year	As at Current Year	As at Previous Year
1. NAV per unit (Rs.):				
Open				
High				
Low				
End				
2. Closing Assets Under Management (Rs. in Lakhs)				
End				
Average (AAuM)				
3.Gross income as % of AAuM				
4. Expense Ratio:				
a. Total Expense as % of AAuM (scheme wise)				
b. Management Fee as % of AAuM (Scheme wise)				

5. Net Income as a percentage of AAuM
6. Portfolio turnover ratio
7. Total Dividend per unit distributed during the year / period (scheme wise)
8. Returns: (%)
a. Last One Year
Benchmark
b. Since Inception
Benchmark
c. Compounded annualised yield (%)
Last 1 year
Last 3 years
Last 5 years
Since launch of the scheme (date of launch to be given)
1. Gross income = amount against (A) in the Revenue account i.e. Income.

2. Net income = amount against (C) in the Revenue account i.e. NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD

3. Portfolio Turnover = Lower of sales or purchase divided by the Average AUM for the year/period.
4. AAUM=Average daily net assets

5 'Compounded annualised yield' is to be calculated based on the following formula: `= (1 + cumulative return) $^{1/n}$ -1 *(where n = 365/no. of days)*
6. NAV= (Market value of Investment held by scheme + value of current assets- value of current liability and provisions , if any)/ (no. of units at the valuation date (before creation/ redemption of units)

ABRIDGED BALANCE SHEET FORMAT

Name of the Pension Fund :

Abridged Balance Sheet as at _____

	Scheme A		**Scheme B**	
	As at Current Year	As at Previous Year	As at Current Year	As at Previous Year
LIABILITIES				
1 Unit Capital				
2 Reserves & Surplus				
2.1 Unit Premium Reserve				
2.2 Unrealised Appreciation Reserve				
2.3 Others				
4 Current Liabilities & Provisions				
4.1 Provision for doubtful Income/Deposits				
4.2 Other Current Liabilities & Provisions				
TOTAL				
ASSETS				
Investments				
Equity				
Debenture				
Bonds				
CG/ SDL				
Money Market				
Others				

Total
Investments

3 **Other Current Assets**
3.1 Cash & Bank Balance
3.3 Others

TOTAL

ABRIDGED REVENUE ACCOUNT FORMAT

Name of the Pension Fund :

Abridged Revenue Account For The Year / Period Ended

_____

	Scheme A		**Scheme B**	
	As at Current Year	As at Previous Year	As at Current Year	As at Previ-ous Year
1 **INCOME**				
1.1 Dividend				
1.2 Interest				
1.4 Realised Gains on Interscheme transfer				
1.5 Realised Gains on sale / redemption of investments				
1.7 Other Income				
(A)				
2 **EXPENSES**				
2.1 Realised Losses on Inter scheme transfer				
2.2 Realised Losses on sale / redemption of investments				
2.3 Investment Management fees				
2.4 Custodian fees				
2.5 Bank Charges				
2.6 Other operating expenses				
(B)				
3 **NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A -B = C)**				
4 7 Net Change in Unrealised Depreciation/ appreciation in value of investments				
NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD				

Notes to Accounts as specified below

Guidance Note

1 : Provide details of significant items indicating nature & corresponding amount in Notes to accounts

2. Unrealised Depreciation/Appreciation to be computed by each asset category and shown on an aggregated basis. This should take into account change in unrealised depreciation/ appreciation for the year/period and write back of unrealised depreciation/ appreciation provided in the previous year end.

NOTES TO ACCOUNTS - ANNEXURE TO THE ABRIDGED BALANCE SHEET AND REVENUE ACCOUNT

Name of the scheme :

Notes to Accounts - Annexure to the Abridged Balance Sheet and Revenue Account for the Year / Period ended _____

Sr. No.	Particulars
1	**Investments:-**
	1.1. Note confirming that Investments of the Schemes are in the name of the NPS Trust.
	1.2. Open Position of derivatives (outstanding market value & % to Net Assets as of the Year end).
	1.3. Investments in Associates and Group Companies: Provide details of issuer, nature of instruments, amount, aggregate investments by all schemes.
	1.4. Open position of Securities Borrowed and / or Lend by the scheme.
	1.5. Details of NPA: Aggregate market value and provision thereof.
	1.6. Aggregate Unrealised Gain / Loss as at the end of the Financial Year / Period and percentage to net assets.
	1.7. Aggregate Value of Purchase and Sale with Percentage to average assets.
	1.8. Non-Traded securities in the portfolio: Provide Aggregate Value of Equity, Debt & Money Market Instruments and percentage to net assets.
2	Details of Transaction with Associates and Group Companies. Provide details of name of associate,
3	nature of payment and amount
4	Unit Capital movement during the year ended / period ended. Scheme wise details of movement in units -
5	opening, subscription, redemption, closing. Indicate scheme wise face value of units.
	Prior Year Comparison - a suitable statement that prior year figures have been reclassified whenever necessary to conform to current years' presentation.
	Contingent Liability. Provide details of nature and amount.

Guidance Note: Provide corresponding previous year/period figures for all the above disclosures.

IX. Accounting Policies

The Accounting Policies related to schemes has to be complied by pension fund for preparation of financial statements and calculation of Net Assets Value:

1.The Pension Fund should maintain their scheme-wise books of account on an accrual basis. Investment should be stated as per the valuation guidelines issued by the Authority from time to time, at the Balance Sheet date or date of computation of asset value or Net Asset Value.

2.Investments should be tallied with the custodian records and units should be tallied with Central Recordkeeping Agency records on daily basis.

3.All allowable expenses and incomes accrued upto the valuation date, which are considered for computation of asset value/ NAV, major expenses like management fees and other allowable periodic expenses like custodian charges etc, should be accrued on a day-to-day basis. The period to be considered for accrual will be the financial year.

4.Dividend income earned by a scheme should be recognised, not on the date the dividend is declared, but on the date the share is quoted on an ex-dividend basis.

5.In respect of all interest-bearing investments, income must be accrued on a day to day basis. Therefore, when such investments are purchased, interest paid for the period from the last interest due date upto the date of purchase must not be treated as a cost of purchase but must be debited to Interest Recoverable Account. Similarly interest received at the time of sale for the period from the last interest due date upto the date of sale must not be treated as an addition to sale value but must be credited to Interest Recoverable Account.

6.In determining the holding cost of investments and the gains or loss on sale of investments, the “weighted average cost” method must be followed.

7.Transactions for purchase or sale of investments should be recognised as of the trade date and not as of the settlement date, so that the effect of all investments traded during a financial year are recorded and reflected in the financial statements for that year. Where investment transactions take place outside the stock market, for example, acquisitions through private placement or purchases or sales through private treaty, the transaction should be recorded in the event of a purchase, as of the date on which the scheme obtains in enforceable obligation to pay the price or, in the event of a sale, when the scheme obtains an enforceable right to collect the proceeds of sale or an enforceable obligation to deliver the instruments sold.

8.Bonus shares to which the scheme becomes entitled should be recognised only when the original shares on which the bonus entitlement accrues are traded on the stock exchange on an ex-bonus basis. Similarly, rights entitlements should be recognized only when the original shares on which the right entitlement accrues are traded on the stock exchange on an ex-rights basis.

9.The cost of investments acquired or purchased will include applicable taxes and stamp charges but *exclude* brokerage, applicable taxes on brokerage and other transactional charges. In respect of privately placed debt instruments any front-end discount offered should be reduced from the cost of the investment.

10.All taxes which are leviable and actually paid shall be charged to the NAV of the Fund and be borne by the Subscriber. Any subsequent refund on this account, if any, should be added to the scheme/fund as income.

11.The Investment Management Fee is inclusive of all transaction related charges such as brokerage, transaction cost etc. except custodian charges and applicable taxes. The Investment Management Fee is calculated on the daily assets managed by the pension fund. The fees to be paid to the Authority will not be charged to the scheme.

12.In respect of non-performing assets, recognition, classification and provisioning should be in compliance with the guidelines issued by the Authority.

SCHEDULE VIII

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

(PENSION FUND) REGULATIONS, 2015

[See regulation 10(1)(c)]

BANKING AND CENTRAL RECORDKEEPING AGREEMENTS

Before obtaining the certificate of commencement of business, the pension fund shall undertake to enter into a banking agreement with Trustee Bank and central recordkeeping agency as per details given below:

1. The pension fund shall provide electronic interconnectivity to the central recordkeeping agency and Trustee bank. The pension fund shall need to be able to adapt to future changes including changes on account of technology advancements, changes in system specifications including number of subscribers, number of schemes, and services and functional obligations specified by the Authority.

2. Funds for investment purposes as referred to hereinabove, would comprise past, present and future investment and periodical income, redemption and sale proceeds actually received there from and transferred to the credit of the National Pension System Trust, National Pension System Trust A/c at a designated branch of the Trustee Bank with which the investment account of the Pension Fund is held and specifically earmarked for investment purposes as above.

3. The details of the designated branch and the Trustee Bank would be as per arrangements made and approved by the Authority and notified from time to time.

4. Where and as applicable, the central recordkeeping agency shall cause to transfer the netted fund to the designated branch of the Trustee Bank.

5. The funds accepted under this Agreement shall be credited to be held in a separate investment account in the name of the National Pension System Trust with the designated branch with due notice to the National Pension System Trust. All receipts, payments, income, expenses, sale proceeds, purchase, cost of transactions of investments shall be debited or credited, as the case may be, to this account.

6. For the removal of doubts, while the account of the pension fund with the Trustee Bank where from the investments are to be made and the expenses to be incurred in connection with the investment thereof by

pension fund on behalf of the National Pension System Trust shall be maintained by the pension fund, the National Pension System Trust shall maintain the account as per the agreement with the Trustee Bank.

7. The pension fund shall maintain scheme wise bank account with the Trustee Bank to receive funds from the National Pension System Trust account maintained with the Trustee bank and remit funds into the same National Pension System Trust account as per instructions of the central recordkeeping agency from time to time.

8. Where and as applicable, the pension fund shall cause to transfer the withdrawal amount to the subscribers Bank account or in any other manner that is prescribed by the Authority/ National Pension System trust from time to time.

SCHEDULE IX

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

(PENSION FUND) REGULATIONS, 2015

[See regulation 10(1)(c)]

CUSTODIAL AGREEMENTS

Before obtaining the certificate of commencement of business, the pension fund shall undertake to enter into a custodian agreement with the National Pension System custodian to carry out the custodial services for the schemes of the fund with the prior approval of the National Pension System Trust as detailed below.

1. Securities shall be purchased by the pension fund on behalf of, and in the name of the National Pension System Trust. The National Pension System Trust shall be the registered owners of these securities and funds. However, individual National Pension System subscribers' shall remain beneficial owners of these assets and funds.

2. The pension fund shall interface with the National Pension System custodian to receive detailed information and reports from the custodian. Accordingly, the pension fund shall provide electronic interconnectivity to custodian.

3. The pension fund shall ensure Scheme wise segregation of securities account.

4. The pension fund shall not hypothecate, pledge and lend any assets or property of the Fund without the approval of the National Pension System Trust.

5. The pension fund shall enter into transactions relating to securities only in dematerialised form. The pension fund shall, for securities purchased in physical form get the securities transferred in the name of the National Pension System Trust on account of the scheme in dematerialised form except for authorised investments that are available only in physical form.

6. The pension fund shall obtain from the custodian of the scheme, from time to time, such financial reports, proxy statements and other information relating to the business and affairs of the scheme as the Investment Manager may reasonably require in order to discharge its duties and obligations, or to comply with the Authority’s guidelines or directions, or any applicable law, rules and regulations.

SCHEDULE X

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

(PENSION FUND) REGULATIONS, 2015

[See regulation 22 (9)]

INVESTMENT AND RISK MANAGEMENT COMMITTEE

I INVESTMENT COMMITTEE

1.Pension fund shall constitute an Investment Committee consisting of two directors, the Chief Executive Officer and the Chief Investment Officer or Fund Manager in case CEO and CIO are the same official.

2.Pension fund shall draw up an investment policy and place the same before the board of directors for its approval. In framing such a policy, the board will be guided by issues relating to liquidity, prudential norms, exposure limits, stop loss limits in securities trading, management of all investment and market risks, management of assets liabilities mismatch, investment audits and investment statistics and the provisions of the Authority's guidelines or directions.

3.The investment policy as approved by the board will be implemented by the Investment Committee, which shall keep the board informed periodically about its activities.

4.The board shall review its investment policy and its implementation on an half- yearly basis or at such short intervals as it may decide and make such modifications in its existing investment policy as are necessary to bring them in tune with the requirements of law and regulations in regard to protection of subscribers' interest and pattern of investment laid down by the Authority.

5.The details of the investment policy or its review as periodically decided by the board shall be submitted to the National Pension System Trust within thirty days of its decision thereto. The National Pension System Trust may call for further information from time to time from the pension fund as it deems necessary and in the interest of the subscribers.

6.The Investment Committee shall also review the changes, if any, in its team and any other matter relating to investments and forward its recommendation to the Board of Directors of Pension Fund.

7.The Investment Committee may engage services of investment professionals, as may be required.

II RISK MANAGEMENT COMMITTEE

1. Pension fund shall constitute a Risk Management Committee which shall consist of at least one independent director, the Chief Executive Officer, Chief Investment Officer or fund manager in case CEO and CIO are the same official and the Risk or Compliance Officer. The director should not be the same as the one on the Investment Committee.

2. The pension fund shall draw up a Risk Policy and place the same before its board of directors for its approval. In framing such a policy, the Board shall be guided by:

(a)Risk management functions

(b)Disaster recovery and business contingency plans

(c)Insurance cover against risks

(d)Ensuring a risk adjusted return to subscribers consistent with the protection, safety and liquidity of such funds.

3.The Risk policy as approved by the Board will be implemented by the Risk Management Committee, which shall keep the Board informed periodically about its activities.

4.The Board shall review the Risk policy on a half-yearly basis or at such intervals as it may be decided and make such modifications in its existing risk policy as are necessary to bring them in tune with the requirements of law and regulations. The Board shall periodically update the National Pension System Trust on the same.

5.The Risk Management Committee may engage services of risk management professionals, as may be required.

SCHEDULE XI

PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

(PENSION FUND) REGULATIONS, 2015

[See regulation 10(1)(a)]

INVESTMENT MANAGEMENT AGREEEMNT (Format)

Before obtaining the certificate of commencement of business, the pension fund shall enter an agreement with the National Pension System Trust *inter alia* containing the following clauses:

1. The pension fund shall act as the Investment Manager of the schemes with respect to the investment and reinvestment of the investible funds including cash, securities and other properties comprising the assets of each scheme in accordance with the investment policies, guidelines or directions issued by the Authority from time to time.
2. The pension Fund shall assume day to day investment management of the Schemes and, in that capacity, make investment decisions and manage the Scheme in accordance with the provisions of the Act , rules, guidelines, directions, notifications, circulars or regulations thereunder.
3. The pension fund shall invest funds made available to it by the Trustee Bank within the time lines specified by the Authority or the National Pension System Trust from time to time.
4. The pension fund shall exercise all due diligence, prudence, promptness and vigilance in carrying out its duties and in protecting the rights and interests of the subscribers.
5. The pension fund shall avoid all nature of speculative transactions or dealing in investments..
6. The pension fund shall be responsible for the acts of omissions or commissions, if any, by its employees or the persons whose services have been procured by the pension fund and shall remain liable to compensate for the same at all times.
7. The pension fund shall deploy well qualified professionals/officers with track record of integrity to manage the funds.
8. The pension fund shall manage the Fund schemes independently of other activities and take adequate steps to ensure that the interests of the subscribers are not being compromised in any manner.

9. The pension fund shall (i) not undertake any other business activities except activities relating to pension fund for schemes regulated by the Authority or any other activity as permitted by the Authority and (ii) not be entitled to charge any fees on investment of its own assets in its schemes.
10. The pension fund shall maintain books and records and comply with the disclosure requirements specified by the Authority or National Pension System Trust from time to time and as detailed in Schedule Ill.
11. The valuation of the schemes would be done in accordance with the regulations, guidelines or directions issued by the Authority from time to time.
12. The pension fund shall submit a periodical report on the functioning of the fund to the National Pension System Trust or at such intervals and in such manner as may be required or called for by the National Pension System Trust or the Authority. Pension fund shall also send any additional reports, information or data, without fail as may be required or called for by the Pension System Trust or Authority from time to time. Besides the above pension fund shall submit to the National Pension System Trust, reports on quarterly basis or at such intervals in specified formats of its activities and the compliances with the guidelines.
13. The pension fund shall provide electronic interconnectivity to the Authority, National Pension System Trust, central recordkeeping agency, custodian, Trustee Bank and other service providers as advised or specified by the Authority or National Pension System Trust from time to time. The pension fund will need to be able to adapt to future changes including changes on account of technology advancements, changes in system specifications including number of subscribers, number of schemes, and services and functional obligations prescribed by the Authority.
14. The pension fund shall not give any undue or unfair advantage to any associates or deal with any of the associates of the pension fund in any manner detrimental to interest of the subscribers.
15. The pension fund shall not utilise the services of the sponsor or any of its associates, employees or their relatives, for the purpose of any securities transaction
16. The pension fund must take prior approval of National Pension System Trust for any proposed transactions or engagement of a related party and must provide reasons for the proposed transactions or engagement except

investments of National Pension System Trust funds within the specified threshold limit. It shall make disclosure of such transactions undertaken to the National Pension System Trust in its periodic reports.

17.The pension fund shall not purchase or sell securities through any broker which is average of 5 per cent or more of the aggregate purchases and sale of securities under all schemes made by the pension fund unless the pension fund has recorded in writing the justification for exceeding the limit of 5 per cent and reports of all such investments are sent to the Authority the National Pension System Trust on a quarterly basis:

18.Provided that the aforesaid limit of 5 per cent shall apply for a annually .

19.Pension fund shall enter into such agreements with the permission of the Authority as is necessary for effective discharge of its responsibilities.

20.Pension fund shall provide information regarding performance, NAV history, portfolio composition under its schemes, scheme financials. to subscribers on a periodic basis as specified by the Authority, the National Pension System Trust from time to time including uploading of such information in electronic form on the website of the pension fund.

21.Pension fund shall ensure that the pension fund complies with all the provisions of the guidelines and that the investments made by the fund managers are in the interest of subscribers.

22.The pension fund shall not invest any part of the pension fund outside the territory of India either directly or indirectly.

23.The pension fund shall constitute an Investment Committee and a Risk Committee. The constitution and functions of the Investment / Monitoring Committee are as set forth in Schedule VI

24.The pension fund shall provide the National Pension System Trust with the reports specified in Schedule **VII** and must take reasonable steps to ensure that these reports are complete and accurate in all material respects to the extent the necessary information is within the reasonable control of the Pension Fund.

25.The pension fund shall discharge its duties with adequate care, caution, prudence, promptness and due diligence and shall be liable to indemnify the National Pension System Trust for any loss or damages caused to the National Pension System Trust out of bad faith, negligence, fraud, misconduct and or misdemeanor, improper or unethical practices, infringement of intellectual property rights, breach of fiduciary duty, breach of trust, breach of confidentiality, breach of contract, inaction, or any breach of applicable law, guidelines, rules, regulations or directions issued by the Authority or of the provisions of the Act, regulations or guidelines on the part of pension fund or its employees, agents or subagents.

26.The pension fund is authorised and responsible to collect interest on maturity, redemption and sale proceeds relating to the investments, on due dates and credit them to the appropriate accounts of the National Pension System Trust in time. While doing so, it shall be the duty of the pension fund to inform the relevant institutions and authorities that the interest received by the National Pension System Trust is not liable for deduction of tax at source under the Income-tax Act.

27.Despite the above, if any tax is deducted at source (TDS) on such investments, it shall be the entire responsibility of the pension fund to obtain the refund of such tax within the financial year on behalf of the National Pension System Trust, at its own cost and expense, failing which the pension fund shall reimburse the

National Pension System Trust, of the said amounts, being deducted as tax, upon being notified by the National Pension System Trust.

28.The pension fund is authorised to execute on behalf of the National Pension System Trust all writings, forms, returns, applications, documents, as may be necessary to be filed with a company, organisation, institution, authority, government body or department, etc. in any manner relating to the management of the National Pension System Trust investments in such manner as the pension fund may deem fit in accordance with the applicable law and for the benefit of subscribers' only and to protect their interest.

29.The pension fund shall exercise the voting rights on behalf of the National Pension System Trust as per the voting policy of the Authority in co-ordination with the National Pension System Trust.

30.The funds shall be credited to a separate investment account in the name of the National Pension System Trust with the designated branch of the Trustee Bank. All receipts, payments, income, expenses and cost of transactions of investments shall be debited or credited to this account. The pension fund shall not be entitled to recovery of its remuneration/fee/charges, if any, from this account.

31.The Investment account of the pension fund with the designated branch of the Trustee Bank shall be operated by the pension fund, whereas the National Pension System Trust shall maintain the account as per the agreement with Trustee Bank.

32. Without prejudice to any other clauses of the agreement all/any securities and other assets acquired by pension fund on behalf of the National Pension System Trust be kept at custodian facilities as detailed in the Schedule IX**.**

33. The pension fund is authorised to take such legal proceedings on behalf of the National Pension System Trust as may be necessary for the protection of the National Pension System Trust's investments including interest income and to engage advocates, counsel or other representatives for the effective execution of the claims on behalf of the National Pension System Trust as per the National Pension System Trust guidelines. If the National Pension System Trust requires the pension fund To undertake any proceedings with respect to securities or investments which involve payment of money or render the pension fund materially liable for the payment of money or incurring liability of some form, the National Pension System Trust shall provide indemnity to the pension fund mutually agreed by the parties. However, no such indemnity will be provided to the pension fund if the reasons for payment of money by the pension fund were on account of any failure, inaction, delay, error, omission or commission on the part of pension fund.

34. The National Pension System Trust may authorise the pension fund to engage the services of independent legal and/or tax consultants and any other consultants, as may be required for the fund management or any allied activity excluding core functions of pension fund, as may be specified by the Authority, the National Pension System Trust from time to time:

Provided that the National Pension System Trust may specify from time to time the limit on the expense that may be incurred towards such external consultants.

35. Upon request by the pension fund, the National Pension System Trust shall deliver to it such proxies, power of attorney or other instruments as may be necessary in connection with the performance by the pension fund or it's sub-agent, custodian their respective obligations under this agreement or for the operation of the bank account. 36. Conflicts of Interest- The pension fund must pro-actively identify and disclose any conflicts of interest that arise or may arise. These may relate to the pension fund itself or to service providers engaged by the pension fund.

The pension fund must promptly advise the National Pension System Trust as to how these conflicts of interest are to be managed prior to taking any action affected by these conflicts of interest.

37. The pension fund shall ensure, at all times, separation between its staff responsible for investments, settlement and book-keeping, distribution and sales, if any. The pension fund shall ensure, at all times, adequate firewalling between the investments of the sponsor and the pension fund. Notwithstanding the above, the National Pension System Trust or the Authority shall be fully empowered to give directions to the pension fund to forthwith remove such issue or /instances of conflict of interest without causing any prejudice to the investments in any manner.

38. The pension fund shall provide information on outsourcing arrangements, if any, to the National Pension System Trust, provided that core functions of the pension fund shall not be outsourced in any manner. The pension fund shall not absolve itself of any responsibility for the outsourced activities and shall be liable for the same.

39. The pension fund shall ensure access to all records, data or any other relevant material to the National Pension System Trust or to the representatives of the Authority for ensuring necessary supervision (both on-site and off-site) at all times including inspection of records.

40. **Confidentiality -**Except as required by law or regulation , the pension fund may not directly or indirectly disclose to any other person, or use or permit to be disclosed without the prior written consent of the other party and each party must keep all such information confidential, except where publicly available . The confidentiality shall also extend to such other information as may be provided to the pension fund by other intermediaries like Trustee Bank, central recordkeeping agency in relation to National Pension System. The pension fund shall also execute a separate non-disclosure agreement to give further effect to this clause.

This obligation on the part of the pension fund shall survive till ten years after the termination/expiry of this registration certificate.

41. The National Pension System Trust or the Authority may use the information, correspondence and documentation, facts, figures, data and deliverables provided by the pension fund , in any appropriate manner as deemed fit, for its own purposes. Nothing in this clause shall prevent the pension fund from disclosure of pertinent information to subscribers particularly the NAV value and composition of portfolio under the schemes. 42. **Privacy-**The pension fund must comply with all applicable privacy laws or data protection laws in force from time to time, including the privacy code and any guidelines issued by

Government of India, and agree to co- operate in the resolution of any complaint under or relating to any of those laws, codes or guidelines.

43. **Security-**The pension fund must have appropriate security policy and standards to protect information within its control from unauthorised access and will ensure that its officers or supervised agents comply with those policies and standards.

44. Non- exercise of any of the rights, available to the National Pension System Trust or the Authority under this regulation shall not be construed as waiver by the Authority or National Pension System Trust of such rights and pension fund shall remain liable for non-performance or breach of this agreement to National Pension System Trust.

45. **Proper Instructions**

The National Pension System Trust shall certify to the pension fund the names and signatures and scope of authority of all persons authorised to give proper instructions or any other notice, request, direction, instruction, certificate or instrument on behalf of the National Pension System Trust. Such certificate may be accepted and relied upon by the pension fund as conclusive evidence of the facts set forth therein and may be considered in full force and effect until receipt of similar certificate to the contrary.

46. The pension fund shall certify to the National Pension System Trust the names and signatures and scope of authority of all persons authorised to receive proper instructions or any other notice, request, direction, instruction, certificate or instrument on behalf of the pension fund . The service of any notice, request, direction, instruction, certificate or instrument on such authorised persons shall be deemed to be effective notice or service to the pension fund .

47. The National Pension System Trust and pension fund may vary their respective authorized persons by notice to the other.

48. The pension funds shall submit to the exclusive jurisdiction of the Securities Appellate Tribunal at New Delhi only.

49. **Exclusivity-**The key personnel of the pension fund shall exclusively service only the pension fund company and the schemes managed by them under the agreement. Any change in the key personnel shall be duly intimated to the National Pension System Trust or the Authority. Key personnel shall include the Chief Executive Officer, CEO cum Chief Investment Officer, Chief Investment Officer/Fund Manager, Compliance Officer and Operations Manager within 15 days of change.

50. Where the pension fund or any its nominees, officers, servants have by any acts of omission or commission on its/their part, committed any breach of the Act , regulations or guidelines or have failed to discharge its duty with due care and diligence or have failed to observe or perform any representation, warranty or undertaking given under the agreement, thereby causing any loss to the fund, in any manner, either directly or indirectly, then besides any liability as provided elsewhere under this agreement, the pension fund shall be liable in terms of the provisions of the Act and the regulations.

51. **Ownership and Intellectual Property rights -**The ownership rights, intellectual property rights and all other rights relating to ownership of all the record, data, statistical returns and information whether in electronic form, or physical form or in any other form obtained collected and/or required to be maintained by the pension fund and relating to the schemes managed by the pension fund shall vest in the Authority. No person other than the Authority shall have any ownership rights or any other rights over any data or information in the possession of the pension fund. The pension fund will not, without the prior permission of Authority, produce / share such data or information as evidence or for any other purpose except as required by the due process of law. It shall be the responsibility and duty of the pension fund to maintain absolute confidentiality of such records/data/information and to produce these as and when called for by the Authority.

HEMANT G. CONTRACTOR,
Chairperson
[ADVT-III/4/Exty./203/15/(52)]

Printed by the Manager, Government of India Press, Ring Road, Mayapuri, New Delhi-110064 and Published by the Controller of Publications, Delhi-110054.