

# dGtJo

aldfsf]; j dfgo l; cft lftkl't{lbg'/x}fklg obfsbf To:tf alds / alldt alr  
To:tf] lftkl't{bfal eQmfgl ugI; DaGwdf ljjfb e0{cfofo k/df jf lrQ gaemf] z?  
cj:yfd}alldt cbfnt hfg'kgIePaf6 pTkGg xg]sfggl klqmfut hl6ntfsf ; fy]; do  
/ cy\$]cgfjZos vr{f0{ÅboEd u/L aldf ; ldltsf]sfd, st{fo, clwsf/ cgtu\$ bknf  
\* -3!\_ df aldf bfloTj lgwf{Ofsf ; DjGwdf alds la?c alldtn]lbPsf]ph/L pk/ lg0f6  
ugIJoJ:yf u/L ; do, vr{/ klqmfdf ; /nls\$ ugIkof; u/\$f]kf0G5 .

aldf lg/Llf0f lgsfosf] ?kdf sfo{t aldf ; ldltn] aldf lqsf ; \$flGts Pj +  
Joj xfl/s 1fgnf0{kl/kSj tfsf ; fy kfngf u/L cf^gf]bfloTj lgjfx ugI5 eGg]ljZjf; af6  
ljwfosfn]Pq ph/L pk/ lg0f6 ugIpk/fQm JoJ:yf u/\$f]xf]eGg ; lsG5 . o; k\$F/sf]  
sfggl JoJ:yf ePaf/]; ldltn]cf^gf] lq cgtu\$ aldf bfal / bfloTj lgwf{Ofnf0{ljifo  
j:t\$]1fg / Jofj xfl/stfnf0{; d\$ ; d\$] lg0f6 ub{nhfg' kgIuxg cleef/f afv u/\$f]  
5 . pk/fQm kl/k]odf aldf Pq,@)\$ ( sf]bknf \* -3 !\_, bknf !& sf]JoJ:yf tyf aldf  
lgodfjnl, @)\$ ( sf]lgod ## sf]pklgod -!\_ adf]hd aldsn]bfloTj lgwf{Of gu/df jf  
u/klg dsf{kgIu/L bfloTj lgwf{Of u/df To; sf]sf/Of vfhL ; ldltdf ph/L ug{; Sg]  
klawfg adf]hd ; ldltdf hljg tyf lghLjg aldf bfjL ; DjGwl ph/Lx? kgIub5g\  
o; /L sfggl kljwfg adf]hd bfal lgwf{Of ; DjGwdf kg{cfPsf ph/L pk/ cfjZos  
sf/jfxl u/L bj}klfsf]s/f ; gl, alem; ldltaf6 lg0f6x? ul/b}cfPsf]5 .

; ldltaf6 ePsf lg0f6x?sf] ; \$ng u/L kl0\$ d2fsf] ; ? lgjbg blv 7x/  
; Ddsf klqmfut sf/jfxl? ; d\$]sf]hfgsf/L ; DjlGwt JolQm tyf lgsfosf nflu pkofuL  
/ nfebos xg]7fgl o; lg0f6 ; u\$sf ?kdf o; k\$F/sf]k\$Fzgsf]yfngl ug{nfluPsf]  
5 . o; sf]kl/Ofd ; sf/flds xg\$ . ; ldltaf6 o; k\$F/sf]lg0f6 ; u\$ k\$Fzg ug\$]  
p2zo ; j {fwf/Ofnf0{o; ; DjGwl hfgsf/L lbg' / ljât\j uaf6 uNtl ql6 cfof0{; emj  
klkt u/L eljiodf ; ldltaf6 ul/g]lg0f6x?df ; wf/ ub{nhfg]; d\$ /x\$fn]ljât\j uaf6  
o; ; DjGwl ; emj sf]ck]ff /fvb}cf^gf]sfo\$fnf o; k\$Fzgsf]kl/De ug{kfPsf]df v'; L  
JoQm ub5' . o; }u/L of]lg0f6 ; u\$nf0{k\$Fzg of]o agfpg]sfo{ugI; ldltsf sfgg  
zfvfsf ; DjlGwt sd{/Lx?nf0{; d\$ wgojfb lbg rfxG5'.

**njk}fb zdf{  
c\blf  
aldf ;ldlt**

# Ij ifo Mdf/ aldf bfjl .

btfg+P%@÷!%%

**lgj]ssf]gfd M**

gkfn rfdn bfn pBf]u kif Hn P

vh/f /f\$, wDaf]hl

gkfnuh .

**aldssf]gfd M**

lb cfl/o06n 0G:of]q; s+P P

sflGtky, sf7df08f}

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

o; pBf]un]To; aldf sDkgl; u u/f0{/fv\$]f]0G:of]q; Snq ldltd @)% ÷!÷!^ df /lhi68{  
u/f0{ lbPsf]f sg} klg sf/jfxl e0{ Snq gkfPsf] cj:yfdf lb=cfl/o06n 0G:of]q;  
sDkgl]sf]s]bllo sfof]nodf ldltd @)%!÷#÷!& df kq k7f0{; Dks{/fvbf klg xfn ; Dd To;  
; Dj Gwdf xfdlnf0{sg} klg hfgsf/L gePsf]h] xfd] Snqdf s] slt sf/0fn] l]ndj e0{  
/fv\$]f]5 ; f]sf]hfgsf/L kfpFeGg]; d] Joxf]f]sf]gkfn rfdn bfn pBf]u -k]\_ ln= n]lb  
cfl/o06n 0G:of]q; sDkgl ln=nf0{n]y\$]f]6\$ g=e]P P+P) sf]Snq ; Dj Gwdf lj ifosf]  
; ldltnf0{cfj Zos sf/jfxlsf]nflu cg/fw 5 eGg]; d] Joxf]f]sf]ldlt @)%@÷%÷@ ( sf]  
kq .

; ldltsf]ldlt @)%@÷^÷!@ sf]kqaf6 aldfny g+P) (÷@#÷\*\$#÷Pd bl÷!!%^÷@-(#  
sf]aldf bfjl ; Dj Gwdf l]ndj ePsf]elg nyl cfPsf]h]; f]; Dj Gwdf s]ePsf]xf]; f\$]f]  
hfgsf/L alds lb cfl/o06n 0G:of]q; sDkgl ln P, u dfu ul/Psf].

alldtnf0{ldlt !÷@÷(\$sf]kqaf6 n; e]f/ aemf0Psf]t/ xfn ; Dd pQm n; e]f/  
x:tf]f/ u/L alldtaf6 lkntf{gePsf]; fy}alldtn]emf]ph/L u/\$]f] bflotj lgwf{0f e0{  
; s\$]f]eGg]alds lb= cfl/o06n 0G:of]q; skgl]sf]ldlt #) ; R6]a/ !((% sf]kqaf6  
hj fkm.

alldtsf]ldlt @)%@÷&÷!& sf]kqdf o; pBf]un] lb cfl/o06n 0G:of]q; sDkgl  
lnld6\$af6 6\$ laln8E dl]zg/L a\$ 8fpgsf]aldf u/fPsf] Snq ePsf]h] Snq ; Dj GwL  
; DkOf{8sd]6 To; aldf sDkgl]df k7f0Psf]. t/ pQm sDkgl]hyfefjl 9un]ul/Psf]  
Snq]sf]!)Ü ; Dd dfq Snq lbg]dg; fo alemn]sf]h]; f]; Dj GwL ; DkOf{8sd]6sf]kmf]f\$kl  
cfjZos sf/jfxl tyf plrt ?kn]kfp' kg]Snq lbnf0{kfp' Toxf]af6 dfu ul/Psf]  
aldfny]sf]kmf]f\$kl o; }; fy ; Mlg /fvL k7fPsf 5f]eGg]kGMlgj hg .

alldtnf0{ cfjZos 5nkmsf nflu oyfzL3| ; ldltdf pkl:yt xg ; ldltsf]ldlt  
@)%@÷(÷% sf]kqaf6 lgbz g .

;ldtsf]ldlt @)%@÷!@÷@% sf]kqaf6 gkfn rfdn bfn pBf]usf]aldfbfal af/]plrt  
?kdf kfpkgk[ Snd lbnf0{ kfp g egl ldlt @)%@÷&÷!& sf]lgj hgdg nyl cfPsfh]  
tT; Dj Gwl ; Dk0f{sfuhft ; ldlt df clj ndj kZf ug{aldsnf0{lgbZg ePsf].

aldssf]ldlt ( clkh !((^ sf]kqaf6 kZ xg cfPsf]. -!\_ :k6 ; eI/kf0{ldlt &÷%÷(#  
df /fhsdf/af6 ePsf]@\_ knf0gn ; eI/kf0{ldlt @!÷&÷(# df >l Nxf]; ]0Ghlgol/u  
P08 sG; n6j; laf6 ePsf]-#\_ kln; l/kf0{-\$\_ aldfny ; mUg hj fkm.

alldtsf]ldlt @)%#÷\$÷#) sf]kqdf pBf]un]To; aldf sDkgl; u u/fPsf]aldf cGtu f  
lj leG ldlt df ePsf]lflt kl't \$f]nflu bfal u/\$f]/sd bfal ldlt eGbf Ps aif{lalt; Sbf  
klg gkfp f To; aldf sDkgl sf cl; i6j6 dg h/ km/ gkfn >l ; ld/g nfxl/; u e3f6  
u/l s/fsgl xbf To; sDkglaf6 Snd ; fndj6 u/l k7fPsf]l8:rfh{efr/sf]/sd o;  
pBf]unf0{ePsf] lflt cg' f/ w]}g}sd ePsf]/ lfltsf]cGbfhl !%U g}lbg]sDkgl sf]  
dg; foaf6 kl6 5 . aldf ; ldlt df kmf Snd ; fndj6 u/fpg kof; ubf{aldf ; ldtsf]  
ldlt @)%#÷\$÷!& sf]kq cg' f/ sDkgl n]k7fPsf]l8:rfh{efr/ lkmtf{k7f0{Snd sf]nflu  
kgM n]v k7fpg]n]v cfPsf]h]l8:rfh{efr/ lkmtf{k7f0{ kgM Snd cg' f/ g}sf/j fxl ug]  
cg'f]v 5 eG]lgj hg .

;ldtsf]ldlt @)%#÷%÷% sf]kqaf6 ; eI/ >l Clif/fh sf0/fnf Nxf]; ]0Ghlgol/u P08  
sG; n6j; l ; le{ , sf7df08f]f0{& lbg leq ; ldlt df pkl:ylt xg lgbZg .

alldtsf]ldlt @)%#÷(÷@! sf]kqdf ; ldtsf]ldlt @)%#÷\$÷!& sf]kq kkt e0{; fxl  
Joxf]f cg' f/ lb cf]l/o06n 0G:of]j; sDkgl n]k7fPsf]q]86 efr/ /sd lkmtf{k7f0{plrt  
Snd lbg]Jo j:yfsf]nflu ldlt @)%#÷\$÷#) df kgM cg'f]v ul/Psf]f xfn; Dd Toxf]f6  
sg}hj fkm kf0Psf]5g, df]vs hj fkm df pxfk?sf]egf0 5 ls xfdlnf0{q]86 efr/ lkmtf{k  
k7f0{lbg' ePsf]h]x fdf]oxfFtkf0f]f0{lbgkg[Snd sf]knf0n Snt]h e0{ Sof]/ o; ; Dj Gwdf  
x fdf]aldf ; ldlt; u s/fsgl e0{; s\$]5 eG]hj fkm kf0of]. ctM pQm ; Dj Gwdf x fdf]  
Snd df To; ; ldtaf6 sg}7f] sf/j fxl xg ; S5, ; Sbg egl hj fkm kfpgsf]nflu ; fb/  
cg'f]v 5 eG]kq .

;ldtsf]ldlt @)%\$÷!÷^ sf]kqaf6 6s g=e}c=s= ^) sf]aldf bfal ; DaGwdf ; eI/sf]  
dNof]g v08 -Loss Assessment\_ sf]kl'tlnk k7f0{; f]; Dj Gwdf kl'tlqmf df]lg]lgbZfg' f/  
; f] dNof]g v08 -Loss Assessment\_ ; mUg u/l tT; DaGwdf cf^gf] kl'tlqmf clj ndj  
; ldlt df pknAw u/f0{lbg alldtnf0{lgbZg .

alldtsf]ldlt @)%\$÷@÷!# sf kqaf6 pQm uf8ldf ePsf]gf\$; fgldf ; eI]lgDg /sddf  
w]}g}sd P; ] d]6 u/\$f]/x\$ s[of o; df lj rf/ u/l kfpFegl lgDgfg; f/sf]kl'tlqmf kZ  
u/\$f]kf0(5 .

n]/ rfh{l8; d]6fln u l/k]l/E RHS kf]6lg ckm jf8l dnb/l ?=!\$,)))÷- lbPsf]f ; eI]  
?= !,%)÷-dfq lbPsf] ?= !%,))÷- df pQm sfo{sg}klg ld:ql dnb/ n]ug{; Sbg .  
l8:d]6fln u 8]6E P08 l/k]l/E jg/ x\$nf06 ; /fpG8sf]nflu dnb/l ?=\*,)))÷- lbPsf]f

; eH]dfq ?=\$))÷- lbPsf]pQm ; a}sf d sg}klg ld:ql jf dnb/n)?=\$))÷- df ug{  
; Sbg . l; k68n RH l/kVEdf klg ?=!%,))÷- sf] ; \$f ; eH] ?=@))÷- dfq lbPsf].  
pk/fQm lsl; dsf]/l8o6/ l/kV/E ?=%,))÷- sf] ; \$f ; eH] ?=%))÷- dfq lbPsf]. pk/fQm  
lsl; dsf]aldf u/fpg' / ; eH/n]l/kf6{lbg' sxf; Dd plrt 5 lj rf/ ug{k6}5 . skof  
o; sf]klg l/; e[u/f0{kfpg cg/fw 5 .

; ldtsf]ldt @)%\$÷\$÷! sf] kqaf6 6s g=e}c=s ^) sf]bfjL ; Da6wdf alldtaf6  
kkt ldt @)%\$÷@÷!# sf]kltlqmf ; d; ; mlg /fvl aldsnf0{; f]af/]cfjZos sf/jfxl  
u/l !% lbg leq ; ldtdf hfgsf/l lgbzg .

aldssf]ldt @)%\$÷\$÷!\$ sf]kqdf alldtsf]ldt @)%\$÷@÷!# cftu{ aBf g+P!@ /  
# df Wbfg s]bt ubf{lfit dNoflg kOf{of km0gn ; eH/sf] lflt dNof]gsf]cfwf/df  
ePsf]hg km0gn ; eH/sf]kltj hgsf]kh g+P df pNny 5 . ; fy}alldtsf]pQm kqsf]  
aBf g+P df Wbfg s]bt ubf{xfdln]/l8o6/sf]dd{ vr{lPsf 5gf}. lsgls :k6  
; eH/sf]l/kf6{f /l8o6/sf]sg}lflt gePsf]s/f pNny 5 hg :k6 ; eH/kf6{sf]kh g#  
df pNny 5 . dflysf kltlqmf]o; laifosf]oyfl:ytsf]af/df hfgsf/l u/fp65 ; fy}  
lgbzgsf]klt lfd 5f}eG]hj fkm .

; ldtsf]ldt @)%\$÷%÷@^ sf]kqaf6 6s g=e}c=s^ sf]aldf bfjL lgj dssf]dfu  
adflnd bflotj lgwf{Of u/l bfjL eQmgl ug{gkg; Da6wdf c6o sg}kdf0f sfuhft tyf  
lj j/Of eP ; f] ; d; -!%\_ lbg leq ; ldtdf kx ug{aldf lgodfjnl @)\$ ( sf]lgod ##  
sf]pk-lgod -!v\_ adflnd lgbzg .

aldssf]ldt @)%\$÷!@÷!^ sf]kqdf pNny]vt bfjL ? P,\*&%÷-df :jLst u/\$f]. km0h  
af/df ToxfFsoffnodf 5nkm eP cg' f/ bfjL /sd ? P(,))÷-df a9f0{; f\$]efr/  
alldt ; dlfd ldt @\$÷(÷!((& -@)%\$÷^÷\*\_ df g}k7f0Psf]bfjL km50f6 kOf{of ; eH/  
Nxf]; ]0Ghlgol/u P08 sg; n6; l ; le{ sf7df8f\$]ldt @!÷&÷!((# sf]cltd ; eH  
kltj hgdg g}cfwf/t 5 . h; sf]klt txf; dlfd klxn]g} ; dfjz ul/Psf]hfgsf/l  
u/fpgsf ; fy}alldt ; dlfd k6M bxf]of0{agfPsf]bfjL efr/ clxn]Dd alldtaf6 kkt xg  
g; s\$H]g}bfjL r\$ lbg g; lPsf]Joxf]f klg hgfp g rfx65f}. bfjL km50f6 k6M  
bxf]ofpg]sg}kfj wfg gePsf]x6f alldtnf0{xfdf]bfjL km50f6 :jLsf/ ug{nuf0{nfd]  
; dob]v afE /x\$]o; bfjlnf0{; dkt kfg{; xofu ul/lbg' xg cg/fw ub5f}eG]hj fkm .

7x/

o; k\$ / aldf ePsf] / aldf cjlw leq} / lffj / of ul/Psf]; j f / l ; fwg e}c=s^ sf]ldt  
@&÷\$÷!((# -@)%\$÷!÷!%\_ df b36gf e0{lflt ePsf]df ; d; sg}lj jfb g/x\$]o; df/  
aldf bfjL ; DjGwl lj jfbdf bflotj lgwf{Of ul/Psf] /sd ; DjGwdf lj jfb ePsf]kf0of].  
o; /l lflt klt{/sddf lj jfb eP tkm{x6f{alldtaf6 kx xg cfPsf]lan adflndsf] /sd  
; eH/n] 36fPsf] / ; eH]kltj h g -km0gn\_ df elgPsf]xflg-gf\$; fgl dNof]gdf pNny]vt  
/sda6 /l8o6/ dd{ jfktsf] /sd 36f0{aldsn]bflotj lgwf{Of u/\$f]df ph/l k/k15  
k6M sxl /sd yk u/l bflotj lgwf{Of u/\$f]b]vg cfp5 . aldsn]lgwf{Of u/\$f]bflotj

plrt eP, geP tkm{ljrf/ ubf{o; ;ldtaf6 alldtnf0{; DalGwt kljtj bgsf] dNoflg  
v08 -Loss Assessment\_ sf]klitlnlk k7f0{tT; Dj Gwdf klitlqmf dfu ul/Psf]/ ; f]adflnd  
alldtaf6 klitlqmf kkt ePkI5 bfjl ; DaGwdf cfj Zos sf/jxl u/L ; f\$]hfgsf/L o;  
; lditdf lbg elg alldtaf6 kkt klitlqmf ; d: alds ; dlk k7f0Psf]kf0G5 . aldsaf/  
alldtsf] klitlqmf sf] abf g+P@ / # ; DaGwdf kOf{of clGtd ; eP/sf] Iflt dNoflg sf]  
cfwf/df ePsf] tyf abf g+P sf ; DaGwdf :k6 ; eP/sf]l/kf0G5]klh g+P df /lBo6/sf]  
Iflt ePsf] pNny gePsf] elg o; ; lditdf hfgsf/L u/fPsf] kf0G5 . o; } ; Gbedf  
aldsnf0{kmf0gn ; eP/sf]kljtj bgsf] alldtn]kz u/\$f]0li6d0 /sd 36fpgsf]sg}7f]  
cfwf/ lb0Psf] ; d: gb]vPsf]h] ; f]aldf bfjl lgj bssf]dfu adflnd bflotj lgwf{Of u/L  
bfjl eQmfgl ug{gkg] ; DaGwdf cGo sg}kdf0f sfuh kz ug{nl]vPsf]df bflotj lgwf{Of  
; eP/sf]kljtj bgsf] adflnd ul/Psf]/ kgM bxf]of0 bfjl km50f0 ef] / k7f0{; lsPsf]; fy}  
bfjl km50f0nf0{kgM bxf]ofpg] sg}kljwfg gePsf] ; d: pNny u/\$f]kf0G5 . hjls  
aldf lgodfjnl, @)\$ ( sf]lgod ## sf]pklgod -@\_ adflnd o; ; lditn]kgM bflotj  
lgwf{Of ug{cfbz lbg ; Sg]Joj:yf /x\$]kf0G5 . o;/L alldtn]kz u/\$f]0li6d0 /sd  
36fpgsf]sg}7f] cfwf/ glb0{dNoflg ul/Psf]Ifltklt{/sdnf0{dfGotf lbg ldNg]; Ddsf]  
cGo kdf0f sfuh ; d: alds nufot af6 kz xg gcfPsf]of]aldf bfjl ; DaGwl lj jbsf]  
bflotj lgwf{Of ; DalGwt aldfny, alldtaf6 kz xg cfPsf]lan, sf0zg, ; eIkljtj bgsf] /  
alds tyf alldtaf6 ; d: kkt xg cfPsf] sfuh kdf0f sf]dNoflg u/L ug{kglxg cfof].  
ct M o; bfjlsf] bflotj lgwf{Of ubf{kmf0gn ; eIkljtj bgsf]k[7 % sf] Hofnf jfktsf]  
/sd af/df ; DalGwt :k6 ; eIkljtj bgsf] /lBo6/ gf\$; fg ePsf] pNny gePsf]h] ; f]  
jfktsf] /sd s\$ ug{kg] eG] aldssf] egf0{ tkm{ xhf{ :ki6 ; eP/n] ; dfGotM  
36gf:ynsf]:ynut lg/Llf0f u/L ; fwf/Of0f afXo ?kdf :ki6; + bl]vg]cj:yfdf /x\$  
xflg-gf\$; fgl\$]; Id lg/Llf0f u/L uf8L dd{sf]nflu lgbzg lb0{dNoflg kljtj bgsf] kz ug]  
ub5 . o;/L kmf0gn ; eP/n] /lBo6/ gf\$; fg ePsf] :jlsf/ ul/; s\$]kl/l:yltdf ; f]  
gf\$; fgl af/df :k6 ; eIkljtj bgsf] pNny ePsf]cfwf/df ; f]gf\$; fgl jfktsf] Ifltklt{lbg  
c:jlsf/ ug{ldNg]bl]vPg . o; y{kmf0gn ; eIkljtj bgsf]k[7 % sf]v08 @ >d jfktsf]  
vr{-Labour Charge\_ sf] abf g+P!, @, # / \$ df alldtn]kz u/\$f]0li6d0 /sd  
? P\$, ))) .- ? P, ))) .- ? P%) .- / ? P, ))) .- u/L h)df ? P\*, %) .- c]f0;  
; o ?kdf sfod xg cfPsf]h] ; f]xl kmf0gn ; eIkljtj bgsf]k[7 % df ul/Psf]lx; fa  
adflnd pQm/sd ; d: ldnfg ubf{#)) .- ± !&, ((% .- ± @% .- ± @\* , %) .- ± !%) .-  
Ö ? P(\*#) .- -pgGrf; xhf/ cf7 ; o tl; ?kdf sfod xg cfpg]bl]vof]. o;/L sfod  
xg cfPsf] Ifltklt{afktsf]/sddf aldfny]sf]zt{; lawf adflnd s\$ ug{kgl eg]; f]  
/sd; Dd s\$ u/L xg cfpg]/sd bflotj :jlsf/ u/L alldt lgj bgsf] gkfn rfdn bfn  
pBf]u kl] hnf0{eQmfgl ug{elg alds lb cf]v06n 0G:of]q]; sDkgl In hnf0{aldf Pq,  
@)\$ ( sf]bkrf \* -3!\_ bkrf !& sf]pkbkrf -\$\_ tyf aldf lgodfjnl @)\$ ( sf]lgod ##  
sf]pklgod -@\_ adflnd cfbz lbg\$; fy}o; pk/ lrQ gaem]aldf Pq, @)\$ ( sf]bkrf  
#& adflnd kg/fj bgsf] cbfnt, kf6g, nlnk/df kg/fj bgsf] ug{ ; d: klfx?nf0{hfgsf/L  
u/f0G5 .

Olt ; j+t\@)%% ; fn jzv @! lft]/f]h @ zed\-----

laifo M:6 aldf bfjl .

btf{g+P}%÷!%%

lgj]ssf]gfd M

gkfn rfdn bfn pBf]u kf] P P

vh/f/f\$, wDaf]h,

gkfnuh .

ladssf]gfd M

lb cf]/o06n 0G:of]Q; s+Pn P

sf]GtKy, sf7df8f}.

aldf Pq, @)\$ ( sf]bkmf \*-3!\_ bkmf !& tyf aldf lgodfj nl, @)\$ ( sf]lgod ## cGtuť  
o; ; ldltdf kg{cfPsf] ph/L ; Dj Gwdf cfj Zos sf/jfxl e0{kž xg cfPsf]o; aldf  
bfj]lsf]; Hkt Joxf]f o; k\$ / 5 .

alldtsf]ldlt @)%%÷%÷@ ( df o; pBf]un]To; aldf sDkgl; u u/f0{/fv\$ f 0G:of]Q; df  
Snđ ldlt @)% ÷!÷!\$ df /lhi68{u/f0{lbPsf]df sg}klg sf/jfxl e}Snđ gkfPsf]  
cj:yfdf lb cf]/o06n 0G:of]Q; sDkgl]sf] s]bop sfof]nodf ldlt @)%!÷#÷!& df kq  
k7f0{; Dks{/fvbf klg xfn; Dd To; ; DaGwdf xfdlnf0{sg}klg hfgsf/L gkfPsf]h]x]df]  
Snđ s]slt sf/0fn]lj ndj e}fv\$]5 ; f\$]hfgsf/L kfpFelg aldf ; ldltnf0{cfj Zos  
sf/jfxlsf]nflu cg/f] 5 eG]lgj]hg .

; ldlt]sf]ldlt @)%@÷^÷!@ sf]kqaf6 aldfny g+Pkm !)&%÷(@-(# Snđ g+Pkm=l;  
Pn÷)^÷(#-(\$ sf]aldf bfj]lsf]; DaGwdf lj ndj ePsf]elg nyl cfPsf]h]; f]; DaGwdf s]  
ePsf]xf]; f\$]hfgsf/L kž ug{aldsnf0{lgbžg .

aldssf]ldlt @ (÷(÷!((% sf]kqaf6 ldlt @#÷\*÷(\$ df ; a}Snđsf] l8:rfh{ef}/  
al/uh zfvaf6 k7f0{ ; lsPsf] cfh; Dd alldtaf6 l8:rfh{ef}/ x:tf]f/ e0{lkntf}  
gcfPsf]h]t]; DaGwdf ; ldltaf6 alldtnf0{ elg lbg ; d] cg/f] ul/Psf]5 eG]hj]fkm .

aldssf]ldlt & ; 6]a/ !((% df alldtnf0{ny}sf]kqaf6 Snđ g+Pkm=l; Pn÷)^÷(#-  
(\$ aldfny g+Pkm !)&%÷(@-(# df kglj {f/ ug{g; lsg] ; fy}pQm bfj]laf/]aldsaf6  
lgwf{0f ul/Psf]/sd :j]lsf/ gu/df bfj]l ; DaGwl kmf0n agb ul/g]hfgsf/L u/fPsf]kq .

alldtsf]ldlt @)%@÷&÷!& kqaf6 o; pBf]un]lb cf]/o06n 0G:of]Q; sDkgl Inld6\$af6  
6\$ laIn8E d]zg/L a\$ 8fpgsf]aldf u/fPsf]Snđ ePsf]h]Snđ ; DaGwl ; Dk0f{8sd]6  
To; aldf sDkgl]df k7f0Psf]lyof]t/ pQm sDkgl]hyf]fj]l 9un]ul/Psf]Snđsf]!)Ü  
; Dddfq Snđ lbg] dg; fo alenPsf]h] ; f]; DaGwl ; Dk0f{8sd]6sf] kmf]f\$kl cfj Zos  
sf/jfxlsf]nflu tyf plrt ?kn]kfg' kg] Snđ lbnf0{kfg Toxf]af6 dfu ul/Psf]  
aldfn]sf]kmf]f\$kl o; }fy ; mlg /fv] k7fPsf]5f]-elg ; mlg sfuhft M -!\_ aldfny  
g+ Pkm !)&%÷(@-(# sf] kmf]f\$kl yfg ! -\_ aldfny g+ P) (÷@#÷\*\$#÷Pd  
al÷!!%^÷(@-(# sf] slk yfg !#\_ aldfny g+ P) (÷al cf/ h]@#÷\*\$#÷l;  
el÷!(\$÷(!-@ sf]kq yfg !\_ eG]cfbž .

;ldltsf]ldlt @)%@÷!@÷@% sf]kqaf6 alldtsf]ldlt @)%@÷!& sf]lgj bpgdf pMn]y  
ePsf]Snđ ; DaGwl ; Dk0f{sfuhft ; ldltdf clj nDj kž ug{aldsnf0{lgbžg .

aldssf]ldlt (-\$-(^ sf]kq; fy bxfosf kqx? ; mUg e0{cfPsf]kf0G5 M -!\_ aldfn]y -  
@\_ ; e[ l/kf]sf] klt #\_ ldt @#-\*-( \$ sf] ? P%,\*%) .-sf] zfvf sfofho al/uhaf6  
k7fPsf]n; efr/sf]klt .

;ldltsf]ldlt @)%#÷\$÷!& sf]kqdf aldsn]kglj rf/ kZrft lbPsf]lg0f6 lrQ gaem]j f  
aldsn] sg} sf/j fxl g}gu/df o; ; ldltdf ph/l lgj bpg lbg]klqmfut sfo{xg}; d]t  
alldtnf0{lgbžg .

alldtsf]ldlt @)%#÷\$÷#) sf]kqdf o; pBf]un]To; aldf sDkgl; u u/fPsf] aldf  
cGtu f ljleG ldltdf ePsf] lftkl't\$]nflu bfjl u/\$f]/sd bfjl ldt eGbf Ps aif{  
lalt; Sbf klq gkfpBf To; aldf sDkgl'sf cl; :6q6 dgh/ km' gkfn >l ; ld/g nfix/L; u  
clkm, df e3f6 u/l s/fsfgl xBf To; sDkglaf6 Snđ ; fndq6 u/l k7fPsf] l8:rfh{  
efr/sf]/sd o; pBf]unf0{ePsf]lft cg; f/ w]}g}sd ePsf]/ lftsf]cGbfhl !%Ü g}  
lbg]sDkgl'sf]dg; foaf6 k]6 5 . aldf ; ldt d'kmt Snđ ; fndq6 u/fpg kof; ubf{  
aldf ; ldltsf]ldlt @)%#÷\$÷!& sf]kq cg; f/ To; sDkgl'n]k7fPsf]l8:rfh{efr/ lkmtf{  
k7f0{Snđsf]nflu kGMn]v k7fpg]n]v cfPsf]h]l8:hfh{efr/ lkmtf{k7f0{Snđ cg; f/ g}  
sf/j fxl ug]cg/fv 5 eGg]lgj bpg .

alldtsf]ldlt @)%#÷(÷@! sf]kqaf6 ToxfBf]ldlt @)%#÷\$÷!& sf]kq klt e0{; fxl  
Aoxf]f cg; f/ lb cfl/o06n 0G:of]q; sDkgl'n]k7fPsf]qm]86 efr/ /sd lkmtf{k7f0{plrt  
Snđ lbg]Aoj:yfs]nflu ldt @)%#÷\$÷#) df kGM cg/fv ul/Psf]df xfn; Dd ToxfBf6  
sg}hj fkm kfPsf]5g dfl]vs hj fkm' pxfk?sf]egf0{5 ls xfdlnf0{qm]86 efr/ lkmtf{  
k7f0{lbg'ePsf]h]x]fd]oxfFtkf0f0{lbgkg]Snđsf]kmf0n Snf]h e0{; Sof]/ o; ; DaGwdf  
x]fd] aldf ; ldt; u s/fsfgl e} s\$]5 eGg]hj fkm kf0of]. ctm pQm ; DaGwdf x]fd]  
Snđdf To; ; ldltaf6 sg}7f] sf/j fxl xg ; S5, ; Qm] elg hj fkm kfpgsf nflu ; fb/  
cg/fv .

;ldltsf]ldlt @)%\$÷!÷^ sf]kqaf6 ; e[klt] bgsf]dNof]g v08 Loss Assessment Sf]  
kltlnk ; mUg u/l tI; DaGwdf cf^gf]kltlqmf clj nDj ; ldltdf pknAw u/f0{lbg ; d]t  
alldtnf0{lgbžg .

alldtsf]ldlt @)%\$÷@÷!# sf]kqaf6 ToxfBf]ldlt @)%\$÷!÷^ sf]kq ; Wof kq klt  
eof]. pQm kqdf ; e[klt] bpg ; DaGwdf kltlqmf dfl]g'ePsf]df lgDg cg; f/sf]kltlqmf  
/x\$]AoQm u/\$f 5f}. g+P ; 6l/E 6lgE k/lnE L.S. \$)&!÷^) dfu u/\$]df ; e[  
? P)))- dfq lbPsf]. g+P Pnfln k]6E afy ; f08 CGI ; l6 k/lnE ? P@)))- dfu  
u/\$]df ; e[?] P)))- dfq lbPsf]; fy; e[!]Ü xxf; ; d]t s\$] u/\$]/x\$ . pk/fQm  
lsl; dn]aldf u/fpgsf]s]cy{5 eGg]; d]t lgj bpg .

;ldltsf]ldlt @)%\$÷\$÷!sf]kqdf ; e[kltj]bg ; DaGwl kl|lqmf k|kt ePsfh]; f]kqsf] kl|lnk o; }; fy ; mlg u/L k7fPsf]5 . pQm bfal ; DaGwdf cfj Zos sf/j fxl u/L ; f\$] hfgsf/L !% lbg leq ; ldlt df lbg ; d] aldsnf0{lgb}g .

aldssf]ldlt @)%\$÷\$÷^ sf]kqdf ; e/sf cg; f/ dNof]gsf]cfwf/df k|Int ahf/ efp cg; f/ pkoQm /x\$] hfgsf/L kf0of]. To; h] pNn]vt bfjL /sd aldfs]l; cft cg; f/ g}/x\$] hfgsf/L u/f0G5 eG]hj fkm.

;ldltsf]ldlt @)%\$÷!@÷!@ sf]kqaf6 aldsnf0{pQm bfal ; DaGwdf cfj Zos sfuhft tyf ljj/0f eP ; f]; d] ; ft -&\_ lbg leq ; ldlt df k} ug{aldf lgodfj nl, @)\$ ( sf] lgod ## sf]pk-lgod -!v\_ adf]nd lgb}g .

7x/

o; k\$]/ aldf ePsf]/ aldf cj lw leq}aldfn]n]/lffj/0f u/\$]; DklQsf]xfgl-gf\$; fgl eP ; DaGwdf ; d] ljjfb g/x\$]k|tt aldf bfjldf lftkl't{jfktsf]/sd af/df dfq ljjfb /x\$]kf0of]. o; /l lftkl't{/sd ; DaGwdf aldsn]lgwf{0f u/\$] lftkl't{/sd ; e/sf]kl|tj]bgdf cfwf/t /x\$]; e/n]pQm dNof]gsf]cfwf/ k|Int ahf/ efp cg; f/ /x\$]/ dNof]t /sd lft eP cg; f/ pkoQm /x\$] hfgsf/L lbPsf]eG]; d] aldssf]egf0{/x\$]5 eg]alldtn]; e/sf]dNof]g af/]kl|lqmf lbbf g# ; 6l/E 6lgE k/lnE L.S. \$)&!÷^} dfu u/\$df ; e[? @)).- dfq lbPsf]g+Pgfldn kl6E afy ; f08 CGI ; l6 k/lnE ? @)).- dfu u/\$df ; e[? @)).- dfq lbPsf]pNn]y u/\$] 5 . o; cj:ydf ; e/Nx]; ]0lGhglol/uf]ldlt !} hg !((# sf]kl|tj]bg clbog ubf{ aldssf]egf0{d'tf]j s }Aoxf]f pQm kl|tj]bgdf b]vP tklg k|Int ahf/ efp egl ; fdfGo ?kdf pNn]y u/L lagf sg}7f] cfwf/ xrjf tj/n]dNof]g u/\$] b]vG5 . ; e/n]xfgl-gf\$; fgl dNof]g ubf{s}sg sDkgl]sf] sg k; n jf km0f To:tf]; fdfg af/df ; f]k5 u/\$]xf]; f]; d] vhf0{t; DaGwl sf}g cflb ; d] k} ug{kg}xG5 . o; /l aldf ul/Psf]; DklQ xfgl-gf\$; fgl ePdf plrt lftkl't{kfpg]lj Zjf; df aldf ul/g]/ xfgl-gf\$; fgl ePdf :jtGq Joj ; folsf]?kdf sfd ug{0hfht k|kt ; e/n]xfgl-gf\$; fgl dNof]g ubf{Gofol]rt cfwf/df dNof]g ub5 eG]wf/0ff cg?k g}aldf Joj ; fo ; #fng xg]ub5 . t; y{ ; e/n] xfgl-gf\$; fgl dNof]g ubf{Gofol]rt cfwf/ k} ug{kg}xG5 . k|tt ljjfbdf dNof]g ubf{lnPsf]cfwf/ kli6 ug]sg}kdf0f sfuh alds tyf ; e/ ; d]n]k} u/\$]kf0Pg . ctMo; bfjldf ; e[kltj]bg]k[7-\$ sf]# / \$ g=df alldtn] k} u/\$]0li6d /sd qmdzM ?= \$,)&!÷^} tyf ?-&,@)÷- sfod u/L ; f]adf]nd lx; fa ldnfg u/L xg cfp]/sd bfloTj lgwf{0f u/L alldt lgj]s g]kfn rfdn bfn pBf] -k|\_ ln= nf0{eQm]gl ug{egl alds lb cfl/006n 0G:of]; sDkgl ln= nf0{aldf P, @)\$ ( sf]bkrf \* -3!\_ bkrf !& sf]pkbkrf -\$\_ tyf aldf lgodfj nl, @)\$ ( sf]lgod ## sf]pklgod -@\_ adf]nd cfb} lbg]lg0f ug\$]; fy}o; pk/ lrQ gaem]aldf P, @)\$ ( sf]bkrf #& adf]nd kg/fj]bg cbfnt, kf6g, nlnk/df kg/fj]bg ug{ ; d] klfx?nf0{hfgsf/L u/f0G5 .

0lt ; j-t@)%% ; fn j}zfv @( ut]/f]h # zed\-----



laifom 66; kmd{ tyf df/ aldf bfjl .

btf{g=>)%%÷!%%

lgj]ssf]gfd M

gkfn rfdn bfn pBf]u kf ]n P  
vh/f/f\$, wDaf]l,  
gkfnuh .

aldssf]gfd M

lb cf]/o06n 0G:of]l; s+ ]n P  
sf]tky, sf7df8f}.

aldf Pj, @)\$ ( sf]bkrf \*-3!\_,bkrf !& tyf aldf lgodfj nl, @)\$ ( sf]lgod ## cgtuf  
o; ;ldltdf kg{cfPsf]ph/L ;Dj Gwdf cfjZos sf/jfxl e0{kz xg cfPsf]o; aldf  
bfjlsf]; Hfkt Joxf]f o; k\$ / 5 .

o; pBf]un] aldf sDkgl; u u/f0{/fv\$fd 0G:of]l; df Sn] ldt @)% ) ÷ @ ÷ ! ) df / df  
) ÷ ^ ÷ @ # 66; kmd{df /lh:68{ u/f0{ lbPsf]df sg} klg sf/jfxl e} Sn] gkfPsf]  
cj:yfdf lb cf]/o06n 0G:of]l; sDkgl]sf] s]bb sf]nodf ldt @)% ! ÷ # ÷ ! & df kq  
k7f0{; Dks{/fvbf klg xfn; Dd To; ; DaGwdf xfdlnf0{sg} klg hfgsf/L gkfPsf]n] xfd]  
Sn]df s]slt sf/0fn]lanDj e}/fv\$]5 ; f]sf]hfgsf/L kf] eG]Aoxf]fsf]gkfn rfdn  
bfn pBf]u kf ]n P] lb cf]/o06n 0G:of]l; sDkgl ln bnf0{n]y\$]66; kmd{ tyf lahl  
df/ Sn] ; DaGwdf laifosf] o; ; ldt nf0{; d] cfjZos sf/jfxlsf] nflu cg/f]  
ul/Psf]ldt @)% ÷ % ÷ @ ( sf]gkfn rfdn bfn pBf]usf]lgj }g .

;ldltsf]ldt @)% ÷ ^ ÷ ! @ sf]kqaf6 aldfny g=#) ( ÷ @ # ÷ \* \$ # ÷ Pd=al=÷ ! ! % ^ ÷ ( @ - (#  
; DaGwdf ljndj ePsf]elg n]l cfPsf]h]; f]; DaGwdf s]ePsf]xf]; f]sf]hfgsf/L kz ug  
aldsnf0{lgb}g .

aldssf]ldt !@ ÷ ! ) ÷ (% sf]kqdf df/ @) cZj zIQm / 66; kmd{sf]gf\$; fgl ; DaGwdf  
?= #, @) ) ÷ - sf]ef / k7f0; s\$] tyf bfjl g=d:s÷l; Pn=^ \$ ÷ (# - (\$ ; DaGwdf pQm  
bfjl dlzg/L a\$ 8fpg kf]n; l cgtuf gkg]ePsf]h] pQm bfjlnf0{bfjl gePsf] (No  
Claim) elg 66f0{; f]sf]hfgsf/L alldtnf0{!% ÷) ( ÷ ! ( (% sf]kqaf6 hfgsf/L lbPsf]  
pNny ub} pQm ldt !% ÷ ( ÷ (% sf]kq ; d] ; mlg e0{; ldt df kz xg uPsf]eG]  
hj fkm .

alldtsf] ldt @)% ÷ & ÷ ! & sf] kqaf6 o; pBf]un] lb cf]/o06n 0G:of]l; sDkgl  
lnld6\$af6 6\$ laN8E dl; g/L a\$ 8fpgsf] aldf u/fPsf]Sn] ePsf]h] Sn] ; DaGwL  
; DkOf{8sd]6 To; aldf sDkgl]df k7f0Psf]. t/ pQm sDkgl]n] hyfefjL 9un] ul/Psf]  
Sn]sf]!)Ü ; DddfQ Sn] lbg]dg; fo alenPsf]h]; f]; DaGwL ; DkOf{8sd]6sf] kmf]f\$kl  
cfjZos sf/jfxlsf] nflu tyf plrt ?kn]kfpkg]Sn] lbnf0{kfpG Toxf]f6 dfu ul/Psf]  
aldfny sf]kmf]f\$kl o; }; fy ; mlg /fvL k7fPsf 5f}eG]eG]lgj }g .

;ldltsf]ldt @)% ÷ ( ÷ % sf]kqaf6 alldtnf0{; ldt df pkl:yt xg lgb}g .

;ldltsf]ldlt @)%@÷!@÷@% sf]kqaf6 aldfn\y g=#) (÷@#÷\*\$# Pd=al÷!!%^(@-(# sf]aldf bfj]lsf] ; DaGwdf plrt ?kn]kfpq' kg[Snd lbnf0{kfpq elg @)%@÷&÷!& sf] lgj]hgdf n\lv cfPsfh]tI; DaGwl ; Dk0f{sfuhft clj nDj kZ ug{aldsnf0{lgbZg .

aldssf]ldlt (÷\$÷!((^ sf]kq; fy b\fosf]sfuhft kZ xg cfPsf]5 !\_ bfj]l kmf/fd - @\_ ; eI/kf{#\_ ldlt !%÷(÷(% sf]alldtnf0{; Daf\wg u/\$f]kq .

alldtsf]ldlt @)%#÷\$÷#) sf]kgM Snd g}sf/jfxl ug{cg/f\w eGg] ; d] Joxf]fsf] lgj]hg .

alldtsf]ldlt @)%#÷(÷@! sf]kqdf ToKfsf]ldlt @)%#÷\$÷!& sf]kqsf]Aoxf]f cg; f/ lb cf\o06n 0G:of]I; sDkglN] k7fPsf] qm]86 ef;/ /sd lkmtf{k7f0{plrt Snd lbg] Aoj:yfsf]nflu ldlt @)%#÷\$÷#) df kg M cg/f\w ul/Psf]df xfn; Dd ToxfFaf6 sg}hj fkm k7fPsf]5g, df\vs hjfkndf pxfk?sf]egf0{5 ls xfdlnf0{qm]86 ef;/ lkmtf{k7f0{lbg' ePsfh] xfd] oxfF tkf0f0{lbg' kg[Snd]sf] kmf0n Snfh e0; Sof]/ o; ; DaGwdf xfdl aldf ; ldlt ; s/ fsfgl e0; s\$]5 eGg]hj fkm kf0of]. ct M pQm ; DaGwdf xfd]Snd]df To; ; ldltaf6 sg}7f] sf/jfxl xg ; S5 ; Sb} elg hj fkm kfpqsf nflu ; fb/ cg/f\w 5 eGg]lgj]hg .

;ldltsf]ldlt @)%\$÷!÷^ sf]kqaf6 6f; kmd\ laug]sf]sf/0f (Actual cause of accident ) kli6 ug]u/L lnlt hj fkm kZ ug{alldtnf0{lgbZg .

ldlt @)%\$÷!÷@# alldtsf]kqaf6 6f; kmd\ -kflh; L g= Pd=al÷!!%^(@-(#\_sf] Snd g=ld:s÷l; Pn=^\$÷(#-(\$ sf]cfj Zos sf]ggl sf/jfxlsf]nflu ; eI/kf{sf] kmf]f\$kl pknAw u/f0lbg ; ldltnf0{cg/f\w .

alldtsf]ldlt @)%\$÷@÷!# sf]kqdf 6f; kmd\ tyf df/ aldf ; DaGwdf ldlt @)%\$÷!÷^ kqdf 6f; kmd\ laug]sf]sf/0f (Actual cause of accident ) af/df ; flg' ePsf]df pQm 6f; kmd\ 0n]S6s km]6af6 g}lalupsf]xf]elg hfgsf/L u/fPsf]5 . skof o; sf]l/- ; eIu/L kfpq cg/f\w 5 eGg]hj fkm .

;ldltsf]ldlt @)%\$÷\$÷! sf]kqaf6 alldtsf]ldlt @)%@÷%÷@ (sf]aldf bfj]l ; DaGwl ph/L pk/ cfj Zos sf/jfxl xbf pQm pBf]usf]dl; g/L aldf ubf{ul/Psf]k} ; eI kl]tj]hg (Pre- Inspection Report) 0; ; ldltdf kZ ug{aldsnf0{lgbZg .

aldssf]ldlt @)%\$÷\$÷^ sf]kqdf 6f; kmd\ tyf df/ aldf ; DaGwdf o; ; ldltnf0{ n\y\$]pk/fQm ; fdfgx?sf]aldf ubf{alldtaf6 ; Dk0f{df/x? gofFv/lb ul/Psf]/ /fd] rfn"cj:yfdf /x\$]eGg]hfgsf/L kfPsf]xgfn]aldf ug{k} {sg}; eI gul/Psf]hfgsf/L u/fp]dfu eP adf]hdsf]l/kf{(Pre-Survey Report) k7fpg c; dy{/x\$]eGg]hj fkm .

;ldltsf]ldlt @)%\$÷\$÷#) sf]kqaf6 6f; kmd\ tyf df/ aldf ; DaGwdf alldtsf]ldlt @)%@÷%÷@ (sf]aldf bfj]l ; DaGwl ph/L pk/ cfj Zos sf/jfxl xbf ; f]pBf]usf]aldf ; DaGwl k]tfj kmf/fd nufotsf]dh kmf0n (Original File) kZ ug{aldsnf0{lgbZg .

;ldltsf]ldlt @)%\$÷\$÷#) sf]kqaf6 6&; kmd{ tyf df/ aldf ; DaGwdf alldtsf]ldlt @)%@÷%÷@ ( sf] aldf bfjl ; DaGwl ph/l pk/ cfjZos sf/jfxl xBf tkf0{; # pQm dlzg/lx? v/lb u/\$f]ldlt nufot ; f]dlzg/l dd{ ; Def/ u/\$f]-tj kmg]sfid ePsf] ; dt\_ ldlt ; dt vhf0{; f]kli6 ug[kdf0f sfuh ; dt kz ug{alldt nf0{lgbzg . aldssf]ldlt @)%\$÷%÷^ sf]kqdf 6&; kmd{ tyf df/ aldf ; DaGwdf dfu eP adf]hd tyf pk/fQm bfjl; # ; DalGwt lgDg Inlvt aldf ; DaGwl sfuh kqx? ; #lg u/l k7fPsf] eGg] hjfkm . -!\_ ; Ssnl k|tfj kmf/fd -@\_ kfl]n;L skl g=#) (÷@#÷\*\$#÷Pd=jL÷!!%÷^(-(# #\_/l; b g#)!!@%!, ldlt \$÷\$÷(# / /l; b g# !!\$^\* ldlt @(\$÷\$÷(# -\$\_ ; eI/kf/.

alldtsf]ldlt @)%\$÷%÷@@ sf]kqdf 6&; kmd{ tyf df/ aldf ; DaGwdf gkfn rfdn bfn pBfu kl p p] 6&; kmd{ v/lb u/\$f]uof/06l n/ tyf 0G; h]g tyf cfon r\$ u/fPsf]kdf0fsf]kmg]f\$kl yfg @ o; }fy kz u/\$f]; fy}df/-lahhlsf] klg r\$ u/fPsf] kq ljnsf]kmg]f\$kl yfg ! kz u/\$f]eGg]hjfkm . ;ldltsf]ldlt @)%\$÷!@÷!! sf]kqaf6 6&; kmd{ tyf df/ ; DaGwl ph/l pk/ cfjZos sf/jfxl e0{To; sDkgl]ldlt @)%\$÷%÷^sf]kq nufot kmf0n ; #lg ; Dk0f{sfuhft kqsf]cWbog ePsf]/ pQm bfjLsf]bfloTj lgwf{Of lgj bssf]dfu adf]hd lsg ug{gkg]xf] ; f]; DaGwdf cGo cfjZos sfuhft tyf laj/Of eP ; f]; dt ; ft -&\_ lbg leq ; ldldf kz ug{aldf lgodfjnl, @)\$ ( sf]lgod # sf]pk-lgod -!v\_ adf]hd lgbzg . aldssf]ldlt @)%\$÷%÷^ sf]kqdf pQm bfjl eQmfglsf] ; Gbedf xfdln] ; eIkl]tj bGdf lgwf{Of ul/Psf]bfloTjnf0{g}cfwf/ agfPsf 5f}. ; fy}kfl]n;L lgodfg; f/ klg aldssf] bfloTj lgwf{Of ; e/n]ugI/ ; e/sf]lgwf{Of u/]cg; f/sf]bfloTj eQmfgl aldsn]ug[kg] blvG5 . ; fxl cg; f/sf]klqmf pQm bfjldf xfdln]ckgfPsf xf}. pQm klqmf cg; f/ alldtáf/f bfjl ul/Psf b0{fltsf]bfjl dWb]On\$6ksn df/sf]bfloTj dfq xfdlaf6 eQmfgl xg]blvG5 . 6&; kmd{sf]fltsf]nflu ; e/n]lgwf{Of u/\$f]bfloTj eGbf kfl]n;Ldf pNnlvt Excess sf]/sd a9L ePsf]xgfn]bfjl eQmfgl ug{gkg]blvPsf]5 . cGtdf xfdl dfly pNny eP cg; f/sf]xfdf]bfloTj eQmfgl ug{tof/ /x\$]hfgsf/L To; ; ldltnf0{ug{ rfxG5f}. pk/fQm bfjl; # ; DalGwt ; eI/kf/{nufot cfjZos cGo sfuhkqx? k7f0{ ; lsPsf]5 eGg]hjfkm .

7x/

o; /L aldf ul/Psf]/ aldf cj lw leq}/lffj/Of u/\$f] ; DklQ xfgl-gf\$; fgl eP ; DaGwdf sg}lj jfb g/x\$]o; aldf bfjl ; DaGwdf b36gfsf]sf/Of (Actual cause of loss) af/] lj jfb ePsf]h] ; f]; DaGwdf alds; # k] ; eI/kf/{(Pre-Survey Report) dfu ubf{aldf ug{ k] {To:tf] ; eIgePsf]pNny u/\$f]/ alldt; # pQm 6&; kmd{ tyf df/ laug]sf]sf/Of ; flwPsf]df pQm 6&; kmd{ tyf df/ On]6\$ kml6af6 g}laluPsf]xf]elg hfgsf/L u/fPsf] kf0G5 . To; u/L alldtnf0{pQm dlj; gx? v/lb u/\$f]ldlt nufot ; f]dlzg/l dd{ ; Def/ u/\$f]-tj kmg]sfid ePsf]; dt\_ ldlt ; dt vhf0{; f]kli6 ug[kdf0f sfuh ; dt kz ug{ elgPsf]df 6&; kmd{ v/lb u/\$f]uof/06l n/ tyf 0G; h]g tyf cfon r\$ u/fPsf]kdf0f tyf df/ -lahhlsf] klg r\$ u/fPsf]kq lansf]kmg]f\$kl ; dt kz u/\$f]kf0G5 . o; /L ; e/n]fltsf]dNoflg ubf{6&; kmd{sf]flit lj Blto v/faln]ePsf]xf0g eGg]pNny

u/\$f]/ lj B't klws/0fsf]0lGhigo/n]; d; ; f;l /fo AoQm u/\$f]s/f pNny/ u;/fklg pQm  
0lGhigo/n]; f]/fo lbPsf]kli6 xg]sg}sfuh alds nufot ; e/n]kz u/\$f]blvbg .  
ctM lagf sg}cfwf/ kdf0fsf]Nxf]; ] 0lGhigo/E P08 sg; N6; L ; le{hsf]ldlt @\*  
gf@a/, !((# sf] ; e[kltj bgnf0{dfGotf lbbf aldf ul/Psf] ; DklQsf] xfgl-gf\$; fgl  
ePsf]cj:yfdf lfltkl't{kfpg]alldtsf]xsdf cf3ft klG]blvG5 . o; cj:yfdf aldf Pg,  
)\$( sf]bkrf !& sf]pkbkrf -!\_ sf]JoJ:yf adf]hd ; d; aldsn]lfltkl't{aemfpg'kg  
blvg cfof]. o; ksf/ ; e/n]dNoflg ubf{xrjf cfwf/df u/\$f]/ pQm dNoflggnf0{kli6  
ug]cfwf/ alds ; d;n]kz gu/\$f]cj:yfdf ; f]cfwf/lxg dNoflggnf0{dfGotf lbbf  
alldtnf0{dsf{kg]dfq ge0{aldf Aoj ; fodf g}gsf/flds c; / kg]blvG5 . t; y{ of  
bfjldf alldtn]kz u/\$f]lahhl df/ tyf 6&; kmd{sf]lflt ; DaGwl ljn, sf]zgsf]  
/sddf aldfny]sf]zt{tyf ; ljwf adf]hd s\$ ug{kg]/sd; Dd s\$ u/L xg cfpG]/sd  
alldt gkfn bfn rfdn pBfu -kl ln=nf0{eQmfgl ug{elg alds lb cfl/o06n 0G:of]Q;  
sDkgl ln= nf0{aldf Pg, @)\$(sf]bkrf \* -3!\_ bkrf !& sf]pkbkrf -\$\_ tyf aldf  
lgodfjnl, @)\$( sf]lgod ## sf]pklgod -@\_ adf]hd cfbz lbg\$; fy}o; pk/ lrQ  
gaem]aldf Pg, @)\$( sf]bkrf #& adf]hd kg/fj bG cbfnt, kf6g, nlntk/df kg/fj bG  
ug{; d; klfx?nf0{hfgsf/L u/f0G5 .

0lt ; j-t\@)%% ; fn jzfv @( ut]/f] # zed\-----

# Ij ifoM; fdlb\$ aldf bfjL .

btf{g=}%)\$÷!) (!

lgj]ssf]gfdM

ladn dñn 008li6k

Obufx /f\$, g]kfnu# .

aldssf]gfdM

/fli6@ aldf ; :yfg

/fdzfxky, sf7df8f}.

aldf Pq, @)\$ ( sf]bkrf \*-3!\_, bkrf !& tyf aldf lgodfj nl, @)\$ ( sf]lgod ## cGtu#  
o; ; ldltdf kg{cfPsf]k}t't ; fdlb\$ aldf bfjL ; DaGwl ph/L lgj]bgsf] ; Hfkt Joxf}f  
o; k\$ / 5 .

! alds /fli6@ aldf ; :yfg, al/uh# zfvfaf6 aldf se/gf\$ g# !^^) aldfny g#  
#÷Pd=cf/=Pg=cf0÷ \$&!÷ (^cGtu# aldf u/L !) d]b\$6g sk/ :qm0fk (Copper Scrap)  
l; ufk/b]v g]kfnu# cfoft ul/Psf]. g]kfnu#df ; fdfg cfPk15 cgnf\$ ug] ; dodf  
; fdfg x]f{gf\$ ; fgl ePsf]b]y\$]. alds /fli6@ aldf ; :yfgnf0{ldlt @)}%@÷@÷^ df  
; lrt u/fPsf]. pQmaldsaf6 lb oğf06\$ 0G:of7] ; e\$ / P08 n; P8h:6/ kf= ln=nf0{  
v6f0{ ; e] ; d] ePsf]. aldsn] k6s-k6s dfu u/] adf]hd ; Dk0f{sfuhftx? k}z  
ul/ ; s\$]. sl/a b0{ aif{ k15 aldsn] ; knfo/n] ; fdfg sd ; knf0{ u/\$] sf/Of  
aldfn]sf] zt}gdf leq gkg] elg n]v lbPsf]. ; knf0{ ; DaGwl ; Dk0f{sfuhftsf]  
cfwf/df ; knfo/n]k/f ; fdfg ; knf0{u/\$]b]vPsf]h]bfjL kfpkgk]hsl/ ubf{s/la b0{  
; fn; Dd klg bfjL eQmgl xg g; s\$]h] aldf Pq adf]hd bfjL eQmgl u/fpg] tkn{  
cfj Zos lgb}g / cfb} u/L kf\$ eG]Aoxf]fsf]ladn dñn 008li6k\$]ldlt @ (÷%÷ (&  
sf]lgj]bg .

@ pQm aldf bfjL ; DaGwdf s]s; f]eP u/\$]xf]; f\$]sf/Of ; d] vhf0{ Inlvt  
h]fkmsf ; fy eP u/\$] sfd sf/jfxl ; DaGwl sfuhft ; d] k}z ug{aldf lgodfj nl,  
@)\$ ( sf]lgod ## -@s\_ adf]hd ; ldtsf]ldlt @)}%\$÷@÷@÷^ sf]kqaf6 aldsnf0{  
lgb}g .

# aldf ePsf]!) d}6g ebf )-#^% d} 6g a9L cyf# !)-#(% d}6g sk/ :qm0fk s66g/  
g#cf]l; Pn o"\*##^%\$ ; ln )&\*@# df nf\$ u/L ; fdlb\$ dfu{af/f l; ufk/ af6  
snsQf ef/t ; Dd NofPsf]. To; k15 tf/k]ngaf/f aGb 6\$ g#8An'lh P÷^%\*\$ af6  
g]kfnu#; Dd Nofp\$ !)-#(% d}6g d]v]@=(^ d}6g sd k]kt ePsf]hfgsf/L k]kt xg  
cfPsf]. Sofl/o/af6 s]kmt g}ghgf0{ ; fdfg aem ; Dej ePsf kl/t/lff]ds pkfox? g}  
c]ndag gu/L 6\$nf0{5f]8lbPsf]. aldf ePsf]a:tsf]k\$[t ; d]nf0{d]vgh/ /Vbf  
; knfo/af6}sd kl/df0df ; fdfg k]kt ePsf]b]vg cfPsf]h]ldlt !#÷\*÷(^ sf]kqaf6  
bfjL gnflg]pNny u/L k7fPsf]. alldtsf]ldlt @)}%#÷%÷!# sf]kqdf aldf bfjLsf]  
sf/Of abnl pQm ; fdfg snsQfb]v g]kfnu# ; Ddfsf]af6df rf]L eP h:tf]nfu\$df  
aldfn]sf]zt{adf]hd bfjL sf/afxl rnf0{eQmgl\$]Aoj :yf ul/lbg pNny e0{cfPsf]  
; DefAotfsf]kli6sf]nflu ldlt @)}%\$÷!÷@ sf]kq af6 kln; s] g# / ldlt, kln;  
:6}g, 0Gell]6u}g l/kf\$ {Pj -nfl}E 60fnl l/kf\$ {dfu u/\$]df nfl}E 60fnl l/kf\$ ; d]

pknAw gu/f0{ldlt @\$÷\$÷!((& sf]kqaf6 kx/ldf hfx]L ug{aldsn]geg\$]f] b0{aif{ kl5 kx/L / 0Ge]i6užg l/kf6{pknAw u/fpg g; Sg]eG]hfgsf/L k]kt xg c]Psf]. ; fdfg rf]L ePsf]cj:yfdf x]r\$of]E(u/L g]ts lhDd]f/L ; d] jxg gu/\$]f]alldtsf] pk/fQm kqx?af6 :ki6 b]vg c]Psf]. o; sf]cltI/Qm sd kl/df0fdf ; fdfg k]kt ePsf] hfgsf/L alldtaf6 k]kt ePk15 ; e] / k7fPsf] / ; e] /n]sd kl/df0fdf ; fdfg k]kt xg\$]f]:ki6 sf/of tyf uGtJo :yfgdf ; fdfg cf0; s]k15 ls6fgl; fy p]n]y ug]kl/l:ylt ; d] g/x\$]f]j:f:tlj stfnf0{cf]vof]E}j:t\$]f]cj:yf s}sf/0faf6 klg 6\$df af]f k]b] s]k1 kl/df0f gf\$; fg xg ; Sg]kl/l:ylt ; d] k] a08ndf c]Psf]sk/ :qm0fk h:tf] j:tdf g/xg]. aGb 6\$df s66]af6 ; f]m]nf\$ ul/Psf]; fdfg a%bf sg}s]k]mot ghgf0{ 6\$nf0{5f\$]f]cj:yfdf ; fy}Said to contain eG]sG; f0gd]6 gf]df p]n]y ePsf]; t{ Pj -snsQkf6{6k6sf]ldlt !&÷^÷!((^sf]kqdf Full consignment under the said line no. is not appearing in CPT De-stiffing tally eG]j]f]sofz ; d]nf0{b]i6out ubf{pQm ; fdfg ; knfo; {af6}sd kl/df0fdf k]kt ePsf]j]f c]6o sg}sf/0faf6 sld xg c]Psf]xf]olsg ug[g; Sg]cj:yf /x\$]f]; :yfsf]7x/ /x\$]f]eG]aldssf]ldlt @)%\$÷#÷% sf]kqaf6 hjfkm k]z ePsf] .

\$ alldtn]snsQf ef/tdf 6\$af6 ; fdfg k7f]pbf sg}k\$]f/sf]l:6d/ ; e] u/fpg gkg] Pj -to:tf]sg k\$]f/sf]; e]ePsf]; d] hfgsf/L ; :yfgn]gkfPsf]eG]aldssf]ldlt @)%\$÷\$÷^ sf]kq .

% snsQfdf lk-|8:kofr ; e]x]fd]snsQf clk]m, af6 u/fpg]sfd ; Da]Gwt klfsf]ePsf]/ ; f\$] /\$8{ sf7df8f}+clk]m, df g/xg] eG] ; d] Joxf]fsf] ; e] 0Ge]i6už; { lnun P8ef0h; {P08 ; e] /sf]hj fkm.

^ ; ldtsf]ldlt @)%\$÷!!÷!@ sf]kqaf6 aldsnf0{vhf0{k7fpg n]vPsf]df pQmaldssf] ldlt @)%\$÷!@÷!^ sf]kqj f6 hj fkm.

; fdfg -tfdfsf]6q]nf6fq]\_ sf]xfgl-gf\$; fgl af/]lj gf sg}l6k]0fl u/L(Comment)6\$ 5f]8lbPsf] ; Da]Gwdf Shortage Certificate lj Bdfg /x\$]f]cj:yfdf ; fdfg a%bfsf] l6k]0fl eP gePsf]s/f uf]f xg]b]vG5 .

Pilferage eG]fn]Steal of small quantity nf0{a%g' kb5 . # d]6\$ 6gsf]l]ftkl'tnf0{ Pilferage dfGg g; lsg]. alldtsf]bf]l kq ; fdfgsf]kl/df0f x]f{ ; f]rf]L (theft) c]Gtu{sf]bf]l xgkg]. rf]L ePsf]cj:yfdf klg ; f\$]hfgsf/L kx/ldf u/fpg' kg]f ; f]gu/fPsf]eG]kq k]kt ePsf].

rnfg ePsf]; fdfg ; ?b]v clGtd :yfg ; Dd (Place of origion to destination) aldf ul/Psf]cj:yfdf ; d] Land tally report sf]dx]j To]ts}/xG5 . alldtsf]bf]lo]j aldf u/L; s]k15 k0f{?kdf ; lsg]xf]0g To; sf]; /l]ffsf]lhDd]f/L aldfn]Cover u/\$]f] hf]vd; Dd dfq aldssf]xg]gf\$; fgl ePsf]xf]eG]s/f]sf]k]df0f h6fpg]bf]lo]j alldts}xg c]p5 . To:tf]gf\$; fglSf]Recovery Right tk]v]b]fgs[6 u/fpg rfxG5f]-

o; }; Gbedf gf\$; fgl Institute Cargo Clause- A sf]bknf !% sf]j fSofz "The insurance shall not insure to the benefit of the carrier or bailee" pNny ug{rfxG5f}alds / alldt alrsf]; Demf}faf6 t] f]klfnf0{knf0bf p7fpg glbg' ; Demf}fdf xg]klfsf]dxTj kOf{ st[o xf]. o; nf0{oyf; So lgjfx ug{ba}klfsf]bfloTj xg cfp5 . ctM pk/fQm kOf0fx?sf]cfwf/df pQm bfjL ltg{dgfl; a gb]vg]eGg]Joxf7f kf0G5 .

& ; ldtsf]ldlt @)%%÷!÷)@ sf]kqaf6 alldtsf]dfu bfjL adf]hd 7x/ u/L bfjL eQmgl lsg gug]egl aldf lgodfj nl, @)\$ (sf]-klxnf]; #f]wg ; lxt\_ sf]lgod ## sf]pklgod -!v\_ sf]JoJ:yf adf]hd aldsnf0{; lrt .

\* aldssf]ldlt @)%%÷!÷^sf] kqaf6 alldt >l ljd n dñn 008li6ksf] bfjL gnflg] ; Dj Gwdf o; ; #yfagf6 cfjZos sfuhftx? ; Mlg /vL ldlt @)%\$÷#÷% tyf @)%\$÷!@÷!^ df kq k7f0Psf]. o; ; Gbedf cGo yk sfuhftx? gePsf]eGg]hj fkm .

7x/

o; /l aldf e0{aldf cj lw leq}gf\$; fg ePsf]af/df sg}lj jfb g/x\$]o; ; fdlb\$ aldf bfjLsf]bfloTj aldsn]:jlsf/ ug[kg]xf]jf xF0g eGg]tkm{l jrf/ ubf{; fdfg x/fPsf]af/ alldtn]; dod}vj/ u/L aldsn]; e0/ v6fPsf]/ ; e0/n]; f] lflt af/] cf^gf]klTj dg ; dT kZ u/\$]b]vG5 . o; /l ; e[kltj dg nufot knf0n ; Mlg sfuhft cllbog ubf{ aldsn]klxnf bfjL c:jlsf ubf{; knfo/af6} sd ; fdfg k7fPsf] (Short shipment from supplier) elg pNny u/\$]df kl5 ; f]lhls/ af/]dfg /x\$]b]vof]eg] Shortage Certificate cfjZos eGg]aldssf]egf0tkm{xdf{ 9j fglstf{(Carrier) n]; dfg sd ePsf]xf] elg n]v]bPsf] cj:yfdf ; f] sfuh g}; fdfg sd ePsf]kOf0fsf ?kdf lngkg]xG5 . o; /l 9j fgl stf]sd ; fdfg aemPsf af/]lnlvt ?kd}:jlsf/ ul/; s\$]cj:yfdf Delivery Chanel df sg}l6k0fl xg' gxb]sf]sg}cy{/xhg . o; b]l/ Rofgn rf]L (Pilferage) eGgn] ; fgf]kl/df0fsf]rf]L (Steal of small Quantity) nf0{dfq aleng]eGg]aldssf]egf0 tkm{xdf{ Pilferoge / Petty, Theft ; fdfgsf]k\$[t xdf{hit; S}xg ; S5 . tfdfs]6bmf6qnl h:tf ; fdfgx?sf]rf]L (pilferage) w}kl/df0fdf xg' cfZrosf]s/f xhg lsgls o:tf ; fdfgx? ljleGg :yfgdf k6s k6s u/L x/f0{jf rf]L (pilferage) xg ; S5 . o:tf]kl/l:yltdf pQm ; fdfg sx]Fs]slt sf/0fn]36g uPsf] x/fPsf]xf]; f\$]:yfg / kl/df0f af/]olsg cfwf/ gePsf]cj:yf ljBdfg /xg]x]f sx]F/ s]cfwf/df phX lbg]eGg]; d:of cf0kg] / cJoJxf]l/s ; dT b]vG5 . ; fdfg rnfg xg]z? :yfgb]v To:tf]; fdfg aem]pg]clGtd :yfg; Dd aldf ePsf]cj:yfdf Nof08 60fnl l/kf0 (land tally report) sf]dxTj /xGg . Nof08 60fnl l/kf0sf]cfjZostf Pp6f aldf sDkgl]z?b]v alrsf]sg}lg]Zrt :yfg; Dd / ; f] :yfg b]v uGtJo; Dd csf]aldf sDkgl]aldf u/\$]cj:yfdf cfjZos k5{/ To:tf]:yltdf To:tf]l/kf0{gePsf] cfwf/df bfloTj af6 pGdlQm kfpG ; lsg]; Defjgf /xG5 . t/ k]tt aldf lj jfbdf o:tf]cj:yfdf g/x\$]/ aldsx?n]bfjL kn50f0 u/k]5 ug]; af]uzg / kOf nufpg](tracing) kOf]ngsf]nflu Nofl8E 60fnl l/kf0h]ljz]f dxTj /vG]x]f o; lj jfbdf To:tf]l/kf0sf]sg} dxTj gb]vPsfn]; f]l/kf0{gePs}cfwf/df aldsn]bfloTj af6 klG5g ldNbg .

o; }k\$]/ OlG6Ro6 sfuf]Snh 'P' sf] bknf !% sf]j fSofz tkm{xdf{ pQm bknf 9j fglstf{jf hdfgl lng]h]aldfsf]knf0bf jf bfjL lng g; Sg]s/f cf]vofpg]x]f pQm bknf

o; aldf bfjldf cfslif{ xg]; d] b]vPg . ctM o; aldf bfjlsf]bfloTj aldsn]:jlsf/  
u/l aldfn]ysf]zt{tyf ; ljwf adf]hd eQmfgl ug{kgI/sd 7x/ ul/ alldt l]dn d]n  
008li6knf0{eQmfgl ug{elg alds /fli6 aldf ; :yfg nf0{aldf P] ,@)\$ ( sf]bkrf \* -  
3!\_, bkrf !& sf]pkbkrf -\$\_ tyf aldf lgodfjnl, @)\$ ( sf]lgod ## sf]pklgod -@\_  
adf]hd cfb] lbg]sf] ; fy}o; pk/ lrQ gaem] aldf P] ,@)\$ ( sf]bkrf #& adf]hd  
kg/fj]g ug{; d] klfx?nf0{hfgsf/l u/f0}5 .

0lt ; j-t @)%% ; fn h] @@ ut]/fh ^ zed\-----



Ij ifo Mdf/ aldf bfjl .

btfg+P\$\*÷)%\$

lgj hssfgfdM

ldg' kxf/l

l; Cfy{gu/kflnsf g≠\*

gf/fo0f:yfg, e}xj f .

aldssf]gfd M

lb bfl/o06n 0G:of7l; s+P P

sf]Gtky, sf7df08f}

aldf Pq, @)\$ ( sf] bkmf \* -3 !, bkmf !& tyf aldf lgodfj nl, @)\$ ( sf] lgod ##  
cGtu f o; ; ldlt df kg{cfPsf]k}t't df/ aldf bfalsf]; Hfkt Joxf7f o; ksf/ 5 .

!= lb bfl/o06n 0G:of7l; sDkgldf aldf ePsf]d7f]gfd df btfg{ePsf]gf=c=v= #\*!) g≠  
sf] 60fs/ xdf8fblv sl/a & lsnf]d6/ blifof /ftdf6f] eG] 7fpdf ldlt  
@)%#÷!!÷@ ( ut]gf=c=v=!^&! G≠ sf]6sd f7f]Ssg u0{b36gf ePsf]. aldsnf0{  
t]snf}va/ u/\$f]. ; e/ /fhsdf/n] ba}uf8lsf] :k6 ; e[u/l l0f/hdf nllg]  
cgbdt lbPsf]. kmf0gn ; e/ zenfn >]7n] ba}uf8lsf] kmf0gn ; e[u/l ePsf]  
lfltsf]6f\$g ; d} lbPsf]. aldsn]sg uf8lsf]uNtl ePsf]xf]; f]vhf0{k7fpg]eG]  
kq cfPk15 gf/fo0f] oftoft Jo=; 3n] 6]hkm]gaf6 alds sxF; Dks{/fvL lhNnf  
kx/Ln]uNtl kdfloft u/l k7fP x65 elg ; fxL cg' f/ k7f0 ; s\$]. aldsn]dfu\$]  
; a}sfuhkqx? k7f0 ; s\$]. d7f]ePsf]gf\$; fg / t] f]klfsf]gf\$; fg dflubf glbg]  
p27on] cfn6fn hjfkm lbPsf]. cbfntsf]lg0f6 cfjZos k5{elg xtf]; fx kfg{  
vflh\$]. /fli60 aldf ; yfgn] cfkmh] v6f0{k7fPsf] ; e/n] tf\$}\$ /sd lagf  
cbfntsf]lg0f6 eQmfgl lbPsf] 5 . pbfx/0fsf] nflu t] f]klfsf] lngdf xdf8fbsf]  
gf=c=v= #!%% G≠ sf]6s ; d} 5 . aldf sDkgldf a%bf yxf x65 . aldf sDkgLx?sf]  
cnu cnu lgod xg' gkg]olb ; a}aldf sDkgLsf]Pp6}lgod xf]eg]dnf0{; e] ]  
lbPsf]6f\$g ba}uf8lsf]; d} o; }fy /flv lgj hg lbPsf] 5' eG]; d} Joxf7fsf]  
lgj hg ldg' kxf/l sf]ldlt @)%\$÷%÷!% sf]ph/l lgj hg .

@= ; ldlt sf]ldlt @)%\$÷%÷@^ sf]kqaf6 aldf lgodfj nl, @)\$ ( sf] lgod ## sf]  
pklgod -!s\_ adf]hd alds; u pQm bfjl ; Dj Gwdf s]s; f]eP u/\$f]xf]; f]; d}  
vllg]u/l tI; DaGwdf eP u/\$f] sfd sf/j fxL ; Dj GwL ; Dk0f{sfuhft kx ug{lgbzg

#= kyn0faf6 xdf8f]tkm(u0/x\$]alldt uf8l -6\$/\_ g≠gf=c=v= #\*!) ptfaf6 cf0/x\$]  
csf]6s g≠gf=c=v=!^&! Ps cfk; df hllbf ba}uf8l lfltu}t ePsf]. ; e[u/l/Psf]  
6\$/ dflnsn]t] f]klf dflns >ldtl zf/bf b]l hfl6ofnf0{6s dd f]lftkl't}jkt  
?=(,!)))- eQmfgl u/\$f]hfgsf/Ldf cfPsf]. ; Dk0f{sfuh cllbog ubf{lftkl't{  
?=(,!)))- jkt g t ToxfFsg}cbfntsf]lg0f6 g}kf0of]g t ToxfFsg}k#h=c=  
sfoffnosf]lg0f6 g}kf0of]. kx/L kltj hgdf klg b0{uf8l Pscfk; df hw\$]elg  
; fwf/0f ?kdf pNny ePsf]t/ sg uf8lsf]bfif /x\$]eG]s/f pNny ul/Psf]5g .  
aldfn]n]s]n sfggl bflotj axg u5{/ o; lsl; dsf]cfk;l ; Demf f pk/ sg]  
bflotj axg ubg . alldtnf0{ldlt @)%#÷!!÷# -!\$÷@÷!((& sf]kqaf/f tyf

df\vs ?kdf klg w\kN6 t] f]klfsf]lfltsf]af/df sg}k\$f/sf]lfltklt{:jlsf/ gug{  
tyf sg}k\$f/sf]; r'gf ; d\ ga%g ; lrt u/\$f]. cbfnt aflx/ ul/Psf]sg}klg  
; Dem\af aldsnf0{dfgo g'xg]e'g]klg ; lrt u/\$f]. aldsn]hf/L u/\$f]aldn\y  
c'gtu\ o; laifodf sg}klg bflotj axg ug{gkg]s'f sfg'gl ; Nnfxdf ; d\ :ki6  
pNn\y ul/Psf] 5 . alldtn]cf^gf]uf8lsf]; DaGwdf ; Dk0f{sf/jfxl k/f e0{=?  
#@,)))- sf]bfjl km50f6 t'of /x\$]e'g] ; d\ Joxf]fsf]aldssf]ldlt  
@)%\$^\* sf]hj fkm.

\$= ;ldltsf]ldlt @)%\$&!! sf]kqaf6 lgj b'snf0{aldssf]ldlt @)%\$^\* sf]  
kqsf]Joxf]f hfgsf/L u/fpg'sf ; fy}tt\DJ Gwdf s]s; f]eP u/\$]xf]; f]lnlvt  
hfgsf/L ;ldltdf k'z ug{lgb'zg .

%= aldsn]uf8lsf]lfltklt j'fkt ?#@,)))-/ t] f]klfsf]lfltklt ?= !\*,)))- u/L h'ddf ?=  
%),)))- lbg]df\vs hfgsf/L lbPsf].cf^gf]uf8l agf'p'bf h'ddf ?= !,!,%&^-- nfu\$]/  
t] f]klfsf]uf8lsf]lfltklt\$]nflu gf/fo0fl oftoft Joj; fol ; 3sf]kbfwsf/Lx?sf]  
/f'xj/df ?= !,!,)))- -lbPsf]h'ddf ?=@,%&^--vr{e}; s'f'of aldsn]?%) ,)))-  
lbg]eg's'of lrQ gaem'sf]. km0gn ; e' / zenfn >]7sf]; e]l/kf'6]cfwf/df /sd  
eQm'gl dfl'bf glbg]p2]on]cfn6fn hj fkm lbPsf]. /fli60 aldf ; yfgn]cfk'm]v6fPsf]  
; e' /n]t'f's'f] /sd cbfntsf]lg0f6 ljgf g}lbPsf]yk}pbfx/0f 5g\ . h:t} t] f]klf  
lng'of x'f'8fsf]gf=c=v #!%% g=sf]6\$ ; d\ 5 . aldf sDkglx?sf]lgod cnu cnu xg'  
gkg]. ; a}aldf sDkgl'sf]Pp6}lgod xf]eg]km0gn ; e' ]lbPsf]kl'tj'bg cg' f/ eQm'gl  
lbnf0{kfpgsf]nflu km'l klg of]lgj'bg k'z u/\$]5' . sg uf8lsf]uNtl ePsf]xf]e'g]  
; Dj Gwdf lh-k'sf= x'f'8fsf]kq / km0gn ; e' /n]lbPsf]6f'sg klg o; }fy k'z u/\$]5'  
e'g]; d\ lgj b's ldg'kxf/Lsf]ldlt @)%\$^\* # sf]k'g]lgb'zg .

^= ;ldltsf]@)%\$^(!%sf]kq af6 lgj b'ssf]ldlt @)%\$^\* # sf]kqdf km0gn ; e' /  
zenfn n]t'f's'f] /sd dfu u/\$]pNn\y ub'p0m uf8l b36gf x'bf sg uf8lsf]uNtl lyof]  
e'g'af/]lhNnf k'x/L sfof'no dsjfgk/sf]x'f'8fsf]ldlt @)%#^!@^!@ sf]kq tyf km0gn  
; e' /n]lbPsf]6f'sgsf]kl'tlnk ; d\ ; m'lg u/L p0m bfjlsf]bflotj lgwf'0f ; Dj Gwdf  
cfjZos sf/jfxl u/L ; f's]hfgsf/L ;ldltdf lbg aldsnf0{lgb'zg .

&= alldtsf]uf8l lfltklt{:jlsf /sd ; e' /sf]dNof]g; u a/fa/ g}/x\$]. sh eQm'gl of]o  
/sd kfl'n; l clwssf]7hf] /sd ?=@,)))- 36g uPsf]x'bf sd bl'vg uPsf]. t] f]klf  
sfg'gl bflotj bfjl ; Gbe'of kfl'n; sf]zt{cg' f/ uf8lsf]dflns tyf t] f]klf alr xg]  
sg}k\$f/sf]df\vs ; xdltklt sg}bflotj g'xg]tyf ; xdltxdf]hfgsf/L ljgf ePsf]xf]  
. aldfn\ydf pNn\vt zAb klt j]f:tf u/L k'x/L kl'tj'bg / ; e' ]kl'tj'bg'sf]cfwf/df dfq]  
bfjl km50f6 ug{sxf'f'd ldN5 e'g]; Gbe'of txf'sf]:ki6 lgb'zgsf]ck]ff /v'5f]. o;  
bfjldf uf8l wgl la?4 g t cbfntsf]lg0f6 g t k'h-c= sfof'osf]g}lg0f6 ePsf]5 .  
kfl'n; l clws -PS; } ?=@,)))- \_ k]6'ofpg]kfl'n; lsf]Ps klt klg o; }fy ; m'lg 5 e'g]  
; d\ Joxf]f sf]aldssf]ldlt @)%\$^(@@ sf]hj fkm.

\*= ;ldltsf]ldlt @)%\$^!@^!@ sf]kqaf6 p0m aldf bfjl t] f]klfsf]xfgl-g'f\$; fgl ; d'sf]  
bflotj lgwf'0f lgj b'ssf]dfu adf]hd lsg ug{gkg]xf]; f]; Dj Gwdf c'go cfjZos sfhft

tyf ljj/0f eP ;f] ;d] kž ug{aldsnf0{aldf lgodfj nl, @)}\$( sf] lgod ## sf] pklgod -!v\_ adf]hd lgbžg .

(= gjls/0f aldfny ?= @,)))- k/fgf]uf8l clws -PS; ]\_ sf]?kdf nfu"ul/Psf]:ki6 ?kdf pNny ePsf]. ?-%)))-df/ ;Dkli6 g-s\_ 6\$/ clws -PS; ]\_ sf]?kdf nfu" ul/Psf]. t] f]klf bfjl eQmgl gul/Psf]; DaGwdf ldt @)%\$÷(÷@@ sf]kfgf g=@ df :ki6 pNny u/\$f]. aldfny]sf]zt{cg;f/ dflns tyf t] f]klf alr xg]sg}df]vs ;xdltklt sg}bfloj g/xg].o; bfjl df g t cbfntsf]lg0f6 g}5 g t k#h=c= sfofhosf]g}lg0f6 5 . aldfny]df pNny]vt sfggl bfloj eg]zAbnf0{a]f:tf u/l dfq ; e[klt]hg / kx/L klt]hgsf]cfwf/df bfjl kn5of6 ug{sx]F;Dd ldN5 < ;f]; Dj Gwdf :ki6 lgbžgsf]klt]lffdf 5f]; k/fgf]uf8l clws ?=@,)))- / 6\$/ clws/ ;Dkli6 g-s\_ :ki6 byf0Psf]Ps klt aldfny]df ; d] ; mlg ePsf]5 eg]Aoxf]fsf]ldt @)%\$÷!@÷!^ sf]aldssf]hj fkm.

7x/

o; k\$/ aldf ePsf]/ aldf calw leq]b36gf e0{flit ePsf]df ljjfb g/x\$]o; aldf bfjl ; Dj Gwdf alldt lgj]sn]kn0gn ; e/sf]xfgl-gf\$; fgl dNof]g adf]hd cf^gf]uf8l / t] f]klf ; d]sf]fltklt{dfu u/\$f]kf0(5 eg]aldssf]egf0{tkm{x]f{alldtsf]cf^gf]uf8lsf] fltsf]eQmgl ; e/sf]dNof]g adf]hd g}ug{tof/ /x\$]t] f]klfsf]xfgl-gf\$; fgl ; Dj Gwdf eg]aldfnysf]zt{cg;f/ uf8l dflns / t] f]klf alr xg]sg}k\$/sf]df]vs ; xdltklt xdf]sg}bfloj g]tyf of]; xdltklt hfgsf/L lagf g}ePsf]/ aldfny]df pNny]vt zAb klt a]f:tf u/l kx/L klt]hg / ; e[klt]hgsf]cfwf/df dfq}bfjl kn5of6 ug{sx]F;Dd ldN5 . o; bfjldf uf8l wgl lj?4 g t cbfntsf]lg0f6 g t k#h=c=sfofhosf]lg0f6 g}ePsf]5 . ctM :ki6 lg0f6sf]klt]lffdf 5f]; eg]; d] Joxf]f kf0(5 . o; cj:yfsf]df/aldf -t] f]klf ; d]\_ sf] aldf bfjl ; Dj Gwdf alldtsf]cf^gf]uf8lsf] fltklt{jfkt ?#@,)))-alQ; xhf/ dfq\_lbg aldsn]dGh/ u/\$f]/sd kn0gn ; e[klt]hg adf]hd eP geP tkm{x]L lg0f6 ug\$;fy}t] f]klf ; Dj Gwdf aldsn]bfloj ;jlsf/ u/l lgj]ssf]dfu adf]hd bfjl eQmgl ug[kg]xf]x]f]eg]tkm ; d] 7x/ ug[kg]b]vof].

o; /L alldtsf]uf8lsf]flit dNof]g kn0gn ; e/n]u/\$f]xfgl-gf\$; fgl adf]hd eP geP tkm ; e/ zenfn >17 -u0fklit sg; N6df6\sf] ldt \*÷\$÷(& sf]; e[klt]hg x]f{lg]h ; e/n] klxn]klf alldtsf]uf8l gf\$; fgl ; Dj Gwdf hDdf ?^#!@&÷%) -lq; fl xhf/ Ps ; o ; Qf0; ?k]f krf; k}f dfq\_ sf]flit dNof]g aldfny]sf]zt{tyf ; ljwf adf]hd xg]u/L klt]hg kž u/\$f]kf0(5 . o; ; Dj Gwdf aldfny]sf]zt{tyf ; lawf adf]hd k]n;L clwssf]?=@,)))- / ; Dkli6 @-s\_ jfkt ?-%,)))-u/L hDdf ?=@,)))-s\$ ug\$;fy} ; flneh jfkt ?=#,@\*÷&\$ ; d] hDdf ?=@\*,@%\*÷&\$ s\$ ubf{xg cfp]hDdf ?=#\$\*\*^÷&^-r]jt; xhf/ cf7 ; o c7; fl ?k]f5]Q/ k}f dfq\_ bfloj 7x/ ug{k]f aldsn]Pstkn{?kdf ?#@,)))-alQ; xhf/ dfq\_ ; e/sf]dNof]g adf]hd eQmgl ug{nfu\$]eg]egf0{ldNg] b]vPg . ctM alldtn]cf^gf]uf8lsf]flit dfkn] kn0gn ; e/sf]dNof]gaf6 aldfny]sf]zt{ tyf ; ljwf adf]hd s\$ u/L xg cfp]/sd ?=#\$\*\*^÷&^-r]jt; xhf/ cf7 ; o c7; fl ?k]f5]Q/ k}f dfq\_ aldsn]fltklt{jfkt bfloj lgwf]of u/L alldtnf0{eQmgl ug[kg]b]vof]o; } u/L t] f]klfsf]xfgl-gf\$; fgl ; Dj Gwdf alldtn]?=(!,)))- t] f]klfnf0{eQmgl u/\$f]df sg} ljjfb g/x]tklg To; /L eQmgl ubf{aldsnf0{hfgsf/L gu/f0{ug\$;fy}cbfnt jf lh=k]sf= sf]lg0f6 ljgf g}eQmgl lb0Psf]. To:tf] eQmgl aldfny]sf]zt{ljk]l/t ePsf] aldfny]df

pNnflvt zAb klT j]f:yf u/L kx/L klTjbg / ; e[klTjbg]sf]cfwf/df dfq}bfal km5df6 ug{  
ldN5 ldNb6 eg]aldssf]egf0{ tyf km0gn ; e[klTjbg]sf]cfwf/df t] fl]klfsf]gf\$; fgl  
afktsf]/sd kfp'kg[e6]alldtsf]egf0tkm(xbf{t] fl]klf ; d]sf]aldf ePsf]df sg}ljfb  
b]vPg . df6/ aldf cGtu\$ alldtsf]uf8lsf]uNtl ePsf]cj:yfdf dfq aldsn]t] fl]klf  
jfktsf]lftkl't{bfloTj :jlsf/ ub5 . o; bfjlsf ; DjGwdf lh-k\$sf= dsjfgk'/sf]ldlt  
)%#÷!@÷!@ sf]kdfloft ul/lbPsf]kq / ; e0/ u0fklit sG; N6df66sf]ldlt \*÷\$÷(& sf]kh  
g=\$ df /x\$]b36gfsf]sf/0f / k\$[t zlif\$df ; d] alldtsf]uf8lsf]uNtlnf0{b36gfsf]sf/0f  
pNny u/\$]kf0G5 . o; /L Psftkm(alldtn]uf8lsf]uNtl]b36gf ePsf]elg ; e0/ tyf kx/Ln]  
kdfloft ul/lbPsf]cj:yf 5 eg]csf]km{:jtg ?kdf lftkl't{dNoflg ug]; e0/sf]klTjbgdf  
dNofl't lftkl't{/sd af/df aldsn]sg}ljfb p7fPsf]b]v6 aldf Aoj ; fosf]kdv cfsif0f g}  
lftkl't\$]l; 4f6t xf]. o; l; 4f6t cg?k g}aldf ul/Psf]a:t'jf ; DklQsf]gf\$; fgl aldn]n]  
/lffj/0f u/\$]hfl]vdaf6}xG5 eg]To:tf]j:t'jf ; DklQ xfgl-gf\$; fgl xbfFhg cj:yf lyof]Iof]  
a/fa/sf]cfly\$ lftkl't{aldsn]kbf]ug{k5 . o:tf]lftkl't{lbg]/ kfp]k]ofel'ts}cfwf/df  
aldf zls lt/l aldf u/lPsf]xG5 . o; sf/0f aldfs]lftkl't{kdv s/f xG5 eg]To; nf0{  
lgoldt ug{k\$dfut Aoj:yfx? cGoyf kdfloft gePsf]cj:yf; Dd uf0f /xgkg]cyf' 'sg}klfsf]  
jblgot k]\$ 7ul ug{jf c6o tl/sfn]aldsnf0{gf\$; fg xg]u/L cfk; l ; xldtdf lng'lb'ug]  
h:tf sfo{u/\$]jf ug]cj:yfdf dfq ; lqm u/f0gkg]xG5 . o; /l o; bfjl tkm(xbf{alldtn]  
t] fl]klf jfkt ; e0/n]tf\$]sf]/sd e6bf a9L dfu u/\$]kf0Gg . alldtn]; e0/n]tf\$]sf]  
/sde6bf a9L dfu u/\$]b]v6 . zf/ll/s rf6k6s jf d[0' ePsf]cj:yf /x\$]eP aldsn]  
sf]gl lg0f6 dfu ug{:jefl]sf 7xYof]. t/ o; bfjldf To; k\$[sf]sf]cj:yf b]v6 . ctM; e0/  
/ kx/L alldtsf]uf8s}uNtl 7x/ u/\$]; e0/sf]dNoflgdf pNnflvt /sdnf0{cGoyf egg  
g; s\$]cj:yfdf alldtn]; e[klTjbg adfl]hdsf]lftkl't{/sd dfu u/\$]hf0{cbfnt jf  
k#h-c-sf]lg0f6 gePs}cfwdf c:jlsf] ug{ldNg]b]vPg . o; y{alldt lgj]snf0{km0gn  
; e0/sf]dNoflg tyf aldn]ysf]zt{; lawf afkt cf^gf]uf8lsf]lftkl't{jfkt ?#\$, \*^\*÷&^ -  
rf]t; xhf/ cf7 ; o c7; l] ?k0fF5}Q/ k}f dfq tyf t] fl]klfjkt ?=.)\$,%&÷--Ps nfv  
rf/ xhf/ kfF ; o ; txQ/\_ u/L hDdf ?=!#(\$\$%-&^ -Ps nfv pgfgrfln; xhf/ rf/ ; o  
k}fln; ?k0fF5}Q/ k}f dfq eQmgl ug{elg alds lb efl]o06n 0G:of]l; s-tn nf0{aldf  
Pg, @)\$ ( sf]bkmf \*-3!\_ bkmf !& sf]pkbkmf -\$\_ tyf aldf lgodfjnl, @)\$ ( sf]lgod  
## sf]pklgod -@\_ adfl]hd cfbz lbg\$; fy}o; pk/ lrQ gae]aldf Pg, @)\$ ( sf]  
bkmf #& adfl]hd kg/fjbg cbfnt, kf6g, nlnk'/df kg/fjbg ug{ ; d] klfx?nf0{  
hfgsf/l u/f0G5 .

0lt ; j-t\@)%% ; fn h] @@ ut]/fh ^ zed\-----

# Ij ifoMb36gf aldf lftklf{

btf{g=#!

lgj hssf]gfdM

>ldtl ; falqf yfkf

lahhl Ro" kfgl, Ko7fg .

aldssf]gfdM

lkldo/ O6:of7Q; s=gkfn\_ ln=

yfkfynl, sf7df8f}.

/f]kf uf=j =; =sf] ; lrj kbdf ; j]f/t d7f] >ldfg 1fg]b|axfb/ yfkfsf]/f]kf uf=j =; = n] Ko7fgdf sfhdf v6fPsf]df ko7fgdf hf]f @)%@ ; fn >fjOf # ut]lend?s gbln]auf0{ d[o'ePsfn]kfpq'kg{/sd ; #osf]faf6 k]kt ul/; s\$]f]. lkldo/ O6:of7Q; sDkgl -gkfn\_ ln= df >ldfgsf]aldf ePsf]. kltsf]b36gdf d[o'ePk15 bfjL u/\$f]df pQm sDkgl]-!\_ kf]6df66 l/kf]6{gePsf]-@\_ glbdf alfl d/\$f]36gf xf]g #\_ tfklg dfgjlo ?ksf]bofaf6 %)Ü -krf; kltzt\_ lbg ; ls65 eg\$]df Gofof]rt ?kdf aldf pknAw u/f0{lbg eG] lgj h}s ; flaqf yfkfsf]ldlt @)%#÷!÷@& sf]lgj hg .

lgj hg ; fy ; mlg sfuhftx?M

!= @)%#÷!÷@& sf]lgj hg; fy ; mlg ldlt @)%@÷%÷@ sf]lhNnf kzf; g sfof]no ko7fgsf] gftf kdf]oft ; flaqf b]L yfkfsf] klt 1fg]b|axfb/ yfkfsf] ldlt @)%@÷\$÷# df sfultn]k/nf\$ ePsf]eG]Aoxf]f .

@= ldlt @)%@÷\*÷@\$ sf]lhNnf kzf; g sfof]no, ko7fgsf]hf]h; ; u ; jHwt 5 eG] kqdf æ)%@÷%÷@ sf] gftf kdf]oftdf 1fg]b|axfb/ yfkfsf] ldlt @)%@÷\$÷# df sfultn] d[o'ePsf] elg ehaf6 pNny ePsf] tyf æ)%@÷\$÷# df wd]tl -lend?s\_ gbln]auf0{nfz ; d] km]hf gk/L d[o'ePsf] elg n]v0{cfPsf]x]f ; f]xl Aoxf]f l; kmf/; ; fy kdf]oft ul/G5A egl pNny ePsf]kf0G5 .

#= ldlt @)%@÷!)÷( sf]:yfglo lj sf; dGqfnosf]kqdf æ; /sf/L sfof]l; nl; nfdf sfhdf vl60{uPsf]cj:yfdf ko7fg lhNnf l:yt lend?s vf]hdf v;L d[o'ePsf] ; fy}lgodg'f/ kfpq] b36gf aldf /sd lghsf] >ldtl ; flaqf b]L ykfnf0{pkn]w u/f0lbg' xg ; DalGwt sfuhftx? ; d] ; mlg /fvL k7f0Psf] pNny 5 .

\$= ldlt @)%@÷!)÷!) df ; flaqf ykfnf0{k]bfg ul/Psf]c-kf]j f;c; fwf/Of kfl/j fl/s j]QL\_ sf]clwsf/ kq l; nl; n]f/ gDj/ #%)@ sf]gDj/ \* cj sfz k]kt ldlt @)%@÷\$÷# df d[o'pNny 5 eg]; f]xl clwsf/ kqsf]gDj/ !\$ df k]bfg ul/Psf] jfkt ; /sf/L sfdsf]l; nl; nfdf d[o'elg pNny ePsf]kf0G5 . ; mlg ldlt @)%@÷!)÷!\$ sf]lhNnf k]x/L sfof]no, ko7fgsf]kqdf 1fg]b|axfb/ yfkfsf]nfz km]hf gk/\$f]x]f nfz dr]Nsf / nfz kf]6df66 xg g; s\$]f]hfgsf/L u/f0Psf]5 eG]Aoxf]f .

;ldlt sf]ldlt @)%#÷!÷#) sf]kqaf6 aldsnf0{pQm aldf bfj lsf]eQmfgl s]slt  
sf/0fn]l9nf0{ePsf]xf]; f\$]sf/0f ; lxt pQm aldf bfj l ; Dj Gwdf eP u/\$]sf  
sf/j fxl ; Dj Gwl ; Dk0f{sfuhft kž ug{lgbžg .

aldssf]ldlt @)%#÷@÷# sf]kqdf lgh 1fg|b|axfb/ ykfk kf8] gbl kf/ ug[kof; u/\$f,  
z/L/ kmhf gk/\$f] cGo sg}kdf0f lj gf s]n d[o' ePsf]eGg]hfgsf/L l9nf u/L kfk t xg  
cfPsf] d[ z/L/ kmhf gk/\$f] kf]6df6d xg g; s\$] Aoxf]f :ki6} 5 . sd{f/L  
; #osf]f; u ePsf] 5nkm lgisif{Pj +; xdlit cg; f/ d[osf ; Dj Gwdf b36gfsf] 7f]  
kdf0f kž ug{c; dy{fsf]cj:yf c? bfj lsf nflu cfwf/ ; /x 7x/ gu/f0{dfly pNn]vt  
bfj l %)Ü -krf; k|tzt\_ sf xb; Dd eQmfgl ug{; lsg] ePsf] hfgsf/L u/fpb5f]elg  
n]v0{cfPsf]ePtfklg pQm sDkglaf6 dfu ul/Psf]sfuhft kž u/\$]kf06g .

;ldltaf6 ldlt @)%# ; fn h7 !\* ut\$]lg0f6df #sfuhftx?df lgh 1fg|b|axfb/ ykfsf]  
b36gdf k/L d[o' ePsf]Aoxf]f ls6fgl; fy pNn]v xg sf ; fy}lgh 1fg|b|ykfsf]>ldtl  
sd{f/L ; #osf]f jfkt kfgp' kgI/sd alem s\$]f >l % sf] ; /sf/af6 lgj Qle/0f kfgp]  
u/L clwsf/ kq ; d[ kbf]g ul/; s\$]f cj:yfdf %)Ü - krf; k|tzt\_ sf xb; Dd dfq  
bfloj :jlsf/ ug[ eG] To; aldssf] egf0{Gofol]rt gb]vPsf]h] dfly pNn]vt  
sfuhftx?nf0{kdf0fsf]?kdf dfGottf lb0{lgh lgj }s 1fg|b|axfb/ ykfsf]>ldtl ; flaqf  
b]l ykfsf]dfu adf]hd bfj l jfkt kfgp' kgI sh /sd bfloj lgwf{0f u/L bfj l eQmfgl  
lsg gug[elg aldf Pj, @)\$ ( cGtu{ aldf lgodfj nl @)\$ ( sf]lgod ##-#+adf]hd  
cfbž lbg]lg0f6 ul/G5 eG]Aoxf]f ; fxl ldlt @)%#÷@÷!\* sf] ; ldlt sf]kqaf6 aldsnf0{  
; lrt u/fPsf]kf065 .

;ldlt sf]ldlt @)%#.@!\* sf]kqsf]k|oQ/df aldsn]ldlt @)%#.@% sf]kqdf >ldtl  
; fljqf b]l ykfsf]bfal adf]hd bfal jfkt kfgp' kgI sh bfloj /sd lgwf{0f u/L  
eQmfgl ug{gkg]lg]gln]vt sf/0f ePsf]pNn]v 5 .

!= 1fg|b|axfb/ ykfsf]d[o'@)%@÷\$÷# df ePsf]eGg]s/f ldlt @)%@÷\$÷!( sf]d[o'  
btf{kdf0fkqdf pNn]v ePsf]ldlt @)%@÷%÷@ sf]lhNnf kžf; g sfoffnosf]gftf  
kdf0ftdf sfnultn]k/nf\$ ePsf]eGg]/x\$]f. ; f]sfuhx?nf0{kdf0f agfpg]xf]eg]  
1fg|b|axfb/ ykfsf]d[o' sg}b36gaf6 ePsf]b]vbg .

@= lhNnf kx/L sfoffno, ko7fgsf]r-g#@^@ ldlt @)%@÷\*÷@\$ sf]kq kfk t xg cfPsf]  
; h[dg cg; f/ 1fg|b|axfb/ ykfsf]ldlt @)%@÷\$÷# df wdf]tl -lend?s\_  
gbln]auf0{nfz ; d[ kmhf gk/L d[o' ePsf]elg n]v0{cfPsf]x6f ; fxl Aoxf]f  
l; kmf/; ; fy kdf0ft ul/G5 eG]Aoxf]f /x\$]f. d[o' h:tf] ; jhglzn s/f ehn]  
sfnultn] eG' ; zfv]g ug[lgj }g lb0{gbln]auf0{nfz ; d[ kmhf gk/L d[o' eof]  
eG; efn]l cGo sf/0faf6 d[o' ePsf]elg j 8f l; kmf/; u/L ; h[dg u/df d[osf]  
Joxf]f kgMx]km] ug{; lsg]b]vPsf].

#= ldlt @)%@÷\*÷@\$ sf]lhNnf kžf; g sfoffno, ko7fgsf]l; kmf/; df b36gfsf]sf/0faf6  
d[o' ePsf]eGg]pNn]v gePsf].

\$= ldl t @)%@÷(÷!@ sf]lh=j = sfofhosf]; xlnotsf]l; kmf//; kqdf ; /sf/l sdfs] l; nl; nfdf d[o' ePsf]lg=; g= df nfu" x65 t/ aldf Pq, @)\$ ( / aldf lgodfj nl, @)\$ ( n]o; nf0{aldf bfjL eQmfglsf]cfwf/ agfpg ; lsg]s/f pNny gePsf].

%= ldl t @)%@÷!)÷(sf]:yfglo lj sf; dGqfnosf]b36gf aldf ; Da6wl kqdf lemd?s vfhfdf v; L d[o' ePsf]eGg]/x\$]b36gdf k/L d[o' ePsf]eGg]pNny gePsf].

^= @)%@÷!)÷!\$ sf]lhNnf kzf; g sfofhosf] hf] h; ; u eGg]kqn] d[osf] sf/Of b36gfaf6 g}ePsf]xf]eGg]pNny gePsf]. b36gf kdfloft u/\$]kx/L kljt dg xg zj k/Llfof u/L d[o' s]sf/Ofaf6 ePsf]; f\$]hfFaem ul/g'kg]; f]gePsf].

&= d[o' btf{kdf0f-kq lnPsf]\$ dlxgfk15 d[osf] sf/Of ; zfv]g ug{@)%@÷\*÷@@ df ; h[dg ePsf]/ ; f]df @)%@÷\$÷# df gbln]auf0{d[o' ePsf]eGg]/x\$]. d[o' btf{kdf0f-kq nufot gftf kdfloft ; Dk0f{sfo{; dfkt ePk15 ; h[dg ePsf]. ; h[dg t]sf n xgkg]\$ dlxgf kl5 ; h[dg ubf{d[osf]sf/Of b36gf xf]jf c6o sf/Ofaf6 ePsf]xf]olsg xg g; Sg].

\*= vfhfn]auf0{nu\$]eGg]k]olf b]g]-rZdlbb ujfx\_ ; flf kZ ul/Psf]5g . nfz kmhf gk/] Dd s]n ; h[dg]egf0\$]cfwf/df lhjt 5g eGg]gldNg]x/f0{/fv\$]cgbfg ug[kg]. kdf0f Pq, @)#! sf]bkmf #@ cg' f/ sg}AolQm lhjt 5 jf lghsf] d[o' e}; s\$]5 eGg]kZg p7df ; f]AolQmsf]; Dj Gwdf :j eflj s ?kn]hfgsf/L kfgp] AolQm]lghsf]; Dj Gwdf !@ j ifb]v sg}hfgsf/L kfPsf]5g eGg]kdfloft ePdf lgh lhjt eGg]klfn]; f]s/f kdfloft ug[kg].

(= nfz vfh tnf; sf]nflu lgj dg lbPsf]gbl]vPsf] vfh tnf; t]sf n xgkg]df ; f]ge) nfz kmhf gk/\$]cfwf/df 1fg]b|axfb/ ykfsf] d[o' ldl t @)%@÷\$÷# df g}eof eGg]Gofof]r t gbl]vg]. ; /sf/l d2f ; Dj Gwl Pq, @)\$ ( sf]!! bkmfdf pNny]vt k\$]f cg' f/ dr]sf tof/ kfg{k]s/f pNny ePsf]df ; f]adfl]hd gePsf]. ; /sf/l d2f ; Dj Gwl lgodfj nl, @)!\* sf]lgod %-s\_ n]b36gdf k/L sg}AolQmsf] d[o' ePdf z\$ ug[kg]cj:yf gbl]vPdf lhNnf cbfntsf]Gofowlzn] d[ssf]zj kl/lfof u/fpg gkg]cfbZ lbg ; Sg]Aoxf]f ePsf]sf/Of zj k/Llfof geP ; Dd d[o' ePsf]eGg]cj:yf ; [gf gxg].

!)= ; h[dg]sf] sfuhdf 1fg]b|axfb/ ykfsf] sfultn] d[o' ge0{clkm; on sdfs] l; nl; nfdf sfh v6l cfpbf]dl t @)%@÷\$÷# sf]lemd?s gbln]auf0{nu\$]nu\$] nfz vfh tnf; ubf{k]gk/\$]eGg]Aoxf]f ePsf]gbl tbf{b]d[o' ePsf]jf af9]sf] sf/Ofn] d[o' ePsf]eGg]pNny gePsf]. ; DalGwt aldfn]v]sf] operative clause df lg]gs'f pNny ePsf]5—=if insured / insured person (s) shall sustain bodily injury resulting solely directly from accident caused by violent, external and visible means at any time during period of insurance=hg s/f k]t't sfuhftx?af6 kdfloft gxg].

!!= 1fg|b|axfb/ ykfsf]d[o' ePsf]\$ dlxgfk15 ePsf]; h|dgn]lemd?s gbln]auf0{  
akQf ePsf]cfwf/df elgPsf]5 . b36gfsf]sf/0f d[o' ePsf]eG]pNny gePsf].  
; h|dgsf]cfwf/df lhNnf kzf; g sfofho]l; kmf/; lbPsf]kf0G5 . b36gf aldfdf  
nfz kmhf gk/\$f]cj:yfdf s]n ; h|dgnf0{cwf/ agf0{b36gf ePsf]dfG]ls  
gdfG]af/]aldf Pq, @)\$ ( / ; fxl Pqsf]lgodfj nldf Aoj:yf gePsf]n]aldf  
sDkglx?nf0{; d:of ; hgf xg]xBf aldf ; ldltn]5nkmm u/L Pp6f glt agfpg' kg{  
b|vG5 .

7x/

o; k\$ / , ; Dk0f{ldl; n ; mlg sfuhft c|bog ubf{alds k|ldo/ 0G:of7Q; s=gkfn\_  
ln=af/f hf/L ul/Psf]aldfny g=Pd=P=; =P=!) ) c|tu\$ JoIQmut b36gf aldf ul/Psf  
1fg|b|axfb/ ykfsf]d[o' b36gfaf6 eP =gePsf]; DaGwdf lj j fb /x\$]kf0of].

o; y{ o; aldf bfjldf 1fg|b|axfb/ ykfsf]d[o' b36gfaf6 eP gePtkm{k|t't ldl; n  
; mlg sfuhft c|bog u/L xBf{lgj Bg; fy ; mlg ldl @)%@÷%÷@ sf]lhNnf kzf; g  
sfofho, ko7fgsf]gftf kdf0fkq 1fg|b|axfb/ ykfsf]ldlt @)%@÷\$÷# df sfnuln]d[o'  
ePsf]pNny 5 eg]ldlt @)%@÷%÷@ sf]gftf kdf10ft 1fg|b|j xfb/ ykfsf]@)%@.\$.# df  
sfnuln]d[o' ePsf]eGf]Aoxf7f ehj z pNny ePsf]; h|dg cg' f/ 1fg|b|axfb/  
ykfsf]ldlt @)%@÷\$÷# df wdf]tl -lemd?s\_ gbln]auf0{nfz ; d] kmhf gk/L d[o'  
ePsf]elg n|v0{cfPsf]xBf ; fxl Aoxf7f l; kmf/z ; fy kdf10ft ul/G5 eG]; fxl lhNnf  
kzf; g sfofho, ko7fgsf]ldlt @)%@÷\*÷@ \$ sf]kqsf]Aoxf7f /x\$]kf0G5 . :yfglo  
lj sf; dGqnosf]ldlt @)%@÷!) ÷ ( sf]kqdf ; /sf/L sfofhosf]l; nl; nfd sfhdf vl60{  
uPsf]cj:yfdf ko7fg lhNnf l:yt lemd?s vf]hdf v; L d[o' ePsf]Aoxf7f pNny ul/Psf]  
5 . ldl @)%@÷!) ÷ \$ df ; flaqf ykfnf0{kbfg ul/Psf]c-kf-j f;c; fwf/0f kf/lj fl/s  
j Qlsf]clwsf/ kq l; nl; nj f/ gDj / # \$)%@ sf]gDj / \* cjsfz k|kt ldl @)%@÷\$÷#  
df d[o' pNny 5 eg]; fxl clwsf/ kqsf]gDj / !\$ df kbfg ul/Psf]j fkt ; /sf/L sfdsf]  
l; nl; nfd d[o' elg pNny ePsf]kf0G5 . lhNnf kx/L sfofho, ko7fgsf]kqdf 1fg|b|  
axfb/ ykfsf]nfz kmhf gk/\$f]xBf nfz drNsf / nfz kf]6df6d xg g; s\$]hfgsf/L  
u/f0Psf]5 eG]Aoxf7f pNny 5 . aldssf]tkm6 o; ; DaGwdf sg}sfuh kdf0f kz  
gu/L d[o' b36gfaf6 gePsf] \$ dlxgf kl5 ; h|dg u/L d[o' h:tf]; j|Bglzn s/f ehn]  
sfnuln]elgPsf] b36gfaf6 d[o' ePsf]eG gldNg] vf]hdf v; L d[o' ePsf]f0{  
b36gdf k/L d[o' ePsf]eG gldNg] b36gf kdf10ft xg zj k/L1f0f u/L d[o' s]sf/0faf6  
ePsf] hfF aem ul/g' kgdf ; f]gePsf] vf]fn]auf0{nu\$]eG]k|olf b|vG]-rZdlbb  
ujfx\_ ; flfl kz gul/Psf] nfz kmhf gk/] Dd ; h|dgsf]egf0\$]cfwf/df lhj t 5g eG  
gldNg]. kdf0f Pq, @)#! sf]bkrf #@ cg' f/ sg}AolQm lhj t 5 jf lghsf]d[o' e} s\$]  
5 eG]kz g p7df ; f]AolQmsf] ; Dj Gwdf : jeflj s ?kn] hfgsf/L kfpG]AolQm] lghsf]  
; Dj Gwdf !@ j if]v sg}hfgsf/L kfPsf]5g eG]kdf10ft ePdf lgh lhj t 5 eG]klfn]  
g}; f]s/f kdf10ft ug{k5{eG]/x\$]. nfz vf]h tnf; sf]nflu lgj Bg lbPsf]tyf tIsfn  
vf]h tnf; gul/Psf] ; /sf/L d2f ; Dj GwL Pq, @)\$ ( sf]!! bkrfdf pNny]vt k\$Bf adf]hd  
gePsf]; fy}; /sf/L d2f ; Dj GwL lgodfj nl, @)\$ ( sf]lgod %-s\_ df pNny eP adf]hd  
cfbZ gePsf]sf/0f zj k/L1f0f geP; Dd d[o' ePsf]eG]cj:yf ; hgf gxg] ; h|dg  
sfuhdf glb tbf{b}d[o' ePsf]jf af9lsf]sf/0fn]d[o' ePsf]aldfny]sf]operative clause



df pNny eP adfllnd gePsf] b36gf aldfdf nfz kmhf gk/\$f]cj:yfdf s]n ; h[dg  
drNsfnf0{cfwf/ agf0{b36gf ePsf]dfG]ls gdfG]af/]aldf Pq, @)\$ ( / ; fxl Pqsf]  
lgodfj nldf Aoj:yf gePsf]xhf aldf sDkglx?; # 5nkmn u/L aldf ; ldtln]Pp6f glt  
agfpg'kg]b]v65 elg k]oQ/ u/\$f]kf065 .

o; y{ o; aldf bfjLdf lg0f6tkm{l]r f/ ubf{lhNnf kzf; g sfoffno, ko7fgaf6}cfkmh]  
lbPsf]ldlt @)%@÷%÷@ sf]gtf kdfloft kdf0f kq ehaf6 hf/L ePsf]elg ldt  
@)%@÷\*÷@\$ sf]kqdf 1fg]b|axfb/ yfkfsf]ldlt @)%@÷\$÷# df wd{tl -lemd?s\_ gbln]  
auf0{nfz ; d] kmhf gk/L d[o' ePsf]elg n]v0{cfPsf]eG]pNny ul/Psfh]gtf  
kdfloftsf]Aoxf]f dfq Pp6f lgj]hgsf]cfwf/df km]abn gu/L ; h[dg nufotsf]k\$]f k/f  
u/\$f] Aoxf]f ; fxl @)%@÷\*÷@\$ sf]kqdf g} /x\$]f]cj:yfdf pQm kqdf pNny  
ul/Padflnd 1fg]b|axfb/ yfkfsf]d[o'ldlt @)%@÷\$÷# df df wd{tl -lemd?s\_ gbln]  
auf0{nfz ; d] kmhf gk/L d[o' ePsf]dfG'gkg]kofft cfwf/ jf sfuh kdf0f aldsaf6  
kz gePsf]cj:yfdf gtg kdfloft ug]clwsf/ k]k]t lgsfosf]Aoxf]fnf0{06sf/ ug{; Sg]  
cj:yf g/xg\$ ; fy}sfuh kqdf gbldf v; L d[o' ePsf]elgPsf]t/ b36gdf k/L d[o'  
ePsf]eG]pNny gePsf]/ k]olfbzL{; d] gePsfh]lgh 1fg]b|axfb/ yfkfsf]d[o'  
b36gf k/L ePsf]xf0g elg pNny u/]f klg ; f]s'fnf0{kl60f0{ug]sg}kdf0f sfuh  
aldsaf6 kz gu/\$f]cj:yfdf lgj]h; fy ; #lg sfuhftdf wd{tl -lemd?s\_ gbln]auf0{  
nfz ; d] kmhf gk/L d[o' ePsf]elg ls6fgl Aoxf]f pNny ePsf]xhf gbldf v:g' g}  
:jodf Pp6f b36gf ePsfh]gbldf v; L d[o' ePsfh]f0{b36gdf k/L d[o' ePsf]xf0g eG  
; Sg]sg}cfwf/ b]vbg eg]o:tf kl/l:yltx?df ; w}k]olfbzL{x65g g}eG ; lsg]cj:yf  
g/x\$fn]lagf sg}:ki6 cfwf/ lgh 1fg]b|axfb/ yfkfsf]d[o'b36gf k/L ePsf]xf0g eG  
; lsg]sg} cfwf/ gePsfh]d[osf]sf/0f b36gf g}xf]elg :jlsf/ ug{afx\$ c6o lasNk  
; d] gb]vPsf]cj:yfdf lgh 1fg]b|axfb/ yfkfsf]d[o' ePsf]:jlsf/ u/L sd{f/L  
; #osf]f jktsf]/sd lghsf]>ldtlnf0{k]k]f ul; s\$]f tyf lhNnf kzf; g sfoffnosf  
gtf kdfloft tyf c6o lgsfo nufotsf sfuhftsf ; fy}>l % sf]; /sf/n]lgh 1fg]b|  
axfb/ yfkfsf]>ldtlnf0{c-k]j f;c; fwf/0f kfl/jfl/s jQL\_ ; d] k]k]f ul; s\$]f/ ; fxl  
c-k]j]df cjsfz k]k]t ldt @)%@÷\$÷# d[o'elg pNny ePsf]cj:yfdf aldf sg}7f]  
cfwf/ o; aldf bfjLdf kdf0f Pq, @)#! sf]bkf # @ sf]koff] ug\$]cy{>l % sf]; /sf/n]  
d[ 3f]ft ul; s\$]f]JolQm hl]t xg ; Sg]eG]dfq cgd]gsf]cfwf/df afx]aif]k]5 aldf  
bfjL eQm]gl ug{v]g'xf]/ o; /L l]gf sfuh kdf0f aldssf]egf0hf0{dfGottf lbg ; #lg  
sfuh kdf0faf6 ldNg]gb]vPsf]kl/l:yltdf o; bfjL ; Dj]wdf :ki6 cfwf/ l]gf kdf0f Pq,  
@)#!sf]bkf # @ nf0{cfslif} ug]xf]eg]aldf ug\$]sg}koff]g g}g/xg]/ o; aldf  
bfjLdf pQm bkf cfslif} xg ; Sg]sg}sf/0f g/xg\$; fy}@)\$ ( sf]!! bkfdf pNny]vt  
k\$]f adfllnd gePsf] ; fy}; /sf/L d2f ; Dj]wL lgodfjnl, @)!\* sf]lgod %-s\_]zj  
k/Llfof; # ; Dj]wL ePsf]cj:yfdf nfz gk/\$f]xhf nfz drNsf / nfz k]bdf66 xg  
g; s\$]f eG]lhNnf kx/L sfoffno, ko7fgsf]kqdf pNny ePsfh]nfz km]fgk/\$f]  
cj:yfdf pNny]vt Pq tyf lgodfjnl k]jwfg o; bfjLdf cfslif} xg ; Sg]l:ylt b]vbg .  
aldn]vsf]Operative Clause df Aoj:yf eP cg?k g}lgh 1fg]b|axfb/ yfkfsf]aldf  
cj]w leq}b36gdf k/L d[o' ePsf]Aoxf]f ; #lg sfuh kdf0faf6 b]vPsf]cj:yfdf  
aldsaf6 sg}sfuh kdf0f kz gu/L aldn]vsf]Operative Clause adfllnd kdfloft gePsf]  
elg pNny ul/Psfh]f0{dfGottf lbg ; Sg]Gogtd cfwf/ ; d] gb]vPsfh]alds kl]do/

0G:of7Q; s=gkfn\_ ln=af/f hf/L ul/Psf]aldfny g=PdP=; P=÷!)) cGtuŧ JolQmut  
b36gf aldf ul/Psf 1fgQb|axfb/ yfkfsf]ldlt @)%@÷\$÷# lemd?s gbln]auf0{nfz  
; d] kmhf gk/L d[0' ePsf]xŧ b36gdf k/L d[0' ePsf]b]vg cfPsfh]aldf lkldo/  
0G:of7Q; s=gkfn\_ ln= n]pQm aldf bfjlsf]%)Ü -krf; kltzt\_ xb ; Dd dfq bfloTj  
:jlsf/ ug[elg]Joxf]f Gofof]rt gb]vPsfh]of]aldf bfjldf ; Ælg sfuh kdf0fx?nf0{g}  
cfwf/ kdf0fsf]?kdf dfGotf lb0{lgh d[s 1fgQb|axfb/ yfkfsf]>ldtl ; flaqf yfkfsf]  
dfu bfjl jdf]hd aldf lgodfjnl @)\$ ( sf] lgod ##-@\_ adf]hd pQm aldfny g=  
PdP=; P=÷!)) cGtuŧ kg{cfPsf aldf bfjl lfltklt\$]bfloTj kgMlgwf{0f u/L sh  
bfloTj eQmfgl ug{elg aldf lkldo/ 0G:of7Q; s=gkfn\_ ln= nf0{cfbZ lbg]lg0f6 ul/G5  
. o; lg0f6 pk/ lrQ gaem]aldf Pŧ, @)\$ ( sf] bkrf #& adf]hd k]L; -#%\_ lbgleq  
kg/fj ŧg cbfnt, kf6g, nIntk/df kg/fj ŧg ug{; d] klfx?nf0{hfgsf/L u/f0G5 .

0lt ; j-t\@)%# ; fn >fj0f !! ut]/fh ^ zed\-----

# Ijifo Mdf/ aldf lftklf{.

## lgj]ss]gfdM

cf/tl a4 a; ;]f -kl\_ ln=  
k\|fg sfofho, latf{f\$ -emkf\_

## aldss]gfd M

lb bfl/o06n 0G:of7]; s-  
sflGtky, sf7df08f}

o; ;ldltdf k\|t alldt cf/tl a4 a; ;]f -kl\_ ln= sf]ldlt @)\$(%÷!) sf]ph/L  
pk/ cfjZos sf/jfxl e0{kz xg cfPsf]o; aldf bfjL lftklf{; DaGwl kmf0n ; mlg  
sfuhft cllbog ubf{bxfo adf]hd eP u/\$f]kf0of].

lb bfl/o06n 0G:of7]; sDkgl Inld6\$af/f hf/L ul/Psf] aldfny  
g=#)(÷al=cf/6l÷!%÷\*#@#÷l; ÷e=cf/÷\$#÷()-(! cftu{ aldf ePsf] cf/tl a4 a;  
;]f -kl\_ ln= sf]d]c=v=!(^ g=sf]j; ldt @)\$\*÷^÷!# df b36gf ePsf]. o;/L aldf  
ePsf]aldf cj|w leq}pNn]vt ldt @)\$\*.)^.!# df b36gf ePsf]df ; d] ljjfb gePtf  
klg alds lb bfl/o06n 0G:of7]; sDkgl ln= sf]ldlt ! hhf0{!( (@ sf]kqaf6 aldf bfjL  
c:jlsf/ u/\$f]kf0of]. o; ;Dj Gwdf b36gf ePsf ; jf/L ; fwg kl/IDes -:ynut\_ ; e]ug{  
cufi8 g}c6oq :yfgdf nluPsf]tyf \$) hjfg ; jf/L dfqsf]cgdlit ePsf]df \$^ hgf  
ofq' ePsf] ; d]sf]pQm ldt ! hhf0{!( (@ sf]aldss]kqsf]Aoxf]fnf0{dfGottf lbg  
ldNg]gldNg]tkm{xhfM

!= ; eP/ P; =s] dfen]sf]ldlt !@÷!)÷(! sf]kl/IDes ; e]kl]tj]hgsf]k[7 \$ / % df  
pQm uf8L ebk/af6 latf{f\$ nlu ; lsPsf]tyf a; sf]0lGhg vfhL l5d\$ l b}z ef/t  
l:yt l; nu8lsf]j s{ kdf k7f0; s}sf]eGg]Joxf]f /x\$]kf0G5 .

@= ; eP/ P; =kl= aghl\$] (!!(! sf]kmf0gn ; e]l/kf\$]k[7 \$ df pQm uf8L agf0{  
; #fng ; d] ul/; s}sf]eGg]Joxf]f]sf ; fy}uf8lsf]lg/Llf0f ug{s/La b0{306f kvG'  
k/\$f]; d] pNn]v ul/Psf]b]vG5 .

#= ; ldtldf k\|t lb bfl/o06n 0G:of7]; sDkgl Inld6\$sf]ldlt !& hgj/L !((# sf]  
kqdf pNn]vt (÷!!÷!((# sf]kqdf pNn]vt (÷!!÷!(! sf] ; e]kl]tj]hgsf]  
Joxf]f pNn]v ePsf] b]vG5 eg] kmf0n ; mlg d]l eG; f/ sfofhosf] ldt  
@)\$\*÷^÷@! sf]k]fkgkqdf /x\$]Joxf]f ; d]n]aldss]egf0nf0{g}kli6 ub5 .

### 7x/

o; k\$ / lg0f6tkm{l]rf/ ubf{alds lb bfl/o06n 0G:of7]; sDkgl Inld6\$af/f bfjL  
c:jlsf/ u/L alldtnf0{lb0Psf] pNn]vt ! hhf0{!( (@ sf]kqgf; f/ ; eP/n] xfgl-  
gf\$; fgl dNof\$g ug{pQm ; jf/L ; fwg d]c=v=!(^ sf]lg/Llf0f ug{gkfPsf] eGg]Aoxf]f  
tyf ; f]uf8lsf]0lGhg ; d] ef/tl:yt l; nu8lsf]j s}kdf k7f0{; lsPsf]eGg]Aoxf]fnf0{  
d]l eG; f/ sfofhosf]ldlt @)\$\*÷^÷@! sf]k]fkg-kqsf]Aoxf]f ; d]n]kli6 ub5 eg]  
kmf0gn ; e]kl]tj]hgsf] cg?k pQm uf8L agf0{; #fng ; d] e0; s}sf]eGg]Aoxf]f /x\$]  
b]vG5 . o;/L aldf ul/Psf] ; jf/L ; fwg lftu]t ePsfdf] ; eP/af/f xfgl-gf\$; fgl  
dNof\$g ug{ 36gf:yndf pQm b36gf u]t ; jf/L ; fwg]sf] lgl/Lf0f ug{gkfPsf] eGg]

; d]sf cfwf/df pQm bfjl c:jlsf/ u/\$f]ldlt ! hhf0{!( @ sf]kqsf]Aoxf]f dgfl; j  
b]vPsfh]alldtsf]ldlt @)\$ (÷%÷!) sf]ph/l aldf Pq, @)%( sf]bkrf \*-3!\_ tyf bkrf  
!& sf]pk-bkrf -\$\_ adf]hd vf/h xg]7x\$ . o; pk/ lrQ gaem]aldf Pq, @)\$ ( sf]  
bkrf #& adf]hd kg/fj dg cbfnt, kf6g, nlntk/df kg/fj dg ug{ ; d] klfx?nf0{  
hfgsf/l u/f065 .

0lt ; j+t\@)%\$ ; fn cfiff9 @^ ut]/fh % zbd\-----

## Ijifo Mdf/ aldf bfjl lftklf{

btfg<sup>g</sup>\*(  
lgj<sup>h</sup>ssfgdM

ljho z\$ / l; x

j8f g<sup>g</sup>!! , sf7df8f}

aldssf]gfd M

lb bfl/o06n 0G:of7l; s-~~h~~ p

sf6tky, sf7df08f}

alds lb bfl/o06n 0G:of7l; sDkgL Inld6\$af/f hf/l ul/Psf] aldfny g<sup>g</sup>  
#)(÷!(÷\*<sup>@</sup>)÷l; el÷^÷(!-(<sup>@</sup> 6\$ g+=gf-c=v= !^\*% sf] b36gf e0{lftu|t ePsf]  
aldf bfjl ; Dj Gwdf lgj<sup>h</sup>s alldt ljho z\$ / l; xsf]ldlt @)%@÷#÷!@ sf]btfg<sup>g</sup>\*(  
o; ;ldltdf kflkt lgj<sup>h</sup>g ; Dj Gwdf lgDgfg' f/ eP u/\$f]kf0of].

!= ldlt @)%@÷#÷!@ sf]alldtsf]lgj<sup>h</sup>gdf 6\$ g=gf-c=v !^\*% ldlt !÷%÷!((! df  
lqejg /fhkysf]af3df/fdf b36gdf k/L lftu|t ePsf]kfF aif{lalt; Sbf klq  
kfpqkgI/sd eQmfg gul/Psf] emhpg]sfd ul/Psf]eQmfgl I56f]eGbf I56f]u/f0{  
lbg'xg eGg]lgj<sup>h</sup>g .

@ ;ldtsf]ldlt @)%@÷#÷!% sf]kqaf/f aldsnf0{ ;Dk0f{sfuhft k<sup>z</sup> ug{l0Psf]  
lgb<sup>z</sup>g kq .

#= aldssf]ldlt ^, hhf0{!(% sf]kqaf6 lb ogf06\$ 0G:of7l; ;e<sup>h</sup>/ P08 n;  
P8h:6/ -kf<sub>l</sub> ln= sf]ldlt &÷%÷(# sf] ;eIkljtj<sup>h</sup>g g<sup>g</sup>=o'cf0-P; =Pn=P= ÷@^)<sup>h</sup>÷(<sup>@</sup>-  
(# ldlt &÷%÷(# df e] ]kx/L rfs]sf]ldlt !^÷!÷@)\$\* r=g<sup>g</sup> () k=; =  
@)\$&÷)\$\* sf]kq kmh{l ePsf] ;Dj Gwt kx/L rfs]laf6 hf/l gePsf]. pQm 6\$  
lqejg /fhkysf]af3df/fdf @%÷#÷(! df b36gf ePsf] @÷\$÷(! df xf0g .  
@%÷#÷(! df b36gf ePsf]aldf kf/De ldlt &÷\$÷(! ePsf]pQm aldf bfjl  
!(÷%÷(# sf] ;DaGwdf bxfosf]cfwf/df c:jls[ u/L alldtnf0{ ;lrt u/\$f]eGg]  
hj fkm.

s\_ alldtsf]ldlt !÷%÷!((! sf]aldsnf0{hfgsf/l u/fPsf]kqdf 6\$ g<sup>g</sup>=gf-c=v  
!^\*% sf]ldlt @÷\$÷(! df b36gf ePsf].

v\_ ldlt !^÷!÷@)\$\* sf]kx/L rfs]e] dsjfgk'/sf]uf8l b36gf k\$[t  
drlsdf 8f]af6 drllsf ul/ xbf{gf-c=v !^\*% g<sup>g</sup>= sf] 6\$ af3df/f  
uf=j; =df b36gdf cGbfhl @)) uh dgl v; \$f].

u\_ alldtn]k<sup>z</sup> u/\$f]df/ Sn<sup>h</sup>l km<sup>h</sup>df cGo s/fx?sf]cltI/Qm b36gf ldlt  
@÷\$÷(! pNny 5 eg]:6l/of]Sof; <sup>h</sup>Kn<sup>h</sup>/ rf]l ePsf]/ ;f\$]; r'gf ; d<sup>h</sup>  
e] ]kx/L rfs]ldf lbPsf]pNny ubI<sup>h</sup>kx/L l/kf<sup>h</sup>{ ;mlg ul/Psf].

3\_ ldlt #÷^÷!((! sf]:k6 ;eIkljtj<sup>h</sup>gdf ;eIldlt &÷%÷!((! df ePsf]/ pQm  
6\$ st)gb]vPsf]b36gf :yndf sxl km<sup>h</sup>\$f af]nsf 6qmf? dfq e]6Psf].

a\_ ldt !):@÷!((@ sf]; e[kltj]bgdf lftkl't{/sd ?= %!%@&÷\*) dNoflg ul/Psf].

r\_ ldt !&÷@÷!((@ sf]; e[ /sf]0gei6lu] g l/kf[ df alldtn]kz u/\$f]kx/L l/kf[{pQm kx/L rf\$l af6 hf/L gul/Psf]ldt @)\$\* ÷#÷@\* df kx/L rf\$l df rnfgl gDj/ &% ePsf]. ldt !^ ÷!÷@)\$\* sf]alldtn]kz u/\$f]kx/L l/kf[ df ( ) g=pNny ePsf]alds sxfkz u/\$f]pQm kx/L l/kf[{knhl{ePsf] . pQm 6\$ ldt @%÷#÷!((! -!!÷@÷@)\$&\_df b36gf ePsf]/ ;f]; dodf aldfny]sf]gjls/of gePsf].

5\_ ldt & d]!( (# sf]; e[ /sf]kltj]bgdf lhNnf kx/L sfoffo, dsjfgk/, xkf[ df a%bf pQm 6\$ b36gf ; DaGwdf sg}l/kf[{gePsf] e} ]kx/L rf\$l df rnfgl g= ( ) df cGo s'/f n]vPsf]pNny ub]lgDg s'/fx? ; d] n]vPsf] kf0G5 .

!\_ e} ]kx/L rf\$l df a%bf ldt !^ ÷!÷@)\$\* df rnfgl g=&% ; Dd dfq ePsf].

@\_ kx/L l/kf[ df ldt cs]JolQnaf/f n]vPsf].

#\_ ; e[; dodf pQm 6\$ sf]8k0e/ cgkl:yt /x\$].

\$\_ kx/L l/kf[ df b36gf ldt pNny gul/Psf].

%\_ kx/L l/kf[ df @)) uh -!\*%\_ ld6/ tn v; \$f]pNny ul/Psf]t/ !% ld6/ tn dfq v; \$f].

^\_ pQm kx/L l/kf[ df :j o-j f cGo s; \$f]d2t ln0{tof/ ul/Psf].

h\_ ldt @@÷%÷!((@ sf]aldssf]kqdf 0gei6uzg kltj]bg cg' f/ pQm 6\$ :k6 ; e[ /n]b36gf :yndf gb]y\$]pNny ug\$ ; fy}.

!\_ e} ]kx/L rf\$l k[vsf] egf0{ cg?k kz ePsf] kx/L l/kf[{pQm rf\$laf6 hf/L gul/Psf].

@\_ e} ]kx/L rf\$l sf]r-g= / kz xg cfPsf]l/kf[ \$f]r-g=km/s ePsf].

#\_ ; e[ /sf]kltj]bg cg' f/ pQm b36gf ldt @%÷#÷(! df ePsf] aldfny]sf]cj lw &÷\$÷(! blv ^÷\$÷(@ ePsf]. o; k\$f/sf]wf\$foQm sfo{ePsf]h]pQm bfjL c:jls[ ul/Psf]5 eG]Joxf]f .

; #ldg aldfny g#) (÷!(÷\*@)÷!; =el÷^÷(!-(@ sf]kl|tlnkdf 6\$  
g+=gf=c=v= !^\*% alldt lj ho z\$ / l; \*sf] aldf cj lw \$÷&÷!( (!  
blv ldt ^÷\$÷!( (@ ePsf]blv65 .

em alldt lj ho z\$ / l; \*n]ldlt @@÷%÷(@ sf] sDkgl]sf]kqsf]hj fkm]df lgdg  
s/fx? plny u/\$f]blv65 .

!\_ b36gf ldt @ (÷\$÷!( (! df af3df/fdf ePsf].

@\_ ; #ldg kx/l l/kf{g}; f]tYosf]kdf0f ePsf].

#\_ pQm l/kf{; Dj Gwdf sg}zsf eP ; Dj Gwlt kx/l rf\$ldf nlv ; f\$]f]  
kdfloft kl|t kfg ; lsg].

\$\_ b36gf ePsf]kfF lbgleq klg ; e/ gkuf\$fh]; /lffsf nflu To;  
:yfgaf6 uf8l x6f0Psf].

%\_ ldt @ (÷\$÷!( (! aldfny]sf] cj lw leq b36gf ePsf] plny ul/  
; s\$fd] ; e/ s; /l cs]ldt]df b36gf ePsf]s/f lsg n]vPsf]xf]  
yxf xg ; s\$ .

o; y{ pQm kmf0nsf]k6M5fgalg u/l pQm bfj]lsf]lftkl|t{lbmf0{lbg' xg e6g]Joxf]f .

\$= ; ldt]sf] ldt @)%@÷%÷!( sf]kqaf6 >l lh-k|sf= x\$ffnf0{pQm 6\$ gdj /  
gf=c=v= !^\*% sf] b36gf sg ldt]df ePsf] xf] ; f]:ki6 vhf0{lbg\$ ; fy}  
b36gfsf ; Dj Gwdf c6o sg}; h[gdg dh]nsf cflb eP u/\$f]eP ; f\$]f]kdfloft  
kl|tlnk ; d] pkn]w u/fpg e} ]kx/l rf\$]dsjfgk'/sf]ldlt !^÷!÷@)\$\* sf]  
kq ; d] ; #ldg u/l k7f0Psf].

%= ; ldt]sf]ldt @)%@÷&÷!@ sf]kqdf lh-k|sf=, dsjfgk'/nf0{tfs]f ul/Psf]  
Aoxf]f .

^= lh-k|sf=, dsjfgk'/sf]ldt @)%@÷(÷^ sf]kqaf6 gf=c=v= !^\*% 6\$sf]b36gf  
; Dj Gwdf o; sf]f]osf]ldt @)%@÷\*÷@^ sf]kqaf/f txf; ldt]df nlv k7fPsf]  
kq kl|t ePsf]xf]f . ; f]; Dj Gwdf pQm 6\$ b36gf ; DaGwl /\$8{o; sf]f]osf]  
>]tfaf6 gblvPsf]h] kx/l rf\$] e} ] a%bf @)% ; nsf] af9laf6 ; DkOf{  
sfuhft ; lxtsf]rf\$] ejg ; d] auf0{nu\$]x\$]sg}klg sfuhft kq gePsf]  
e6g]hfgsf/l kl|t ePsf]e6g]hj fkm.

o; k\$ / ; DkOf{Aoxf]f c]v bog ubf{alds lb b]l/o06n 06:of]l]; sDkgl lnld6\$af/f hf/l  
ul/Psf] aldfny g# #) (÷!(÷\*@)÷!; el÷^÷(!-(@ 6\$ g+=gf=c=v= !^\*% Sn\$ g#  
#) (÷!(Pd=el÷@\$÷(!-(@ alldt lj ho z\$ / l; \*sf] aldf bfj]ldf pQm 6\$ b36gf ePsf]  
ldt ; Dj Gwdf ljj fb /x\$]f]kf0of].

t; y{ lg0f0 tkm{l j rf/ ubf{kx/l rfs l e} \$f]ldlt !^÷!÷@)\$\* sf]uf8l b36gf:yn  
k\$[t drNsfsf]Aoxf]fdf pQm 6s b36gf ePsf]ldlt / ; do pNny gePsf]cj:yfdf ; f]  
kx/l kl tjhg kmhl{ePsf]eGg] ; d] pNny u/l aldsn]ldlt @@÷%÷(@ df kq nyl  
hfgsf/l u/fPsf]df lgh alldtn] ; f\$] ; fdfgo kto0/ hjfkmdf lb0{b36gf ldlt kdfloft  
ug{kf(sg)sfo{gu/\$f]. alldtn]kz u/\$f]Snd kmdf :6V/of]Sof; 6 Kn0/ rf]l ePsf]/  
; f\$] ; rgf ; d] e} ]kx/l rfsldf lbPsf]tyf tI; Dj Gwl kx/l l/kf0{; mUg ul/Psf]egl  
pNny ePtf klg ; f] ; Dj Gwdf ldlt !^÷!÷@)\$\* sf]kx/l l/kf0df sg}Aoxf]f pNny  
ePsf]kf0Pg eg]lh-k+sf= dsjfgk'/sf]kqdf æ o; sfofhosf]>]tfaf6 gblVpsfh]kx/l  
rfs l e} ] u a%bf @)% ) ; fnsf]af9laf6 ; Dk0f{sfuhft ; lxtsf]rfs l ejg ; d] auf0  
nu\$] xbfFsg} klg sfuh kq gePsf]eGg] hfgsf/l kkt xg cfPsfh] pQm b36gf  
; Dj Gwdf vhf0{ k7fpg g; lsPsf]f elg n]v0{ cfPsf] kf005 . lh-k+sf= dsjfgk'/sf]  
>]tfaf6 gblVpsfh]eGg]Aoxf]f tyf ; e0/sf]ldlt & d]!((# sf]kl tjhgdf lh-k+sf=  
x0f0fdf u0{ a%bf pQm b36gf ; Dj Gwdf sg}l/kf0{gePsf]eGg] ; d]sf]Aoxf]f Pp6  
ePsf]cj:yfdf alldtn]kz u/\$f]ldlt @)\$\*÷!÷!^ sf]kqdf b36gf ldlt / ; do pNny  
gul/g'. kx/l rfsldf b36gf ePsf]hfgsf/l kkt e0{ ; f\$]k\$[l drNsf ; d] ePsf]df  
; f\$]/\$8{ lh-k+sf=df gblVg'. o:tf b36gf ; Dj Gwl /\$8{lh-k+sf=sf]>]tdf /xG5 eGg]  
tYo lh-k+sf= dsjfgk'/sf]ldlt @)%@÷(÷! sf]kqdf pQm 6s b36gf ; Dj Gwl /\$8{o;  
sfofhosf]>]tfaf6 gblVpsfh]eGg]Aoxf]faf6 :ki6 blV65 . o; y{o; aldf bfjldf  
b36gf ePsf]ldlt kdfloft xg]u/l lgh alldt lgj0sn]c6o sg}klg kdf0f kz gu/\$f].  
b36gf ldlt / ; do pNny gePsf]e} ]kx/l rfs]sf]uf8l k\$[l drNsfnf0{dfG0tf lbg  
ldNg]gblVpsfn]pQm aldfny g=#) (÷!(÷\*@)÷! ; el÷^÷(!-(@ 6s g+gf=c=v= !^\*%  
Snd g+ #) (÷!(Pd=el÷@ \$÷(!-(@ alldt ljho zs/ l; xsf] aldf bfjl alds  
lb efl/o06n 0G:of]l; sDkgl lnd60af/f c:jlsf u/l ldlt @@÷%÷(@ df kqaf6  
alldtnf0{hfgsf/l ; d] u/fPsf]blVg cfPsfh]tIsfn kInt aldf P0, @)% sf]bkrf  
@^ df ; ldlt]u/\$f]lg0f0 pk/ lrQ ga%gh]kg/fj hg ug{ ; Sg]tyf aldf P0, @)\$ ( sf]  
bkrf #& df ; d] ; ldtsf]lg0f0 pk/ kg/fj hg ug{ ; Sg]JoJ:yf ePsfh]pQm aldf bfjl  
aldf P0, @)\$ ( sf]bkrf \*3-!\_ n]lbPsf]clwsf/ adf]hd aldf P0, @)\$ ( sf]bkrf !& sf]  
pkbkrf -\$\_ adf]hd vf/h ug{lg0f0 ul/65 .

0lt ; j t \ @ ) % # ; fn j } fv ! \$ ut ] / fh z ed \ -----



# IjifoMcllg aldf bfjl .

btf{g#)%#÷\* )#

lgj bssf]gfdM

olge; h knbj o/ k\$S6\

kf]a-g\$ (&, @!÷^(% d]tb]l

l8Nnlahf/, sf7df8f}.

aldssf]gfd M

lb bfl/o06n 0G:of7]q; s-#n P

sf]Gtky, sf7df08f}.

o; ;ldltdf k]t ldt @)%#÷!@÷% sf] olge; h knbj o/ k\$S6\sf] aldf lgodfjnl,  
@)\$ ( sf]lgod ##-!\_ adf]hd ph/L lgj b]g k} u/\$f]lgj b]g ; Dj Gwdf cfj Zos sf/jxl  
e0{k} xg cfPsf]k]t' aldf bfjl lfltkl't{; Dj Gwl d2fsf]ldl; n ; mlg sfuhft cllbog  
ubf{b}fo adf]hd eP u/\$f]kf0of].

!\_ ldt @)%#÷!@÷% sf] lgj b]s olge; h knbj o/ k\$S6\sf] lgj b]gdf alds  
lb bfl/o06n 0G:of7]q; sDkgl ln= ; u 0=; # (&\* b]v sf/vfgfsf]cllg aldf u/fp]b  
cfPsf]. rfn'cllg aldfdf Electrical Deletion Clause ; dfj } ul/Psf]v08df sg}klg  
lj B'tlo bf]fsf]sf/0faf6 xfgl-gf\$; fgl ePdf aldf sDkgl]lfltkl't{lbg\$ eGg]; Nnfx  
sDkgl'sf AolQmx?af6 kFPk15 0=; # (\* ( b]v xfn ; Dd cllg aldfdf EDC ; d] ;  
; dfj } ul/b}cfPsf]. tfl/v #÷%÷!((! df Knesder Machine Sf] Parts, Gear /  
Pinion crfgs 6b} hff] aldf sDkgl]nf0{; f]l lbg va/ u/L dl]zg ; knfo/nf0{  
; Dks{u/L s]slt sf/0fn]luo/ / lklgog 6b} uPsf]elg kqfrf/ ubf{k6}x?  
6b}sf]sf/0f crfgs sg}lj B'tlo bf]f cyff lj B'tlo e]6]h tndfyl xg hff]  
dl]zgd h8fg ul/Psf]!)) cZj zIQmsf]ef/L lj B'tlo em]sf]ubf{luo/ a\$; leq  
/x\$]luo/ lklgog 6b} uPsf]xf]elg hfgsf/L u/Psf]. aldsn]tf/v &÷%÷!((!  
df ; e]nf0{xfgl-gf\$; fgl hff] ug{k7fPsf]/ ; e]n]cf'gf]sfo{; Dkfbg ul/; s\$]f]  
. tfl/v @@÷\*÷!((! df Sn]d krf/fd aldsnf0{ aemf0{ s\$]f] lfltkl't{ afkt  
?=\$,@((( ( p]n]v ePsf]Sn]d krf/fd aemf0{; s]k15 klg pQm Sn]d ; DaGwdf  
em08}\$ aif{; Dd aldsaf6 hj fkm k]t ug{g; Sbf tfl/v !%÷!@÷!(((\$ df kqaf6  
aldsnf0{hfgsf/L u/fPsf]xfgl-gf\$; fgl ePsf]em08)^ aif{k15 tfl/v %÷&÷!((^  
df luo/ / lklgog 6b}\$]lfltkl't{glbg\$]sf/0f aldf Policy df dl]zg/L a\$ 8fpg  
kfl]n; l ; dfj } g/x\$]f] eGg] Aoxf]f]sf] aldssf] ^of\$; k]t ePsf]. aldssf]  
%÷&÷!((^ sf]kqdf dl]zg/L a\$ 8fpg aldfn]vdf ; dfj } gePsf]h]xfgl-gf\$; fgl  
lfltkl't{glbg] eGg] Aoxf]f k]t xg cfPsf]h] lfltkl't{?=\$,@((( ( lbnf0{k]f]  
; d] Aoxf]f /x\$]f]kf0G5 .

@\_ ;ldltsf]ldlt )%#÷!@÷!\* sf]kqaf6 tI; DaGwl sfuhft ; lxt ln]vt hj fkm k} ug{aldsnf0{lgb}g .

#\_ aldssf]ldlt @)%\$÷!÷@ sf]kqaf6 EDC c]tu} lfl]j xg xg]u/L aldf gul/Psf]  
x]f] pQm bfjl kn]v]sf]nflu c; dyff hgf0{klxn]g}alldtnf0{; lrt ul/; s\$]f].  
hf/L ul/Psf]aldfn]vdf EDC c]tu} On\$6ksn df; {l; lnE kn] PS; x:6 kn],  
:6f6, 6k; kmd(-#)) s]el-P= kofgn af\$]df]l/E olg6 cflb dfq aldf ul/Psf] 5g\

t/ pk/fQm lg8/ dl; g ; dfj ž ul/Psf]5g eGg]; d] Aoxf]fsf ; fy aldfny klit,  
bfjl knf/fd / ldlit %÷&÷!((^ df alldtnf0{; lrt u/\$f]kq ; d] ; mlg u/l kž  
u/\$f]kf0G5 . o; ksf/ alldt olge; ħ knbj o/ k\$S6\ sf]ldlt @)%#÷!@÷% sf]  
lgj ħgd fdu eP adf]hd aldsnf0{xfgl-gr\$; fglsf] lfltklt{bfjl j fkt eQmfgl ug{  
cfbž lbgkg]gkg]tkm]lj rf/ ubf{aldssf] lflit ePsf]luo/ tyf lklgo/ ckm lg8/  
dl; gsf] nflu alldtáf/f EDC cgtuť lflitj xg xg] ul/ aldf gul/Psf] xbf bfjl  
c:jlsf/ ul/Psf] ; Dj Gwdf ; mlg aldfny g÷ #)(÷la=cfž!  
÷)÷\$)#÷Pkm÷cf/÷÷\*)÷()-(! ; fy ; mlg tflnsfsf] qmd ; Vof & df EDC sf]  
/lffj/of ul/Psf]cgtuť pQm lg8/ dl; g ; dfj ž ePsf]kf0Pg . o; ħl/ alldtnf0{  
bfjl c:jlsf/ u/\$f]; Dj Gwdf hfgsf/L lbb}aldsn]ldlt %÷&÷!((^ sf]kqdf pQm  
lflit dl; g/L a\$ 8fpg (Machinery Breakdown Policy) cgtuť kg]t/ ; f] hfl]vd  
aldfn]n]/lffj/of gu/\$f]eGg]; d] Aoxf]f /x\$]; Gbedf alldts}ldlt (÷&÷(^  
sf]kqdf "So the jerk given by the mother damage the gear box and pinion....." eGg]  
; d] Aoxf]f tyf ; knfo/sf]egf0 ; d] aldss}egf0nf0{kli6 u/\$f]kf0G5 . o; /l  
pNn]vt aldfnydf lflit ePsf]luo/ aS; / lklgog hfl]vd EDC cgtuť ; dfj ž  
ePsf] gbl]vgsf ; fy}; f] aldfny dl; g/L a\$ 8fpg aldfny cgtuťsf]/lffj/of  
ul/Psf]gbl]Psf]sf/of aldsn]of]aldf bfjl c:jlsf/ u/\$f]dgg; lj bl]vg cfPsf]h]  
alldt olge; ħ knbj ħ/ k\$S6\ sf]ldlt @)%#÷!@÷% sf]ph/L lgj ħg aldf Pġ,  
@)\$ ( sf]bkrf \* -3!\_ adf]hd ; f]l Pġsf]bkrf !& sf]pkbkrf -\$\_ adf]hd vf/h  
xg]7x5{. o; pk/ lrQ gaem]aldf Pġ, @)\$ ( sf]bkrf #& adf]hd kb/fj ħg  
cbfnt, kf6g, nlntk/df kb/fj ħg ug{; d] klfx?nf0{hfgsf/L u/f0G5 .

Olt ; j-t@)%\$ ; fn ciff9 @^ ut]/f]h % zed\-----

# IjifoMclly aldf bfjl lftkl't{

btf{g#)%#÷!%)

lgj]ssf]gfdM

8\$] 8f] {P08 p8 k\$S6\ -k] In=  
afnsdf/L, gofH7dl, eQnk/

aldssf]gfd M

lb efl/o06n 0G:of]l; s+P P  
sflgtky, sf7df08f}

;ldltdf k]kt 8\$] 8f] {P08 p8 k\$S6\ -k] In afnsdf/L, gofH7dlsf]@)%#÷%÷& sf]  
cllg aldf bfjl lftkl't{lbnf0{kpfFeGg]; Dj Gwdf cfj Zos sf/j fxl e0{kz xg cfPsf]of]  
cllg aldf bfjl lftkl't{k]x]f{b]foadfl]hd eP u/\$f]kf0of].

alldt 8\$] 8f] {P08 p8 k\$S6\ -k] In= sf]aldf alds lb efl/o06n 0G:of]l; sDkgL  
lnld6\$af/f hf/L ul/Psf]cllg aldfn]y g#) (÷la= cf]cf0{ (÷%&#÷ Pkm=#÷ (% cgtuf  
aldf ePsf] / aldfn]ydf pNn]vt cj lw leq}ldlt !):!÷!((% df alldt sf/vfgdf  
cfunful e0{xfgl-gfS; fgl ePsf]f ; d] sg}lj jfb /x\$] b]vPg . o; bfjlsf]bfloTj  
aldsn]:jlsfg{kgl gkg]; Dj Gwdf alds tyf ; e/n]k6s k6s kqaf/f dfu ul/Psf  
sfuhft alldtn]; dodf kz gu/\$f]x]f kmf0n aGb ul/Psf] hfgsf/L aldsn]alldtnf0{  
lbPsf]kf0G5 . eg]csf]k]alldtsf]egf0 x]f{sf/vfgf aGb ePsf]cj:yfdf ; f]dfu  
ul/Psf sfuhft kz ug{sfuhft tof/L ug{s]l l9nf0{ePtklg dfu ul/Psf sfuhft kz  
ul/; s\$]Aoxf]f ; d] /x\$]kf0G5 . ldl; n ; mlg sfuhft x]f{aldssf]; R0]j / %, !((  
sf]kqsf]\$ g#df kmf0hg ; e/n]!^÷!÷!((% df alldtnf0{sfuhft kz ug{kq n]v  
kgM \*÷@÷!((% df tfs]f kq n]y\$]pNn]y 5 eg]; f]l kqsf]%, ^, &, \*, ( / !)  
g#cgtufsf Aoxf]fdf ldl ! (÷^÷(% df alldt tyf ; e/n] alr ldl6E ePsf] / ; e/n]  
k] {kqx?af6 dfu ul/Psf sfuhft kz ug{!&÷%÷(% df alldtnf0{kq x:tfGt/Of u/\$f]  
pQm e03f6 kl5 ; e/n]kgM @\*÷&÷(% / @\*÷\*÷(% df tfs]f kq n]y\$]sDkgln]  
#)÷!)÷(% df alldtnf0{kq n]v ; e/n]dfu u/\$f]sfuhft !% g]a/ ; Dddf kz ug{  
cGoyf pQm ldl kl5 kmf0n aGb ug]; d] Aoxf]f n]vPsf]aldssf]#÷!÷!((  
sf]kq af6 alldtn]t]sPsf]lbg ; Dd sg}sfuhft kz gu/\$f]h] kmf0n aGb u/\$f]hfgsf/L  
lbPsf]alldtn]aldssf]sg}klg kqsf]; Dj Gwdf pNn]y ; d] gu/L !!÷!÷!((  
df kq kz u/\$f]ha ls ; f]ldlteGb cufj}kmf0n aGb e} s\$] alldtn]kz u/\$f]sfuhft k]kt  
ePkl5 ; e/n]!\$÷@÷(^ df c^gf]dNofsg k7fPsf]t/ alldtn]; f]; DaGwdf g t  
; e/n]f0{g aldsnf0{g} hjfkm lbPsf] alldtsf]!)÷&÷(^ sf]kqaf6 aldssf]k]  
kqx?sf]pNn]y ; d] gu/L aldf bfjl lgwf]Of ug{cg/f]v ul/Psf]f aldssf]!&÷&÷!((  
sf]kqaf6 kmf0n aGb ul/Psf] / ; f]bfjlsf]bfloTj lgwf]Of ug{g; lsg]Aoxf]f hfgsf/L  
u/Psf]kf0G5 . o; u/L alldtsf]egf0tk]x]f{sf/vfgf aGb ePsf]hfgsf/L ; Dj lGwt  
lgsfPsf lbPsf]kq ; d] kmf0n ; mlg ul/Psf]kf0G5 eg]!) hhf0{!((  
sf]kqaf6 aldsnf0{sf/vfgf aGb ePsf] / k/f]g] kf]6 aS; g#sfod g/x\$]; d] Aoxf]f n]v  
aldsaf6 bfjl ; Dj Gwdf sg}hfgsf/L gkfPsf]Aoxf]f n]vPsf]kf0G5 .

;ldltsf]ldlt @)%#÷(÷@% sf]kqaf6 aldsnf0{bfjl eQmgl ug{kkg]eP ; f\$]; kmf0  
kz ug{n]vPsf]b]vG5 .

aldssf]ldlt !(÷!÷!((& sf]kqdf knf0n pk/ sf/jfxl z? ul/Psf] tyf alldtnf0{  
; Dks{ug{hfgsf/l ul/lbg'xg eGg]; d] Aoxf]f /x\$]kf0G5 .

t; y{ bfjltkm{lj rf/ ubf{; eΦ/n]alldt; u xfgl-gf\$; fgl dNof\$g af/]kltlqmf dfu u/L  
kqfrf/ u/\$]f:ki6 blvG5 eg]alldt / ; eΦ/ alr bfloTj lgwf{Of ; Dj Gwl k\$Φf cGtuf  
kqfrf/ e/x\$]f]cj:yfdf aldsn]x:tlfk u/L dfq !% lbgf]; do tfl]s xhfsaf6 /lhi68{  
kq k7f0{tf\$]f]; dofj lw leq sfuhft kZ gu/df bfloTj lgwf{Of gul/g]; d] pNn]vt  
u/L alldtnf0{kq n]vPsf]kf0G5 . o; /l n]vPsf]kqsf]hj fkm kkt gePsf]eGg]cfwf/df  
knf0n aGb u/L bfloTjaf6 pDsg jf bfloTj g}g/xg]l:yltdf aldf PΦ, @)\$ (, aldf  
lgodfjnl, @)\$ ( tyf ; ldtsf]cfbZ jf lgbZg jf aldf Joj ; fosf]gllt cg?k g}ePsf]  
; d] blvGg . ctM alldtsf]sf/vfgf aGb ePsf]cj:yfdf ; eΦ/n]dfu u/\$]sfuhft kZ  
ug{I9nf0{ePsf]cj:yf ePtf klg sfuhft kZ u/\$]kf0G5 eg]; eΦ/n]; d] xfgl-  
gf\$; fglsf]dNof\$g u/L klTj Gg kZ u/\$]f]cj:yfdf aldfn]vsf]zt{; lj wf cg?k ; eΦ/n]  
u/\$]f] fltsf]dNof\$g /sd alldtnf0{lbgkg]bfloTj aldssf]/xg]ePsf]h]; f] adf]hd  
aldsn]bfloTj :jlsf/ u/L bfjl eQmfgl ug{kG]blvPsf]xGf pQm aldsn]alldt 8\$]f]  
8f] {P08 p8 k\$S6\ -kl ln= sf]ldlt !}÷!÷!((% df ePsf]xfgl-gf\$; fglsf] fltklt{f]  
bfloTj lgwf{Of u/L bfjl eQmfgl ug{kG]blvof]. o; y{pQm aldf bfjlsf] fltklt{; h\$6  
; eΦ/sf]ldlt !\$ kmfC/L !((^ sf]; e]klTj Ggdf pNn]vt /sd ?=@,!#,%!÷\*)-b0{nfv  
tX|xhf/ 5 ; o PspGg / k}f c; L\_ alldt 8\$]f] 8f] {P08 p8 k\$S6\ -kl ln= nf0{  
bfjl eQmfgl ug{elg alds lb bf]v006n 0G:of]Q; s+n= nf0{aldf PΦ, @)\$ ( sf]bkmf \*  
3-!\_ tyf bkmf !& -\$\_ adf]hd lg0f6 u/L ; f]pk/ lrQ gaem]aldf PΦ, @)\$ ( sf]bkmf  
#& adf]hd kg/fj Gg cbfnt, kf6g, nlnTk/df kg/fj Gg ug{; d] klfx?nf0{hfgsf/l  
u/f0G5 .

0lt ; j-t\@)%# ; fn rG & ut]/f]h % zed\-----

# lj ifoMt] [k]lf aldf bfjl .

btf{g=)}%\$÷!)#%  
lgj hss]gfdM  
lbk clwsf/L  
tlg 6fhlof o]f rf\$  
lj /f6gu/-!# .

aldssf]gfd M  
lb bfl/o06n 0G:of7Q; s-#P P  
sflGtky, sf7df08f}+

;ldltdf kfl{t ldlt @)%\$÷!÷@& sf] lbk clwsf/L lj /f6gu/-!# df7E tlg 6fhlofsf] lfltklt{afkt e/fPsf]/sd lbnf0{kfpFeGg]af/]lgj h}g pk/ o; ;ldlt af6 cfj Zos sf/jfxl e0{k}z xg cfPsf]o; aldf bfjl ; Dj Gwl ldl; n ; mUg sfuhft clwbog ubf{b}fo adf]hd eP u/{f]kf0of].

!= lb bfl/o06n 0G:of7Q; s-#P bfl]lj /f6gu/ zlvf sfof{nodf t] f]klfsf]aldf ul/Psf] d}c=v#\$ sf] ef8f a; n]ldlt @)%#÷!)÷@% ut]lj /f6gu/ pkdxfgu/kflnsf, w/fg dg /f\$df b36gf e}Ps hgf aflnsfsf]d[o' xBf lgh d[ssf]lqmf vr{ lfltklt{ jfkt df7E, lhNnf k}z; g sfof{nodf ?=\$%,))}÷-lgh d[ssf] cleefj snf0{aemf0{ldlt @)%#÷!@÷@\$ ut] ; Dk0f{sfuhftx? alds ; dlk k}z u/{f}df aldsaf6 @%÷\$÷!((& df ?= !&,%))÷- -; q xhf/ kfF ; o\_ sf]dfq lqmf vr{ lfltklt{sf]/sd jfkt ef} / lbPsf]xBf ldlt @)%\$÷!÷!% ut]kglj {f/ u/L ekf0 cg' f/ d}h]Aoxf7\$sf]/sd lbnf0{kf} elg ; mUg gSsn cg' f/ lgj h}g ubf{ cfh; Dd pQm /sd gkf0{cnkq k/{f]sf/0f of]lgj h}g k}z u/{f]5' . d}f]lk/dsf{ kl}t lj rf/ u/L lb bfl/o06n 0G:of7Q; s-#P= af6 lhNnf k}z; g sfof{no, df7Esf] ekf0{cg' f/ 3/af6 ltg{k/{f]/sd lbnf0{e/f0{kfpFeGg]; d} Aoxf7fsf]lgj h}g lbk clwsf/L lj /f6gu/-!# df7E tlg 6fhlofsf]ldlt @)%\$÷!÷@& sf]lgj h}g .

@= aldsnf0{pQm aldf bfjl lsg 0Gsf/ ul/Psf]xf] ; f}sf]sf/0f vhf0{lnlvt hjfkmsf ; fy eP u/{f} sfd sf/jfxl ; Dj Gwl sfuhft ; ldltdf k}z ug{ldlt @)%\$÷@÷@@ sf] ; ldltsf]kq af6 lgb}z}g .

#= d}c=v#\$ alldt uf8ln]ldlt @)%#÷!)÷@% ut]lj /f6gu/af6 sfs/leQf u0{/x}sf] avt Pp6f aflnsfnf0{ ; 8sdf 7Ss/ lb0{pQm aflnsfsf]36gf :ynd}d[o' ePsf]. aldssf]k}j{ :jls[t j}u/ klfx? -kl8t / a; dflns\_ cfk; df ; Dem}f u/L uf8l dflnsn]d[}s aflnsfsf]ajfnf0{lqmf vr{/ lfltklt{afkt ?=\$%,))}÷- lbPsf] ; DaGwdf lhNnf k}z; g sfof{nosf]sg}lg0f6 ge0{ aldfn]ysf]zt{lj kl/t :j}5fn]pQm /sd kl8t klfnf0{lbPsf] b}v65 . To:tf] :j}5fn]lb0Psf]vr{ aldfn]yn]s]n sfg}l bflotj jxg ub5 / sg}k\$ / n]b0{klf alr ePsf]o; k\$ / sf] ; Dem}f pk/ sg}bflotj jxg ub} . alldt klf -uf8ljfnf\_ nf0{o; sDkglaf6 ; jf/L tyf oftfoft Aoj:yf P}g, @)\$ ( sf]bkmf !^#-!\_ -s\_ dtflj s lqmf vr{tyf lfltklt{jfkt sfg}l df}otf tyf dfglj o Aoj xf/sf]gftfn]?=!&,%))÷-sf] l8:rfh{ef} / k7f0Psf}df lgh}f/c:jlsf/ ul/Psf] . o; y{ o; sDkgl}sf]k}j{ :jls[l j}u/ klfx? cfk; df ; Dem}f u/L aldfn]ysf]zt{tyf sfg}l dNo df}otfsf] sg}j:tf g}gu/L ; Dem}f adf]hd eQmf]g u/{f]/sdsf] ; DaGwdf aldf sDkgl lhDd]f/ gxg} . sDkgl]lbg :jlsf/ u/{f]pQm /sd alldt klfnf0{:jlsf/ ug{

cg/fw ul/lbg' xg eG] Aoxf]fsf ; fy}bfjL; # ; Dj lGwt cfj Zos ; DkOf{ sfuhft  
; #lg u/l sfggl /fo ; d]sf]kl]tlnk kZ ul/Psf]5 eG]; d] Aoxf]fsf]alds lb  
cfw/o06n 0G:of]Q; s-# sf]ldt @)%\$÷#÷% sf]lnlv t hj fkm.

o; k\$ / alds lb cfw/o06n 0G:of]Q; s-# cGtu# d]c=v#\$ g=a; t] f]klf aldf  
ePsf] / aldf cj lw leq}b36gdf t] f]klfsf]d[o'ePsf]; Dj Gwdf ; d] ljj fb g/x\$]o;  
aldf bfj]lsf] lftkl't]fkt aldsn]lgwf{Of u/\$] bflotj /sdsf ; Dj Gwdf ljj fb /x\$]  
kf06f]. o; df bflotj lgwf{Of u/\$] /sd / alldtsf]dfu tkm{x]L ; #lg sfuh kdf0fsf  
cfw/df lg06 ug[k]b]vg cfof].

o; /l lg06 tkm{l]rf/ ubf{alldtn]kZ u/\$]lh=k\$= df]Esf]ldt @)%#÷!!÷!( sf]  
ekf0df ; jf/l tyf oftfoft Aoj:yf Pq, @)\$ ( sf]bkrf !^# cg' f/ kfgp' kg] lftkl't{  
; Dj Gwdf rfns klfsf dfg; / d]f]klfsf dfg; alr ePsf]; Dem]f cg' f/ lqmf vr{/  
lftkl't{jfkt rfnssf]tkm06 hDdf ?=\$%,)) ÷--k]fnl; xhf/ ?k0f dfq\_ lng] lbg]  
; xdl t eP cg' f/ rfnssf]tkm{; Dj lGwt uf8L Joj:yfkg kl]t]glw >l n]ygyf kf06haf6  
cfh o; sfof{odf gub}alem ln0{; f\$] ekf0{ul/lbP eGf] Aoxf]f /x\$] kf065 . o;  
; Dj Gwdf k]lnt Joj; flos uf8L aldfn]vsf]kl/R5b-@ t] f]klfsf]bflotj cGtu# ! g=df  
sfggl bflotj cGtu# kg{; Sg]bfj]l stf\$]dNo / vr{; d]sf] lftkl't\$] ?kdf kbfg  
ub5 eG]pNny ePsf]b]v65 eg]; f]x] kl/R5b cGtu# lftkl't\$]bfal kg{; Sg]vfnsf  
sg} sfo{jf slyt cfsds sf/jx]laf6 l; lh# jf ; Dj lGwt sg} 36gfsf]; Gbedf sg}  
sfggl cbfntdf kl]t/lff sf/jx]l ug{; Sg]pNny ePsf]b]v65 . o;fw/l pQm b36gfsf]  
; Ygf kP kZrft\alds lb cfw/o06n 0G:of]Q; s-# l]f6gu/ sf]!(÷@÷!((& sf]bfj]l  
kmf/ddf (claim form) k7f0Psf]kqdf In case any third party claim is involved. Please neither  
make any commitement for compensation nor acknowledge any notice from them . In case you  
have already recived any notice from third party of summon from the court and C.D.O. Office,  
Then favour us with copy of the same. Please also inform us and when you have to appear in  
the court The CDO's office so as to enable us to depute our representative in contest the case.  
eG]; d] /x\$]b]v65 . o; k\$ /sf] lftkl't{jfkt ?=\$%,)) ÷--?k0f k]fnl; xhf/\_  
cfk; l ; xdltsf] cfw/df b0{klfsf]ldnf]t]df ; Dem]f e0{lng' lbg' u/af6 aldssf]  
lftkl't{; f]veg{ug{kfg]clwsf/ ; d] xgg\xg ku\$] b]v65 . o; /l sfggl ?kdf  
kl]t/lff ug]nufotsf aldssf]clwsf/ s07lt xg ku\$]cj:yfdf k]lnt ; jf/l tyf  
oftfoft Aoj:yf Pq, @)\$ ( sf]bkrf !^# sf]pkbkrf ! sf]v08 -s\_ adf]hd lqmf vr{  
tyf lftkl't{jfkt sfggl dfgotf tyf dfq]lo Aojxf/sf] gftfn] ?=!&,%) ÷--?k0f  
; qxhf/ kfF ; o dfq\_ sf]bflotj lgwf{Of u/\$]eG]; d]sf]ldt @)%\$÷#÷% sf]kqsf]  
Aoxf]f dgf]; j b]vg cfof]. ctM lgj]s lbk clwsf/Lsf]ldt @)%\$÷!÷@& sf]lgj]g  
aldf Pq, @)\$ ( sf]bkrf \* 3 -!\_ tyf bkrf !& sf]pkbkrf -s\_ adf]hd vf/h xg]7x5{..  
o; pk/ lrQ gaem]aldf Pq, @)\$ ( sf]bkrf #& adf]hd kg/fj]g cbfnt, kf6g,  
nlntk/df kg/fj]g ug{; d] klfx?nf0{hfgsf/l u/f065 .

Olt ; j-t\@)%\$ ; fn >j]Of @( ut]/fh \$ zed\-----

# lj ifoMt] [k]kf aldf bfjl .

btf{g≠!)&!÷)%\$

lgj [ss]gfdM

/dž tfdfĒ

lj /f6gu/-!%, a; kfs{.

aldssf]gfd M

lb [f] /o06n 0G:of7[]; s+P P

sf]Gtky, sf7df08f}.

o; ; ldltdf k]kt lgj [s /dž tfdfĒ lj /f6gu/-!% a; kfs{] lqmf vr{ lfltklt{/sd ; Dj Gwdf laifosf] lgj [g pk/ ; ldltaf6 cfj Zos sf/jfxl e0{kž xg cfPsf]o; aldf bfjl ; Dj Gwl ldl; n ; [dg sfuhft c]bog ubf{b}fo adf]hd eP u/{f]kf0of].

!= sf]c=v= \$(\$ sf]ef8f a; lb [f] /o06n 0G:of7[]; s+P [f] lj /f6gu/ zfvfaf6 aldfny g≠l=el÷!%÷(^-& cg' f/ t] [k]kf aldf u/f0{; ~rfng ub}cfPsf] ldltdt @)%#÷!!÷@@ ut]pQm g≠sf]a; af6 b36gf e0{Ps hgf dflg; sf]d[o' xBf lgh d[ss]lqmf vr{ lfltklt{jkt df]Ē lhNnf kžf; g sfoffosf]sfuh cg' f/ ?=@@,)) ÷--af0; xhf/\_ aemPsf] aldsaf6 ?=!&,%)) ÷- -; q xhf/ kfF ; o\_ sf] dfq}ef} / cfPsf] ekf0{cg' f/sf]/sd kfpq' kg]egl pQm ef} / lkmtf{u/l kg]M lj rf/ u/l kf] elg lgj [g lbbf cfh; Dd aldf sDkglaf6 ; g]f0{gePsf]eG]pNny ub}d] lqmf vr{ lfltklt{jkt ekf0{cg' f/ lt/{f] /sd lbnf0{e/f0{kf] eG] ; d] Aoxf]fsf]lgj [s /dž tfdfĒ, lj /f6gu/-a; kfs{]lgj [g .

@= aldsnf0{ aldf bfjl adf]hd /sd lbg lsg 0Gsf/ ul/Psf]xf] ; f]sf] sf/of vhf0{ lnltv hjfkm kž ug{; ldltsf]ldlt @)%\$÷@÷@^ sf]kqaf6 lgbžg .

#= sf]c=v= \$(\$ g≠sf]alldt a; ldltdt @)%#÷!!÷@@ df uf]luhaf6 lj /f6gu/ tkmf cf0{x]sf]cj :ydf lj /f6gu/ ; g; /L 6]Ē k]k kDk cuf]8 Ps l/S; f rfnsnf0{ crfgs 7Ss/ nflu sf]zl c:ktfndf pkrf/ xBf xb}ldlt @)%#!!.@ ut]d[o'ePsf] . sDkgl]sf]k] { :jls[t j] / klfx? -kll8t / a; dflns\_ cfk; df ; Dem]f u/l uf8l dflnsn]d[ss] >ldtlnf0{lqmf vr{/ lfltklt{jkt ?=@@,)) ÷- eQmfgl u/{f] Aoxf]f hfgsf/ldf cfPsf]alldt klfn]kž u/{f] ; Dk0f{sfuh k]kt ePk]5 c]bog ubf{lqmf vr{ tyf lfltklt{jkt ? @@,)) ÷- lbPsf] ; DaGwdf lhNnf kžf; g sfoffosf] sg}lg0f6 ge0{ aldfny]sf] zt\$] lj k/lt :j]5fn] pQm /sd kll8t klfnf0{lbPsf]b]vPsf]. o; /L lqmf vr{tyf lfltklt{jkt aldfny]n]s]n sfg]l bflotj jxg ub} . cG0 sg}k\$ /sf]b0{k]f alr ePsf]o; k\$ /sf] ; Dem]f pk/ sg}bflotj jxg ub} . alldt klfnf0{o; sDkgl af6 ; jf/l tyf oftfoft Aoj:yf P, @)\$ ( sf]bkmf !^# -!\_ dtfljs lqmf vr{ tyf lfltklt{jkt xfdln] sfg]l dfGotf tyf dfgjlo gftfn]?=!&,%)) ÷-sf]eQmfgl lng cfux ubf{alldt klfaf6 lng c:jlsf/ ul/Psf]. o; y{o; sDkgl]sf]k] { :jls[t j] / klfx? cfk; df ; Dem]f u/l aldfny]sf] zt{ tyf sfg]l dNo dfGotfsf] sg}jf:tf g}gu/l ; Dem]f adf]hd eQmfgl u/{f] /sdsf] ; DaGwdf aldf sDkgl lhD]f/ gxg]. sDkgl] lbg :jlsf/ u/{f] pQm /sd alldt klfnf0{ :jlsf/ ug{cg'f] ul/lbgxg eG] Joxf]fsf ; fy} bfjl; [ cfj Zos ; Dk0f{sfuhft t]vo sfg]l /fo ; d] kltnlk ; d] ; [dg u/l kž

ul/Psf]5 eG]alds lb cfl/o06n 0G:of7Q; sDkgl Inld6\$sf]ldlt @)%\$÷#÷% sf] Inlvt hjfkm.

o; k\$ / sf]c=v= \$(\$ g=sf]a; alds lb cfl/o06n 0G:of7Q; sDkgl Inld6\$ cGtu\$ t] f]klf aldf ePsf] / aldf cjlw leq}b36gdf t] f]klfsf]d[o' ePsf]; Dj Gwdf ; d] ljjfb g/x\$] o; aldf bfjlsf] lfltklt{jfkt aldsn] lgwf{Of u/\$] bfloTj /sdsf] ; Dj Gwdf ljjfb /x\$]kf0of]. o; df aldsaf6 bfloTj lgwf{Of u/\$] /sd / alldtsf]dfu tkm{x]l ldl; n ; mUg sfuh kdf0fsf cfwf/df lg0f6 ug{kglb]vg cfof].

o; /l lg0f6 tkm{ljr/ ubf{alldtn]kz u/\$]lh=k+sf= df]Esf]ldlt @)%#÷!@÷!# sf] ekf0df efnhd08nsf]hfx/L jfbl >L % sf]; /sf/, klTjfbL sf]c=v= \$(\$ g=sf]a; rfns df]g >]7 ePsf]; jf/L Hofg d2fdf ; f]a; af6 ldlT @)%#÷!!÷@@ ut]sf]lbg b36gdf k/L d]f Psf3/ ; ufnhsf klt -xl/x/ d08nsf 5f]f\_ sf]d[o' ePsf]df d]f kl/jf/sf cG0 JolQmx? / rfnssf] tkmf JolQmx? a;l ePsf] 5nkm cg'f/ d]sssf] lqmf vr{ / lfltklt{jfkt kfpkg] /sd hDdf ?=@,)) ÷--af0; xhf/\_ lgh rfnssf] tkmf6 pkl:yt xg' ePsf k]{gkn oftoft l; l08s\$sf klTlgw /d]z nfdaf6 o; sfofnosf] /fxj/df gub}alemn0{; f\$]ekf0{u/L lhNnf kzf; g sfofno dfkm >L % sf]; /sf/df r9PFeg]; d]sf]Joxf]f /x\$]kf0(5 . o; ; Dj Gwdf krlnt Joj ; flos uf8l aldfny]sf] kl/R5\$-@ t] f]klfsf]bfloTj cGtu\$ ! g=df sfggl bfloTj cGtu\$ kg{; Sg] bfjlstf\$] dNo / vr{; d]sf] lfltklt\$] ?kdf kbfg ub5 eg] pNny ePsf] b]v65 eg] ; f]xl kl/R5\$sf]% g=df o; kl/R5\$ cGtu\$ lfltklt\$]bfjL kg{; Sg]vfnsf sg}sf0{jf slyt cfqfids sf/jfxlaf6 l; lh\$ jf ; DalGwt sg}36gfsf] ; Gbedf sg} sfggl cbfntdf klT/lff sf/jfxl ug{; Sg\$ egl pNny ePsf] b]v65 . o; u/L pQm b36gfsf] ; Rgf kFP kZrft alds lb cfl/o06n 0G:of7Q; sDkgl Inld6\$ lj/f6gu/sf] !@÷#÷(& sf] bfjL kmf/fd (Claim form ) k7f0Psf]kqdf In case any third party claim is involved, please neither make any commetment for compensation nor acknowledge any notice from them. Incase you have already recived any notice from third party of summon from the court and CDO office then favour us with copy of the same. Please also inform us as and when you have to appear in the court / CDO's office so as to enable us t depute our representative in contest the case eg] ; d] /x\$]b]v65 . o; k\$ / lfltklt{jfkt ? @@,)) ÷--af0; xhf/\_ 5nkm u/L cfk; l ; xdtsf cfwf/df b0{klfsf]ldnd]tfd] ; Dem]f e0{Ing' lbg' u/af6 aldssf lfluklt{ ; f]vegf{ug{kfp]clwsf/ ; d] xgg xg ku\$]b]v65 . o; /l sfggl ?kdf klT/lff ug] nufotsf]aldssf]clwsf/ sl07t xg ku\$]cj:yfdf krlnt ; jf/L tyf oftoft Aoj:yf Pq, @)\$ ( sf]bkrf !^# -!\_ -s\_ d'tflj s lqmf vr{tyf lfltklt{jfkt sfggl dfGotf tyf dfgjlo gftfn]?=!&,%) ÷--; qxhf/ kfF ; o\_ sf]bfloTj lgwf{Of u/\$]eg]; d]sf]ldlt @)%\$#% sf]kqsf]Joxf]f dgfl; j b]vg cfof]. ctM lgj\$ /d]z tfdfEsf]lgj \$g Pq, @)\$ ( sf]bkrf \* 3-!\_ adf]hd ; f]xl Pqsf]bkrf !& sf]pkbkrf -\$\_ cg?k vf/h ul/G5 . o; pk/ lrQ gaem]aldf Pq, @)\$ ( sf]bkrf #& adf]hd kg/fj \$g cbfnt, kf6g, nIntk/df kg/fj \$g ug{; d] klfx?nf0{hfgsf/L u/f0G5 .

Olt ; jt\@)%\$ ; fn >j]Of @( ut]/fh \$ zed\-----



**lj ifoMdf/ aldf bfjl .**

**lgj sss]gfdM**

>l 7fs/ cfl/o06n qmf^6\sf]  
tkm(af6 >l sPg=7fs/ .

**aldssf]gfd M**

lb cfl/o06n 0G:of7]; s P P  
sflGtky, sf7df08f]t.

alds lb cfl/o06n 0G:of7]; sDkgl ln=af/f hf/L ul/Psf] aldfny g#)(÷)÷^(@. lk=; l=:!)@÷(#-(\$ cgtuf aldf u/\$f] lks-ck Eofg g=af-c-s=@^\*# sf] aldf bfjl ; Dj Gwdf >l 7fs/ cfl/o06n qmf^6\sf tkm(af6 >l sPg=7fs/n] lbg' ePsf] lgj lbg pk/ sf/afxl xbf ; ldtsf] ldlt @)%@÷!÷!@ sf] ; kmf0 kZ ug]; Dj Gwdf lj ifosf] kqdf >l pkTosf 6kms sfofhosf] ldlt @)%!÷!÷!@! tyf 6kms kx/L sfofho, ; ftbfaf6f] nlnTk/sf] kqsf] Joxf]f ; d] vhf0{pQm af-c-s=@^\*# g=lks-ck Eofgdf cfuf] nfu\$]f] ldlt kdfloft ?kdf blvg cfPsf] aldfny g#)(÷)÷^(@. lk=; l=:!)@÷(#-(\$ sf] aldf bfjl sf] bflotj lgwf{Of lsg gug]; f\$] lnlv t hjfkm kZ ug{aldf lgodfj nl, @)\$ ( sf] lgod ##\_ adf]hd lbPsf] cfbZsf] hjfkmdf alds lb cfl/o06n 0G:of7]; sDkgl ln= sf] ldlt ( d]!((% sf] lnlv t hjfkmdf pQm af-c-s=@^\*# g=lks-ck Eofgdf cfuf] ful ePsf]; Dj Gwdf aldsaf/f cfj Zos 5fgalg ug] qmddf ; DalGwt kx/L sfofhodf lj ut bz -!)\_ aif]v sf]; DkOf{/ \$8{b?:t /x\$]t/ pQm b36gf ; Dj Gwl ; dofj lwsf]/ \$8{x/fPsf] blvg cfPsf] pQm lks-ck Eofg af-c-s=@^\*# df cfuf] nfu\$]f] ldlt olsg ug{ g; lsPsf]; /sf/L :t/af6 g}5fgjlg ug{cg/fv ; d] ul/Psf] Joxf]f kf0G5 .

o; k\$ / kmf0n ; mlg sfuhftaf6 pQm aldfny g#)(÷)÷^(@. lk=; l=:!)@÷(#-(\$ - lks-ck Eofg g=af-c-s=@^\*#\_ sf] aldf bfjl bflotj lgwf{Of ; DalGwdf alds lb cfl/o06n 0G:of7]; sDkgl ln=nf0{cfunful ePsf] ldlt olsg gePsf]; Dj Gwdf sg] cflwsf]/s lgsfoaf6 lnlv t ?kdf kkt sfuhft kZ u/\$f] blvg gcfPsf] cj:yfdf >l 6kms kx/L sfofho, ; ftbfaf6f\$] ldlt @)%@÷!÷!)^ tyf >l pkTosf 6kms kx/L sfofhosf] ldlt @)%!÷!÷!@! kqsf] Joxf]faf6 pQm lks-ck Eofg g=af-c-s=@^\*# df ldlt @)%@÷!÷!) sf lbg cfucful ePsf] Joxf]f ls6fgl ; fy nlv cfPsf] blvof].; fy}; mlg sfuhftsaf6 pQm ldldf cfunful e0{ lftu|t ePsf]; d] :ki6 xg cfPsf] pQm aldfny g#)(÷)÷^(@. lk=; l=:!)@÷(#-(\$ -lks-ck Eofg g=af-c-s=@^\*#\_ sf] aldfbfjl sf] bflotj lgwf{Of u/L bfjl kmf0f ug{elg alds lb cfl/o06n 0G:of7]; sDkgl ln=nf0{aldf lgodfj nl, @)\$ ( sf] lgod ##\_ adf]hd cfbZ lbg]lgOf6 ul/G5 .

0lt ; j+t\@)%@ ; fn h] @ ut]zed\-----

# lj ifoM; fdlb\$ aldf bfjL .

btf{g⇒)%#÷\$@\$

lgj]ssf]gfdM

cfnf\$ 0G6/kf0h]h,

3 @-^! /fvl ahf/,

0Gb}f\$ sf7df08f}#, g]kfn

aldssf]gfd M

lb cfl/o06n 0G:of7Q; s}P P

sf]GtKy, sf7df08f}.

o; ;ldlt df k]kt ldt @)%#.\*!) sf]cfnf\$ 0G6/kf0h]hsf tkmf6 pdfz\$/ /f]gof/n] ljklfl lb cfl/o06n 0G:of7Q; s}kgl ln= la?4 k} ug{ePsf]ald f P} , @)\$ ( sf]bkrf - !&\_ tyf bkrf \*-3!\_ tyf aldf lgodfj nl @)\$ ( sf]lgod ## -!\_ adf]hdsf]ph/l pk/ cfjZos sf/jfxl e0{k} xg cfPsf]ald f bfjL ; D} Gwl o; lj j fbsf ; D} Gwdf krf0n ; #lg sfuhft c}llog u/l x}f{b}fo adf]hd eP u/{sf]kf0of].

!= ldt )%#.\*!) sf]alldtsf]ph/l lgj]bgdf aldfny g+=\$!#! ÷!))÷!))÷ Pd=\$!@÷cf]kl=Pn÷Sn} g=\$!#!÷!))÷Pd÷!\*, !(, @), @@÷(! sf] aldfbfjL lftkl't{xfn; Dd sDkglaf6 k]kt gePsf]x}f bfjL /sd tyf !\*Ü - c7f/ kl'tzt\_ a\$ Aofh ; d} eQmgl ug{sDkglnf0{ald f P} , @)\$ ( sf]bkrf -!&\_ sf]pkbkm bkrf \*-3!\_ Pj }god ## -!\_ adf]hd cfb}z u/l kf} eGg]lgj }g .

@= ;ldtsf]ldlt @)%#÷(÷!% sf]kqaf6 alds lb cfl/o06n 0G:of7Q; s}kgl ln=nf0{ bfjLsf]lftkl't{s]slt sf/0fn]gul/Psf]xf]; f\$]lnlvt hfgsf/L ; fy sfuhft ; d} k} ug{lgb}g .

#= alds lb cfl/o06n 0G:of7Q; s}kgl lnld6}sf]ldlt ^÷!÷!((& sf]kqaf6 ;ldtsf] ldt @)%#÷(÷!% sf]kqsf]k]oQ/df sG; f0gl -Consignee\_ af6 k]kt #!÷!)÷() sf] kqsf]cfwf/df ; e} / v6fPsf]kf]h; L sf}Daf6f] sfof}no, ef/taf6 hf/L ePsf]. sG; f0gl sf] ldt @@÷^÷!((# sf] lr}laf6 sG; f0gl :jo+g} k]olf ?kdf bfjL ; D} Gwdf alds; # kqrf/ ul/Psf]yxf ePsf]. zL3|bfjL k}Baf6sf]nflu cg/fw ul/Psf]lyof] / kgM sf}Daf6f] sfof}nonf0{cg/fw ug{u0/x\$] hfgsf/L u/fp}5f} eGg]; d} Aoxf]fsf ; fy tI; DaGwl sfuhft k} ul/Psf]eGg]hj fkm .

\$= ;ldtsf]ldlt @)%#÷!!÷^ sf]kqaf6 lgj]hsnf0{aldsaf6 pQm aldf ef/t l:yt sf}Daf6f] sfof}noaf6 ePsf]elg n]v cfPsf]Aoxf]f hfgsf/L u/fpg}f ; fy}; f] aldf sxfuL/Psf]xf]; f]; DaGwdf ; ldt nf0{hfgsf/L u/f0lbg]lgb}g .

%= alldtsf]ldlt !^÷!!÷@)%# sf]kqdf lb cfl/o06n 0G:of7Q; s}kgl lnld6} ef/tlo sDkgl P} adf]hd :yflkt ePsf]x}f sfg}l l:ylt AolQm ; /x lj Bdfg xg]/ hg; } zfvfn] hf/L u/{sf]aldfn} sDkgl sf]AolQm ; /x bflotj xG5 . alds lb cfl/o06n 0G:of7Q; s}kgl lnld6} hg/n 0G:of7Q; skf}z}g ckm 0l08ofsf]; xfos sDkgl xf]. alldt k}df] ef/tsf] sf}Daf6f]sf]kqdf lb cfl/o06n 0G:of7Q; s}kgl ln= sf]

l6κL/f8 zfvaf6 aldfzNs eQmfgl u/l aldf u/fPsf]. aldfny / aldf l8Sn/zg  
cg; f/ aldf u/\$f]a:tx? cxdbfafb, aDa0{ sf0Daf6f] ef/taf6 rnfq ePsf] /  
8]6lgzgd sf7df08f]-gkfn hlgPsf]. alldt km{sf7df08f]-gkfn ePsf] /  
j:tx?sf]; eIug{aldssf]zvf sfoffo sf7df08f]-; e0/ lgoQm u/\$f]. Ifltu|t  
j:tx?sf] ; eI sfo{ug{aldssf] :Yffglo zfvfn] ug{kgI Aoj: yf l8Sn/zgx?sf]  
:jls[tdf :ki6 pNny 5 eG]hj fkm.

o; /L aldf bfjl ; DjGwdf lgofo{tkm{lj rf/ ubf{alldt lgj hsn]ef/t l:yt lb cfl/o06n  
0G:of7Q; sDkgl ln= sf]sf0Daf6f] sfoffodf aldfzNs eQmfgl u/l aldf u/\$f]; DaGwdf  
:jo+alldt ; d]sf]; ? lgj hgd f :jlsf/\$f]kf0G5 eg]alldtsf]ldlt !^÷!!÷)%# sf]  
kqn]; d] ; f]s/f kli6 ub5 . o; ksf/ ef/t l:yt aldf sDkgl sf]sf0Daf6f] zfvaf6  
aldf u/l bfjl k/df ; fxl sfoffoaf6 eQmfgl xg]eG]; d]sf]Aoxf]f lgh lgj h s  
@)%#.\*!) sf]lgj hg ; d] pNny ePsf]blVpsfh]aldf Pq, @)\$ ( cg; f/ ef/t l:Yft  
pQm aldssf]sfoffonf0{bfjl eQmfgl ; DaGwdf cfbz lbg' jf lghnf0{pkl:yt u/f0{  
; fvk5 u/fpg ; Sg]clwsf/ ; d] kkt gePsf]cj:yf blvg cfPsf]x6f To; /L lqflwsf/  
eGbf aflx/ u0{lgof6 ug{sfgg ; Ddt gxg]dfq ge0 ; f]nfu' xg ; Sg]cj:yf ; d]  
blVpg . o; y{ alds lb cfl/o06n 0G:of7Q; sDkgl ln=sf7df08f]f/hf/L gu/lPsf]  
aldfn] ; DaGwdf lgj hsn]kz u/]d'tfljs ; e0/ v6fPsf]cfwf/df dfq bfjl eQmfgl ug{  
eG]cfbz kz ug{eG]cfbz lbg ldNn]cj:yf lj Bdfg g/xsf]h]lj jfbsf cGo tYox?df  
kjz u/l /xg'kg]blVpg . ctMlgj h s cfnf\$ 0G6/kf0h]h 3 @-^! /fvl ahf/, 0Gbrff\$,  
sf7df08f]-# sf]ldlt @)%#\*!) sf]ph/L lgj hg aldf Pq, @)\$ ( sf]bkrf \* -3!\_ tyf  
; fxl Pq]sf]bkrf !& sf]pkbkrf -\$\_ adf]hd vf/h xg]7x5{. o; pk/ lrQ gaem]aldf  
Pq, @)\$ ( sf]bkrf #& adf]hd kg/fj hg cbfnt, kf6g, nIntk'/df kg/fj hg ug{; d]  
klfx?nf0{hfgsf/L u/f0G5 .

0lt ; j+t\@)%\$ ; fn ciff9 @^ ut]/fh % zed\-----

# Ij ifom; fdlb\$ aldf bfjl .

bt{g=} %#÷@^

lgj hss]gfdM

/laf]cf/; lh

kfja-g%( /zd sf]L,

/f\$ g=#jL/uh, k; f{gkfn .

aldssf]gfd M

lb bf]o06n 0G:of]Q; s+P P

sflGtKy, sf7df08f)-

o; ;lditdf kkt /laf]cf/; lh, /zd sf]L, jL/uh]ldit @)%#÷\$÷^ sf] aldf P, @)\$ ( sf]bkf !& sf]pkbkf -!\_ nf0{pNn3g u/\$f]x; fxl bkf]sf]pkbkf -\$\_ / -%\_ cgtuf lftkl't{lbnf0{kfpFeg]lj ifosf]ph/l lgj hg pk/ cfj Zos sf/j fxl e0{kz xg cfPsf]ld; n ; mlg sfuhft clbog ubf{lGdgf; f/ eP u/\$f]kf0of].

!= ldit @)%#÷\$÷^ sf] /laf]cf/; lhsf]lgj hgd f rlgaf6 ; f0\$ n cfoft ubf{lb cf]o06n 0G:of]Q; s+P Psf]aldn; wof al=cf/-hPd ; l÷#%÷(\$-(% cgtuf aldf u/f0{dfn k7f/L u/\$f].; f]dfn snsQf kf0f hxfh sDkgl; a%bf hxfh sDkgl]! -Ps\_ aS; f dfn sDtl 8]he/L lbPsf]. snsQf kf0f{6xaf6 !-Ps\_ aS; f sDtl 8]he/L lnPsf]k0f0f-kq pknAw u/L rflxg]sfuhft ; d] kz ub]ldit @( dfr{!( (% df oP; = 8n/ @^)=\*) sf]bfjl alds ; dlf kz ug\$; fy}aldssf] dfu cg; f/ cG0 ; j}sfuhft kz u/L ; s\$]. ztkltzt lftkl't{lbg' kg0f aldssf]k=; %\*%\* ldit #! hgj/L !((^ sf]kqaf6 pQm labzl db]sf]xg cfp]g] ?=!@\$&÷-sf]; Q/L kl'tzt ?=\*&!#÷- dfq lj z]f s[kfsf]cfwf/df :jls[ u/\$f]. pQm /sd dfG0 5g elg ph/L ubf{alds cf^gf]k}t\lg0f0df cl8u /x\$]. aldssf]ef/t l:yt k]fg sfon]ldnf0tf]u/L xfn; Dd kl/0ffdbfos lg0f0 glbPsf]. ctM pQm aldsn]xfgl k'ofPsf]aldf P, @)\$ ( sf]bkf !& sf]pkbkf -@\_ cgtuf of]ph/L kz ul/Psf]lgDg aBix? Dfly lj rf/ u/L ; fxl P]sf]bkf \* sf]pkbkf -3\_ cgtuf dWb: ytf u/L bkf !& sf]pkbkf -\$\_ / -%\_ cgtuf lgodfg; f/sf]ztkltzt lftkl't{lbnf0{kfpF. lghn]aldn]sf ; t? kngf u/\$f]5, 5g . bfjl aldn] cgtuf plrt 5, 5g . cG0 ; DalGwt lgsfoaf6 c; h pk/ xg]aldssf]clwsf/nf0{lgodfg; f/ ; /lft /fv\$]5, 5g . alldtn]Ps aS; f dfn sDtl k7fPsf]7f] k0f0f aldsdf kz u/\$f] 5, 5g . aldssf]cs0otf / c; lfdtn]ubf{; Dj lGwt lgsfoaf6 lghsf]c; h pk/ gxg] /sdsf nflu alldtn] ; doleq lgodfg; f/ aldssf]clwsf/ ; /lft /fv\$]0f alldt bf]l 5, 5g . aldsn]lj z]f s[kfsf]cfwf/df bfjlsf]; Q/L kl'tzt /sd :jls[ u/L #) kl'tztsf nflu alldtnf0{bl08t u/\$f]0f s]slt cfrTo 5, 5g . aldssf]kq ; wof %\*(% ldit @\*÷@÷!((^ df pNn]vt sfgg af/]alldtn]slt ; Ddsf]hfgsf/L kkt u/L cf^gf] ; fdgsf]aldf u/fpg]eg]s'/f alldtsf]lg0f0df 5, 5g . hxfh sDkgl]la=Pn=cg; f/ dfn hxfhaf6 8]he/L lnPsf]Ps ; fnleq hxfh sDkgl dly bfjl ug{k0f alldtn]; f]Dofb cufj}; Dk0f{sfuhft alds ; dlf kz ul/; s\$]kl/:yltdf aldssf]bf] 7xl/G5 jf 7xl/Gg / aldsn]; f]cg; f/ gu/\$fdf aldssf]cs0otf / c; lfdtf k0f0ft xG5, xG . s[of ; xfgelt k] \$ lj rf/sf nflu lgj hg k]tt u/\$f]eg]lgj hg .

#= ;ldltsf]ldlt @)%#÷\$÷!% sf]kqaf6 pNn]vt aldfn]y g=sf]aldfn]ysf];Ssn  
kl't nufot tIt;DaGwdf eP u/\$f]sfd sf/jfxl ;DaGwl ;DkOf{sfuhft kZ ug{  
alds lb cfl/o06n OG:of7Q; sDkgl lnld6\$nf0{lgbZg .

\$= aldssf]ldlt \$÷\*÷(^ sf]kqdf aldf ul/Psf] !)) aS;f ;f0\$nsf] ?=  
!@,\$\$,(&)÷- /x\$f]. o; k\$f/ ! aS;f sDtl ePsf dNo ?= !@,\$\$&÷-ePsf]/ &)Ü  
Nonstandard basis df ?=\*,&!#÷-xg pNn]y 5 . sDtl ;fdgfsf]kdf0f-kq (Short  
Landing Certificate) n]dfq aldsnf0{hxfh sDkgl; # bjl u/l lftkl't{(Recovery)  
ug{clwsf/ gklg]; d] hj fkm .

%= ;ldltsf]ldlt @)%#÷\$÷@\$ sf]kqaf6 lgj \$nsf0{pQm ;DaGwdf cfj Zos ;DkOf{  
kdf0f ug{lgbZg .

^= lgj \$ssf]ldlt @)%#÷%÷@\* sf]kqaf6 cfj Zos hfgsf/L tyf kdf0f kZ u/\$f]Aoxf]f  
pNn]y ub]ef/tlo s:6dn]u/\$f]b/kl7 cg' f/ !)) dWb]dfq (( aS;f k]f/L ePsf]  
x]f al/u# eG; f/sf] (( aS;f ;DaGwl eG; f/ k]fkg-kqsf kl'tlnlx? k7fPsf] .  
snsQf kf0{ 6x6n] hf/L u/\$f] z6h ;l6kms0 aldsnf0{ k7f0{ ;s\$fh] ;\$f]  
knf0f\$kl ;#lg u/l k7fPsf] . af6df dfn sDtl ePsf]jf lftu]t 0Toflb ePsf  
hf]vdx? lklod It/L aldsnf0{x:tfGt/of u/\$f] x]f alldtnf0{ ;f] ;DaGwl sg]  
af]btf gx]f kdf0f :j?k aldsn]g}k]bfg u/\$f] .

;DalGwt se/gf0 g=#)!^#) sf]knf0f\$kl kZ ul/Psf]5 .

ODk006 kll; l8o/

aldfn]y jf se/gf0df Pstlkn{h}n]vP tfklg aldsn] hf/L u/\$f] aldfn]ydf  
hf]vd ;DaGwl ;fdG zt{? -Usual terms and Condition) g}dfG xg]  
hxfh sDkgl dly !\*.@!((% df bfal ul/;s\$] . ;fy}aldf P0,  
@)\$ ( c]tu{ aldsn] hf] rfxg] ;hfo kfp]g] 5g\ / xfd] bfalsf]  
;DkOf{/sd k]lnt Jofhb/ cg' f/ Jofh ;d] lbnf0{kfpFeg]hj fkm

&= k]M alldtsf]@)%\$÷!÷)@ sf]tfs]f lgj \$g .

o; /l bjl ;DaGwl ;DkOf{ldl;n ;#lg sfuhft clwbogaf6 aldsn]Jo; flos cfwf/  
(Commercial view point) df gf\$;fglsf]&)Ü -; Q/L kl'tzt \_ lftkl't{lPsf]eG]egf0{  
dgf]; j eP gePtkn{x]f{aldfn]y; # ;DalGwt dx]kOf{; 'rgf (Important Notice) Cg?k  
sDtl dfn kl't kdf0f-kq (Short Landing Certificate) sf]cfwf/df alldtn]hxfh sDkgl  
(Shipping Company) nf0{;fdg sd ePsf]jf kl't gePsf](Storage or on-delivery) gf0  
lhD]f/ u/fP/ t]sn bfjlsf] ;'rgf (Claim Notice) lbg' k5{ . o; /l lbPsf] bfjlsf]  
cfwf/df aldsn]cf^gf] lftsf]kl't{ug{;Sg]x65 . k]t't aldfbjl ;DaGwl of]lj j bdf  
alldtn]hxfh sDkglnf0{dfn sDtl ePsf]df lhD]f/ u/fpg] sfo{gu/l snsQf kf0{  
6k6sf]sDtl dfn ePsf](Short landed Certificate) sf]cfwf/df aldsaf6 bjl eQm]gl kfp]g'  
kg] lhl/ lnPsf] ;DaGwdf snsQf kf0{ 6k6sf] pQm sfuh dfqn] aldssf] lftkl't{  
;f]wegf\$]clwsf/ (Right of Recovery) :yfl't xg ;Sb0 . o; /l aldssf]; f]wegf{kfp]g

; Sg]; f]clwsf/ xgg\epsf]cj :yfdf aldsn]Jo; ; flos cfwf/df &)Ü-; Q/L kl|tzt\_ ; Dd  
lflt /sd bflotj :jlsf/ u/l ?=\*,&!#÷- -cf7 xhf/ ; ft ; o t|dfq\_ alldtnf0{eQmfgl  
lbg]u/l u/\$]bflotj lgwf{0f dgfl; j b]vg cfpsh]alldtsf]ldt @)%#÷\$÷^ sf]ph/L  
lgj hg aldf P, @)\$ ( sf]bkf \* 3-!\_ tyf bkf !& sf]pkbkf -\$\_ adf]nd vf/h xg]  
7x5{. o; pk/ lrQ gae]aldf P, @)\$ ( sf]bkf #& adf]nd kg/fj hg cbfnt,  
kf6g, nlntk/df kg/fj hg ug{; d] klfx?nf0{hfgsf/L u/f065 .

0lt ;jt\@)%\$ ; fn cliff9 @% ut]/fh \$ zed\-----

# Ij ifoMkz'aldf bfjL .

btf{g⇒}%#÷&\*#

lgj]ssf]gfdM

e-khl= lrtfkf]h nfKhl

a:g]; /Ifostf{lj iof' bhfn

aldssf]gfd M

shf{; /Ifof lgud -kl In P

3!-&^# 6ufn, sf7df08f]gkfn .

o; ;ldltdf kflkt e-khl= lrtfkf]h a:g]; /Ifostf{lj iof' bhfn]ldlt @)%# ;fn r} !  
ut\$]lfltkl't{lbnf0{kf] lj ifosf]lgj]hg pk/ o; ;ldltaf6 cfjZos sf/jfxl e0{kz xg  
cfPsf]o; aldf bfjL ; DaGwl kmf0h ; mUg sfuhft cVbog ubf{b}fo adf]hd eP u/\$f]  
kf0of].

! aldf P]g, @)\$ ( sf]bkmf \* -3!\_ tyf bkmf !& / aldf lgodfj nl, @)\$ ( sf]lgod ##  
sf]pklgod -!\_ adf]hd of]ph/l lgj]hg kz ug{cfPsf]5 . shf{; /Ifof lgud -kl  
ln=6ufn, sf7df08f]h] lgDg k\$/of cg;f/ cGofu u/l d]h] kfgp' kg] lfltkl't  
skf]hslmkt cfwf/ agf0{ldlt @)%#÷!!÷@# sf]r=g⇒@)\$@ sf]kq Ph]6 dfkmf  
kflkt u/l c:jls] u/l lbPsf]yxf kfPsf]xgfn]; ab kdf0f aem lfltkl't{lbnf0{kf]h  
. Ph]6 b]L k] fb Gofkfg] u ; Dks{/fvl @)%!÷&÷#)df aldf u/f0{shf{; /Ifof  
lgudaf6 @)%@÷(÷! ; Ddsf]Dofb /fvl kf]g⇒#@# sf]; Ssn kf]h;L Ph]6 dfkmf  
kflkt u/l ; /lft /fvl pQm kz'wg e}l kfnl cfPsf] . pQm kf]h;Lsf] Dofb  
@)%@÷(÷! lft]; lsPsf]x]Ph]6sf]sfof]ho eQmk/df ; Dks{u/l @)%@÷!!÷@&  
ut]gjls/of b:t/ aemf0{gjls/of u/l ; /lft /fv\$]. d]h]pQm kz'wg kflncfPsf]  
c:jydf @)%#÷\*÷@\* ut]crfgs /fu nflu d[o' ePsf]h]kf]h;Lsf]-@\_ adf]hdsf]  
kdf0fx? hbf0{@)%#÷(÷!@ ut]btf{g⇒!@\$& btf{u/f0{lfltkl't{bfjlsf] nflu  
lguddf kz u/\$f]Joxf]f >ldfg\; dlfcjut u/fp5'. d]h]Ph]6 dfkmf kfPsf]r=  
g⇒@)\$@ ldlt @)%#÷!!÷@# sf]kqdf shf{; /Ifof lgudn]tkf0h]lghl kz'wg  
; /Ifof lgodfj nl, @)\$ ( sf]bkmf !! sf]pkbkmf -v\_ adf]hd gkfPsf]x]c:jls]  
ul/of]eG]s/f kf0of]/ pQmkqdf dnf0{b:t/ / kq aemfpg Ph]6 cfp'g'ePsf]x]h  
pQm/sd d]h]a%g'kg]gePsf]x]h gjls/of b:t/ d]h]aem]sf]5g . d]h]gjls/of  
jft aemfPsf]/sd Ph]6n]shf{; /Ifof lguddf aemfPsf]/ gjls/of e}g]/x\$]  
eG]s/f lgudn]dnf0{lbPsf]@)%#÷!!÷@# sf]kqdf g}:ki6 xG5 . d]h]; /Ifof  
jft aemfPsf]/sd lgodfg;f/ gePsf]eP gjls/of g}gu/L ; fxl ; dodf g}lkmf{  
ug{k}b{of]/ pQm lguddf /x\$]/\$8df gjls/of hgf0{dnf0{sg}; Fgf ; d] gu/L  
kz'wgsf] d[o' e} lfltkl't{bfjL ePsf] c:jydf dnf0{lfltkl't{glbg] lgot /fvl  
c:jls] u/l shf{; /Ifof lgudn]cGofu u/\$f]5 . d]h]kfPsf]; Dk0f{; Ssn kdf0fx?  
lfltkl't{bfjL ubf{lgudsf]btf{g]h/ !@\$& ldlt @)%#÷(÷!@ df aemfPsf]5'.pQm  
kmf0h lemsf0{ kdf0f aem lfltkl't{lbnf0{kf]h eG]pNny ug\$ ; fy}@)%#÷!!÷@#  
sf]r= g⇒!@\$& shf{; /Ifof lgudsf]Ph]6 dfkmf kfPsf]h]To; sf]kmf]f\$kl /  
@)%@÷!!÷@& df gjls/ofsf]nflu Ph]6nf0{aemfPsf]/l; bsf]kmf]f\$kl kz u/\$f]5'  
eG]; d] Aoxf]fsf]; /Ifof stf{lj iof' bhfn]ldlt @)%#÷!@÷! sf]ph/l lgj]hg .

@= alds shf{ ; /If0f lgud -kfl In= nf0{ ; f] bfjL ; DaGwdf eP u/\$f kdf0f sfuh ; lxtsf]Inlvt hfgsf/L ; ldltdf kZ ug{eGg} ; ldltsf]ldlt @)%#÷!@÷% sf]kq .

#= ; ldltsf] pNn]lvt kqsf] hjfkndf lgh s[f]s lji0f' bhfnst] d/f{e}L ! ldltdt @)%!÷(÷! df aldf /sd ?=@%,))÷- ; /If0f /sd ? @,) ) ) ÷- t\$sl lgudsf ; xfos clwst afnst]of zdfaf6 aldf :jlsf/L ldltdt @)%!÷(÷!! Dff kflh ; L hf/L ePsf]. lgh s[f]sssf]e}L lgudsf]glh kzWg lgodfjnl, @)\$ ( sf]bkrf !! sf] pkbkrf -v\_ cg' f/ Ph06 dfknt ldltdt @)%@÷(÷& ; Dddf lguddf gjls/Of u/f0{Sg' kgdf ; f] ; dodf gjls/Of gu/f0{ldlt @)%@÷!!÷@& df lgudsf]Ph06nf0{/sd aemPsf]b]v65 . t/ lgudsf]Ph06n]lguddf ; f] ; dodf klq pQm/sd a\$ hDdf gu/L kflh ; L gjls/Ofsf]nflu lgudsf]clwst/ kflkt clwst ; dif kZ gu/L Ph06 :jom]b:tvT u/L gjls/Of u/L lgudnf0{wf\$fbPsf]kf0Psf]. Ph06 b]L k|fb Gofkfg]lgudnf0{wf\$fb0{s[f]s / Ph06 ldnL lgud 7lg vfh\$]lghx?af6 kZ ePsf]sfuhftaf6 ki6 b]v65 . klxnf]k6s g} ; dodf gjls/Of gePsf]kzWg lgudnf0{hfgsf/L g}glb0{a\$df /sd hDdf g}gu/L kflh ; lsf]k5f18 @)%#÷(÷! b]v @)%\$÷\*÷#) ; Ddsf]gjls/Of ePsf]egl ldltdt @)%#÷\*÷@ ( df ; xl u/L lguddf ldltdt @)%#÷(÷!@ df /sd aemPsg Ph06 cfPsfdf pQm /sd ; dodf gnofPsf]x\$ / ldltdt @)%#÷(÷! lftaf6 lgudn]kzWg ; DaGwl sg}klq gofFbflotj gaf\$g]lg0f6 ul/ ; s\$]x\$ pQm /sd a%g gidNg]hfgsf/L lgudn]lbPk15 Ph06 lgudaf6 kml{uPsf]ldlt @)%#÷(÷!@ df gjls/Of ug{NofPsf]kzWgx? dWb} kfj]g=#@# sf]6dfu g#\$^&( nufPsf]kzWg ldltdt @)%#÷\*÷@\* df g}d/\$]agf0{ lgh Ph06 / s[f]s ldnL, lgudnf0{7lg vfh\$]ki6 b]vPsf]x\$ lghsf]bfjL lgudaf6 ldltdt @)%#÷!)÷!) sf]lg0f6af6 c:jls[ePsf]. s[f]sx?nf0{dsf{gk/f} egl ldltdt @)%#÷!!÷( df Ph06 b]L k|fb Gofkfg]af6 l9nf]gjls/Of ePsf !) yfg kflh ; lsf !) j6f kz\$]gjls/Of b:t/ ?^,^\*)÷- lkmtf{lbg]lg0f6 u/L Ph06 dfknt g}pQm/sd s[f]sx?n]alem s\$]. dfl pNn]lvt a\$fx?sf sf/Ofn]ubf{lgudn]Ps k6s aldf u/\$f]e/df cGo lgod sfggnf0{kfngf gugI ; /If0fstf\$]bfjL :jlsfg{ gidNg] x\$ lghsf]bfjL c:jls[e xg uPsf]Aoxf]f hfgsf/L u/fp\$} ; DalGwt sfuhftsf]kntf\$kl hfgsf/Lsf]nflu kq ; fy /fvL k7fPsf]cg/fv ub\$' eGg] Aoxf]fsf]alds shf{ ; /If0f lgud -kfl In= sf]ldlt @)%#÷!@÷@^ sf]kqsf]hjfkM.

\$= alds, alldt, tyf clestf{ ; d]nf0{ ; ldltdf pkl:yt e0{cf^gf}egf0 kZ ug{ nufpg]lgbZfg' f/ ; ldltdf pkl:yt xg ; lrt ul/Psf] ; ldltsf]ldlt @)%\$÷\$÷! sf]kqaf6 ul/Psf]lgbZg .

%= lgj \$sssf]dfu adf]nd lsg gugI ; f\$ /]sg}tYo jf kdf0f eP kq kflkt ldltn]kGw| - !%\_ lbgleq Inlvt hjfkmsf ; fy ; ldltdf kZ ug{aldf lgodfjnl, @)\$ ( sf]lgod ## sf]pklgod -!v\_ adf]nd alds shf{ ; /If0f lgud -kfl In= nf0{lB0Psf] ; ldltsf] ldltdt @)%\$÷#÷@% sf]lgbZg .

o; k\$ / krf0n ; mlg sfuhft clWbogaf6 of]kzWg aldf bfjL ; DaGwdf lgj \$s lji0f' bhfnst]ldlt @)%#÷!@÷! sf]lgj \$g adf]nd alds shf{ ; /If0f lgud -kfl In= n] lftkl't{eQmfgl ug{kgIkggI ; DaGwdf lg0f6 ug{kgIb]vof]. o; /L lg0f6tkm{ljr/ ubf{ lgj \$sn] Ph06 b]L k|fb Gofkfg]dfknt ldltdt @)%!÷&÷#) df kzWg aldfsf]nflf aldfzNs eQmfgl u/LPsf]df @)%!÷(÷! b]v aldf nfu"e0{aflif\$ aldfzNs eQmfgl ug{ zt(df \$ aif\$]aldf u/\$f]/ ; f\$]Dofb @)%@÷(÷! df ; lPsf]tyf ; f]aldf gjls/Ofsf]



nflu ldl t @)%@÷!!÷@& df alldtn]Ph06nf0{gjlS/Of /sd aemfPsf]/ ;f]j fkt shf{  
; /lfof lgud -kfl ln= sf]lghl kzwg aldfsf]nflu s[fsn]aemfPsf]b:t/sf]ekf0{/l; b  
g#@!# ldl t @)%@÷!!÷@& ; d] lgj bsn]kfl t u/\$f]b]vPsf]; DaGwdf ; d] sg}ljfb  
gb]vPsf]t/ Ph06 :jom]b:tv t u/l gjls/Of u/l lgudnf0{wf\$fbPsf]. lgudnf0{  
wf\$fb0{s[fs / Ph06 ldl nl lgud 7Ug vfh\$fb]. @)%#÷(÷! Aff6 lgudn]kzwg ; DaGwL  
sg}klg bflotj gaf\$g]lg0f6 ul/; s\$fb]. ldl t @)%#÷(÷!@ df gjls/Of ug{NofPsf]  
kzwx? dWb]kfj] = g#@# sf]6dfu g#\$^&( nufPsf]kzwg ldl t @)%#÷\*÷@\* df g  
d/\$f]agf0{lgh Ph06 / s[fs ldl nl, lgudnf0{7Ug vfh\$fb]k]6 b]vPsf]x6f lgudaf6  
@)%#÷!)÷!) sf]lg0f6af6 c:jls[ ePsf]. s[fsx?nf0{dsf{gk/f] egl ldl t  
@)%#÷!!÷( df Ph06 b]l k]fb Gofkfgaf6 l9nf]gjls/Of ePsf]!) yfg kfln; lsf !)  
j6f kzsf]gjls/Of b:t/ lkmtf{lbg]lg0f6 u/l Ph06 dfknt pQm /sd s[fsx?n]  
alem, s\$fb]. ;fy}lgudn]Ps k6s aldf u/\$f]e/df c6o lgod sfg6nf0{kfngf gug]  
; /lfofstf\$fb]l :jlsfg{gldNg]x6f lghsf]b]l c:jls[ xg uPsf]Aoxf]f aldsn]kz  
u/\$f]b]vg cfPsf]; DaGwdf Ph06n] :jom]b:tv t u/l gjls/Of b:t/ a#g gldNg]  
cgflwsf/ ?kdf b:t/ aemf]elg aldsn]k]tjfb gu/\$f]l:yltdf lgud s}gfdsf]/l; b  
dfknt lgj bsn]Ph06nf0{aldf zNs aemfPsf]f0{dfgotf lbg 0Gsf/ ug{gldNg]sf ;fy}  
aldf cleftf]aldfny lng\$fb]xs lxt la?4 sg}sfdf sf/jfxl u/df ; \$fb]lfltklt{; d]  
aldsn]aemfpg' kg]Jo] :yf aldf P6, @)\$ ( sf]bknt !& sf]pkbknt -!\_ n]u/\$f]b]v65 .  
o; }; Gbedf aldf P6, @)\$ ( sf]bknt #) sf]pkbknt -!\_ df aldf cleftf]kdf sfd  
ug{rfxg]h]; DalGwt aldssf]l; knt/; ; lxt ; ldltdf lgj b]g lbg' kg]klj wfg 5 . Ph06  
/ s[fs ldl nl lgudnf0{7Ug vfh\$fb]eG]; DaGwdf ; \$fb]kli6 ug]sg}cflwsf]/s sfuhf  
kz xg cfPsf]b]vg . o; u/ ! ) j6f kzsf]gjls/Of b:t/ ?= ^,^\*)÷-lkmtf{u/\$f]/  
s[fsx?n]alem, s\$fb]af/]ldl t @)%@÷!!÷@& df aldfzNs jfktsf]/sd /l; b g#@!#  
af6 aem aldf cjlw leq}@)%#÷\*÷@\* df d/\$f]kzwg aldfsf]lfltklt{eQmgl ug\$fb]  
abnf aldfzNs kfl t u/\$f]em08}Ps aif{Aotlt e}skl5 ; f]zNs lkmtf{ug]aldssf]  
ldl t @)%#÷(÷!! sf]lg0f6 Gofof]rt 7xvofpg ldlNb} .

o; }; Gbedf kzwg ; /lfof lgodfjnl, @)\$ ( sf]bknt !! sf]pkbknt -v\_ cg' f/ Ph06  
dfknt ldl t @)%@÷(÷& ; Dddf gjls/Of u/f0{; Sg' kg]f ; f]; dodf gjls/Of gu/fPsf]  
eG]; d] aldssf]egf0{tknt x6f{gjls/Of b:t/ aemfPsf]ldl cufj}cyf  
@)%@÷!!÷@& cl3 g}kzwsf]d[o' ePsf]eP ; f]lfltklt{b]l Itg{0Gsf/ ul/g' aldfsf]  
dfgotf c6tu[ g}kbvof]t/ aldfzNs kfl t u/l aldf cjlw leq}@)%#÷\*÷@\* df d[o'  
ePsf]kzwsf]af/df lgudn]ldl t @)%#÷(÷! utaf6 kzwg ; DaGwL sg}klg gof  
bflotj gaf\$g]lg0f6 u/\$f]elg bflotj 0Gsf/ u/\$f]; d]nf0{Gofof]rt 7x/ ug{g; lsPsf]  
cj:yfdf ; ldltsf]ldl t @)%\$÷#÷@% sf]kqaf6 b]l sf]lfltklt{lgh lgj b]ssf]dfu  
ad]hd lsg gug]; f]af/]sg}tYo jf kdf0f eP kq kfl t ldltn]kGw]-!\_ lbgleq lnlt  
h]fkmsf ; fy ; ldltdf kz ug{aldf lgodfjnl, @)\$ ( sf]lgod ## sf]pklgod -!v\_  
ad]hd alds shf{; /lfof lgud -kfl ln= nf0{n]vPsf]kq ; f]lgudn]ldl t @)%\$÷#÷@^  
df aem sfg6 ad]hd]dofb ; d] uhf/l sg}hjfm kz xg cfPsf]gb]vPsf]h]aldf  
lgodfjnl, @)\$ ( sf]lgod ## sf]pklgod -!u\_ ad]hd Pstkn{lG0f6 u/l ; \$fb]  
hfgsf]/l ; DalGwt aldsnf0{lbgkg]cj:yf b]vof]. ctM alds shf{; /lfof lgud -kfl  
ln=sf]kfj]-g#@# c6tu[ aldf ePsf]; /lfofstf{lji0f' bhfnsf]ldl t @)%#÷\*÷@\* df

d[o' ePsf]kz'wg -e}L\_ sf]aldf bfjL lftkl't{j fkt aldfny g=#@# sf]g=#@ adf]nd  
aldf[ /sd ?=@%,)))- sf]\* )Ü n]xg cfpq]/sd ?=@),)))- -al; xhf/ dfq\_ lgh  
; /l0fstf{l j i0f' bhfnf0{e0mfgl ug[u/L kgM bfl0j lgwf{0f ug{egl aldf lgodfj nl,  
@)\$ ( sf]lgod ## sf]pklgod -@\_ adf]nd adf]nd cfbz lbg]lg0f0 aldf P0, @)\$ ( sf]  
bkrf !& sf]pk-bkrf -\$\_ tyf ; fxl P0sf]bkrf \* -3!\_ adf]nd ul/Psf]5 . o; pk/ lrQ  
gaem]aldf P0, @)\$ ( sf]bkrf #& adf]nd kg/fj 0g cbfnt, kf6g, nlntk/df kg/fj 0g  
ug{; d] klfx?nf0{hfgsf/L u/f005 .

0lt ; j+t\@)%\$ ; fn efb|@( ut]/f|h ! zed\-----