



ngWkj kpf;f thbf; fahsUfF>

c qfS fF NDB tqf;f; fl dli l xdi w toqFtj; y; ngUkfprr;pai l f;Nwhk;

tqf;pa;: fl dli l ahdJ etld ng; nj hopyEl gj i j f; nfhz bUggj hy; Nkhrbf; sj; j tuj; J> et;fs; vej xU , ljj;wFk;  
nrdwhYk; c qfS fF mj;ghJ fhgG toqFfpdwJ. vkJ fl dli li a cyf;pa; vej xU , ljj;Yk; c ss 25 kpyy;paDf;Fk;  
Nkwgl; t;ahghu eji yaqf;sp;Yk; 1 kpyy;paDf;Fk; Nkwgl; VISAATM f;sp;Yk; gadgLj; KbAk;

, f;fl dli li a r;wej Ki way; gadgLj; J t;f;f; vd ehk; ekGf;Nwhk;

c z i kAss



f;f; hd; l a] ;

c j t; c g j i ytu;

fhul; kwWk; Vi da t;pa;Nahfk;

nghJ mwptWj j yfs;

ml i l g; ghJ fhgG - c qfsJ ml i l njhi yeNjh myyJ fsthlggl Nlh fhz ggl ihy> c l dbahf +94 11 2 448 888 myyJ +94 772 4448 888 vdw , yffj j y; vkJ 24 kz p Neu Nri t epi yaj j j njhl uG nfhsS qfs; mj J l d; vOj J tbt yk; vkfF mwpt Aqfs; c qfs; PIN , yffj j j ml i l A l d; i t j j UffNth myyJ ntspegUff njupt rff Ntz l hk;

fl d; ti uai w - toqf ggl Lss fl d; ti uai wi ag ghuff yk; nrYj j Ntz ba njhi f mj r k hff; fhz ggLk; NghJ mj wF Nkyj r t l b mwpt l ggLk; c qfs; fl d; ti uai wi aj; jhz LknghOJ c qfs; nfhLffy; thqfyfs; euhf r f fggLk; cau; fl d; ti uai w fhd t z ggqfs; ml i l epi ya Kfhi kahsUff vOj J tbt y; njupt r f fggL y; Ntz Lk;

ml i l a y Ue;J Kwgz k; ngwy; - c qfS fF toqf ggl Lss fl d; ti uai w j; njhi fa y Ue;J 35% ti u Kwgz j j c qfs; ml i l kwWk; PIN , yffj j j g; gadgLj j p vej nthU VISAATM %yKk; ngwWfnfhsS KbAk;

njhi yej myyJ khwwL nraaggl Ntz ba ml i l - Nrj Kww c qfs; ml i l fF gj yhf Gj aNj hu; ml i l i ag; ngwWfnfhsS Ntz Lkhap> +94 11 2 305 031 vdw vkJ mi ogG epi yaj j wF Nfhurfi f xdi w Kd; i t f f yhk; , yyht b d; +94 11 2 448 888 vdw , yffj j y; vkJ mi ogG epi yaj j wF , J gwwp mwpt j J > c qfs; ml i l i a , i z j j fbj k; xdi wAk; mDggp i t j j y; Ntz l k;

Vi da Nri tfs; - gpd t Uk; Nkyj r Nri t f S k; c qfs; fl d i l fF cz L;

- c qfs; nfhLffy; thqfyfs; gwwp , ytr SMS j ftyfs; c qfs; i fal ffj; njhi yNgr r f f mDggggLk;
- c qfs; NrkgG myyJ ei l Ki wf; fz fi fg; gadgLj j p c qfs; ml i l njhl ughf nrYj j Ntz ba njhi fi a KOi kahfNth myyJ gFj a h f Nth nrYj j epi yahd fl i s trj i ag; gadgLj j yhk;

epi d t y; i t j j Uff Ntz bai t

- c qfs; ml i l a y; i f nahgk; , l l gpd d u; ml i l a p d; KwGwk; kwWk; gwGwj j p d; gup p xdi w c qfs; trk; i t j j Uj j y; eyyJ.
- Gj a myyJ k b G J g r f f ggl ml i l a h f , Uggpd; mj wFuja Gj a PIN , yffj j j g; ngwWfnfhsS k; ti u ml i l a y Ue;J Kwgz qfi s vLff Ntz l hk; c qfs; Nfhurfi f f Nfwg toqf ggl ml i l a y; nghw r f f ggl Lss ml i l nry; YgbahFk; fhyj j j Fwj J i t j J f; nfhsS Tk; mj J l d; fhyt j a h f a ml i l fi s ci l j J mo r f f Tk;
- c qfs; ml i l i ag; gadgLj J knghOJ > mj d; nfhLffy; thqfyfs; gwwp a gwW r r l Lffi s ftdkhf i t j j U qfs; c qfs; khj hej mw r fi f fi s ngwWfnfhsS k; nghOJ > mt wWl d; xgg l Lg; ghuff KbAk;

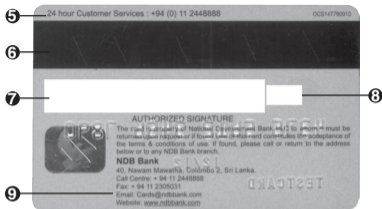
- c qfs; mli l njhi yeNjh myyJ fsthlgglNIh fhz gglJhy> c l dbahf +94 11 2 448 888 vdw , yffj jwF mi ogi g VwgLj j p mi j g; gwmp mwptAqfs;
  - \*c qfs; PIN , yffk; - PIN , yffj j Qhg f j j y; i t j J f; nfhsS qfs; PIN , yffk; mDggggll fbj j j mgGwggLj J qfs;
- ghJfhggwfhf c qfs; PIN , yffj j j c qfs; mli l aNyh myyJ c qfs; gz gi galy; c ss Vj htJ xdwNyh myyJ c qfs; mli l Al d; fhz ggLk; Vj htJ xdwNyh vOj p i tff Ntz jhk;
- ghJfhgG fUj p tqfjahdJ> c qfs; fl dli lapd; Fwggll rny nfhlrfy; thqfyfs; njhlughf jftyfi s Nfll mwpe;JnfhsS c qfi s njhlug nfhsSk; mtNti saiy; ggd;Utd njhlughf c qfs; xj Ji ogi g tqfj fF toqFqfs;-
  - c qfs; Gj ja Kftup kwWk; i fal ffj njhi yNgrp , yffqfs; gwmp vkfF mwptAqfs; c qfS l d; c l dbahf njhlugl d VwgLj j mJ c j t p a h f , UfFk;
  - KddNu c qfs; ntsjehlL gaz qfs; gwmp +94 11 2 448 888 vdw , yffj j j y; vkJ 24 kz p Neu Nri t epi yajjwF mwptAqfs;
- fl j z k; nrYj j k; Ki wfs;
  - epi yahd fl i i s - MffFi wej njhi fi a myyJ KOjnjhi fi a c qfs; NDB tqfj f; fz ffpD)l hf epi yahd fl i i s xdi w toqFt j d; %yk; nrYj j yhk;
  - vkJ fji sfs; %yk; gz k; nrYj j yhk;

Nri tfs;	fpi sfs;	tqfj r; Nri t kz g j j p a h y qfs;
NDB tqfj f; fji sfs;	vyyh fji sfs;	K.g. 9.00 - gpg. 3.00
rdj f f p i k tqfj r; Nri t	ENfnfhi l > ngytj j j > nkhu l l i t > g y j a e j y > ahogghz k;	K.g. 9.00 - gpg. 1.00
365 ehl fS k; tqfj r; Nri t	uh[ f j p a > fyfj j j ]	K.g. 9.00 - gpg. 8.00
365 ehl fS k; tqfj r; Nri t	n` tnyhf; l Tz ;	K.g. 9.00 - gpg. 6.00

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 fl dli l Nri tfs;  
 103A> jukghy khtj j j > nfhOkG 07.  
 njh: +94 11 2 448 888, +94 772 4448 888  
 /ngf j ; +94 11 2 305 031

## NDB t qf p d ; fl d l i l i ag; ngwwJ k; e b f s ; nraa Nt z bai t

1. m j y ; c q f s ; ngau; ru p a h f , U f f i d w j h v d g ; g h U q f s ;
2. G j p a m l i l a y ; i f n a h g g k l k ; K d ; N D B t q f p m l i l c u p i k a h s U f f h d c l d g b f i f i a t h r p A q f s ; , j N j h L , i z f f g g l L s s m l i l a y ; i f n a h g g k ; , L t j d ; % y k ; m l i l c u p i k a h s U f f h d c l d g b f i f a y ; c s s r l i j p l i q f S f F e b f s ; K O i k a h f c l d g L t j h f n f h s s g g L k ;
3. c q f s ; N D B f l d l i l n j h i y e j N g h d h y ; m y y J j p U l L g ; N g h d h y ; c l d b a h f N D B f l d l i l e p i y a j j p w F m w p t p A q f s ;  
n j h i y N g r p (+94) 11 2452602/3 (24 k z p N e u K k ) / n g f j ; (+94) 11 2445847  
m y y J m U f p Y s s N D B t q f p f ; f p i s f F r ; n r d W m l i l n j h i y e j t p l a j i j v O j J % y k ;  
N D B m l i l e p i y a j j p w F c W j p g g L j J q f s ;



## NDB fl d l i l i ag; ngwwJ k; ebqfs; nraa Ntz bai t

1. , J 16 , yffqfs; nfhz l mli l vz ; MFk; tqfAl d; rfy nj hl uGfs;pdNghJk; , tntz i z f; Fwgggl yhk;
2. mli l ay; Fwgggl khj j j y; UeJ ebqfs; mqfj j tuht t;
3. mli l ay; Fwffgggl khj j j y; , Wj p ehs; ti u mli l nry; YgbahFk;
4. tih rpd d K k > xsggl K k; Nkwgb rpd d k; ngwff; fgggl vejn thU t p hghu epi yajj j Yk; myyJ gz , aej j j j y; c qfs; mli l VwWfnfhssggLk;
5. nj hl uG , yffk; - , ej mli l nj hl ughd j fty;S ff , ej , yffj ;J l d; 24 kz NeuKk; nj hl uGnfhss KbAk;
6. fhej ggl b - c qfs; mli l nj hl ughd Kff p a j fty;fs; , j y; gj pgggl LssJ . vdNt mli l > vj DI Dk; c urhkYk; fhej j ;J l d; myyJ fhej gGyqfS l d; nj hl uGwhkYk; j t p f f T k;
7. i f nahggg; gFj p - mli l i ag; ngwWfnfhz ;T l d; moj f f Kbahj Fk p Ki dg; Ngdhthy; c l NdNa i f nahggk l Tk; mfi f nahggj j j xj j j hf ebqfs; t p hghu epi yag; gwWrr l Lffs; y; , Lk; i f nahggKk; mi ka Ntz Lk;
8. **CVV2 3** , yff mli l nrti t ghuffK; ngWkhdk;
9. tqfj ; nj hl uG t i g u q f s ;

mlj l cupi kahsUffhd cl dgbfi f  
egeji dfs; kwWk; tj pKi wfs;

Kffjak; PQ 27Mk; gj tyffk; nfz l ne\ dy; nltnyhgkd; Ngqf; gpyr\ahy; mDggggLk; mlj lay;  
i fnahggkLtj wF Kddh; myyJ mji dg; gadgLjJtj wF Kddh; jaTnraJ mlj l cupi kahsUffhd  
cl dgbfi fi a ftdkhf thrfTk; mlj li a VwWfnfhs;tj d;%yk; mjJl d/myyJ mj ty; i fnahggkLtj d;  
%yk; mjJl d/myyJ mlj li ag; gadgLjJtj d; %yk; fNo juggLss epaj egeji dfi s eqfs;  
VwWfnfhs;fdwhfs; mjJl d; mtwwhy; gZ pffTk; gLfjdwfhs;

## 1. ti utyffz qfs;

- 1.1 'ATM' vdgJ tqfFF; nrhej khdj hajDk; rhp myyJ tqfahy; fhyJ JFF; fhyk; epakffggL  
NtW VNj Dk; tqfFF (tqfFS fF) myyJ epWtdj j wF (epWtdqfS fFr) nrhej khdj hajDk;  
rhp mlj l fi s VwWfnfhsSk; j ddpaff fhRg; nghw (Automated Teller Machine) myyJ VjhtJ  
mlj l fi s , aFFk; nghw myyJ fUtj vdW nghUsgLk;
- 1.2 'tZ z ggj huh' vdgJ mlj l tZ z ggj j ty; i frrhj j Lss vtNuDk; Ms; vdg; nghUsgLk;
- 1.3 'tqf' vdgJ ne\ dy; nltnyhgkd; Ngqf; gpyr\ vdTk; mj d; ggdDWgthfs> rhl Lj y;  
ngWehfs; vdTk; nghUsgLk;
- 1.4 'mlj l' vdgJ> mlj l i tjjUggUff tqfahy; toqfggLk; xU nfhLggdT mlj l vdgLtlJl d;  
Kj di k> Fi w epugG kwWk; khwwL mlj l (fs) vdgtwi wAk; c ssi fFk;
- 1.5 'mlj lf; fz fF' vdgJ> mlj lf; nfhLffy; thqfyfs; njhlhgy; tqfahy; Ngz ggLk; xU  
fz fF vdg; nghUsgLk;

- 1.6 'mli l epi yak;" vdgJ NDB tqfj fl d; mli l epi yak; vdg; nghUsgLk;
- 1.7 "mli l i tjjjUggth;" vdgJ> fl d; mli l fz fF vej Ms;pd; ngahy; , UffjdwNj h> mj ;Jl d; vej MS fF tqfj fl dli nahdi w toqfjAssNjh mj ;Jl d; vej Ms; mli l f; fz fFj d; kU vyyh nfhLf fy; thqfyfS fFk; nghWgGfS fFk; nghWgghajUffjcdwhNuh mej Ms; vdgngghUsgLk; , J Kjdij y kwWk; Fi wepugG mli l i tjjjUggthfi sAk; c ssi fFk;
- 1.8 "mli l nfhLf fy; thqfy;" vdgJ> mli li a> myyJ mli l f; fz fi fAk; , yffjij jAk; myyJ PIN , yffjij jg; gadgLjjj myyJ NtW VNj Dk; Ki wapy; NkwnfhssggLk; nfhLf fy; thqfy; vdg; nghUsgLtJl d; mQry> njhi yNgrpf; fl i i sfs> mi ogG tqfj; njhopyKi w> <nthyl> , dl hnel> nkhi gy; nfhkhj > mj jfhuksjffggll mej Nri tfs; myyJ/jj l qfs; njhl hghd egeji dfsy; tptjhffggll thWk; tjsqfggLjjggll thWk; xJffqfs; mli l i tjjjUggthpd; mwjTfF vl baj hf thajDk; rhp myyhtj bDk; rhp mtUi la mj jfhuj ;Jl dhajDk; rhp myyhtj bDk; rhp (vi tNaDk; gz l qfS fF Nri tfs fF mj ;Jl d/myyJ edi kfS fF VNj Dk; j Uk; Nehffj j wfhd nfhLggdTfF myyJ VNj Dk; gz KwnfhLggdTffhd nfhLggdT clgl) vdg d clgl Mdh; mtwwwF ti uaWffggll hky; NtW tojKi wfs; Clhf NtW VNj Dk; Ki wapy; NkwnfhssggLk; nfhLf fy; thqfy; vdgngghUsgLk;
- 1.9 "Kwgz k; ngWj y;" vdgJ mli l i tjjjUggthuhy; mj jfhuksjffggll mli li a> mli l , yffjij j myyJ PIN , yffjij jg; ghtij ;J tqfjaj kJJeJ myyJ NtW VNj Dk; tqfjaj kJJeJ myyJ eij j eJWtdkjl kJJeJ mli l i tjjjUggUff gwW i tffggLtjwnfd gz k; ngwWfnfhsS k; xU nray; vdg; nghUsgLk;
- 1.10 "mwtLfs;" vdgJ mli li a myyJ mli l , yffjij j myyJ PIN , yffjij jg; ghtjgg d; %yk; myyJ , ej epajj egeji dfs;pd; fb; vOtJk; mli l i tjjjUggthuhy; nrYjjggLntz bai tAk; mli l f; fz fFwF gwWi tffggLtdTk; ei l Ki w kJ japd; xU ghfkf mi kt dTkhd njhi ffs; vdg; nghUsgLtJl d; vyyh mli l f; nfhLf fy; thqfyfi sAk; fl i z qfs> eij jf; fl i z qfs> tlb> thjfs> j hi tfs> Nkyj jfr; nryTfs> , oggLfs> rli r; nryTfs; kwWk; nrytLfs; vdgdtwi wAk; c ssi fFk; Mdh; mtwwwF klLggLjjggll khli hJ.



- 1.11 “\$I bi z gg mli l” vdgJ jFjpthaej \$I bi z ffggl FOkk; xdwpc; mjpfhuksffggll gz pshs; njhFjpfF> epi wNtwW mYtyhfS fF> gz ggghshfS fF myyJ mjji fa NtW vtNuDk; Ml fS fF toqfggLk; fl d; mli l(fS) vdgngHUsGLk;
- 1.12 “fl d; ti uai w” vdgJ Kj dji y kwWk; Fi wejugG fl d; mli l(fS) (vi tAkUggpd) fz fFfskU tqfjahy; mDkj pffggLtJk; fhyyjwFffhyk; Kj dji y fz fF i tjjUggthfS fF tqfjahy; mwptpffggLtJkhd mj pfglr gwW kJ p vdg; nghUsGLk;
- 1.13 “ei l Ki w kJ p” vdgJ tqfjard; gjNtLfs ffpz qf tqfjFr; nrYjjggl Ntz baJk; fz fFf; \$wW toqfggLk; NjjadW tqfjard; fl d; mli l f; fz fFf; epi tahfTssJkhd (mli l f; fz fFf; gwW i tffggLk; mi djJ fl z qfS k; c l gl) nkhhj f; fl d; kJ p vdgngHUsGLk;
- 1.14 “i tggL” vdgJ fl d; mli l i tjjUggthpd; fl gglli l epi wNtwWtjwfhf mjJl d/myyJ fl d; mli l fi s toqFk; Nehffjjwfhf xU gpi z g; nghWgghf tqfjahy; nuhf fkhf i tggL nraaggLk; njhi f vdg; nghUsGLk;
- 1.15 “FO mqfjj tu” vdgJ tqfjAi la cg myyJ xdwpi z ej fkgdp vdgngHUsGLk;
- 1.16 “c jj uthj k?” vdgJ> vJTkUggpd> fl d; mli l i tjjUggthpd; fl gglli l epi wNtwWtjwfhf mjJl d/myyJ fl d; mli l fi s toqFk; Nehffjjwfhf xU gpi z gngHwghf i tffggL Ntz Lnkd tqfjahy; FwjJi uffggll njhi fffhf tqfjFr; rhj fkhf tqfjahy; VwWfnfhssggf;\$ba tbtjjpYk; nghUsstpYk; VjhtJ xU tqfjard kUeJ> \$I bi z ffggl FOkjjl kUeJ> eWtdjjl kUeJ> jdshsll kUeJ myyJ tqfjahy; VwWfnfhssggf;\$ba VNj Dk; epi eWtdjjl kUeJ toqfggLk; xU cjj uthj k; vdg; nghUsGLk;
- 1.17 “, kghpd; h” vdgJ> fl d; mli l f; nfhLff; thqfyfi s i fardhy; nrayKi wggLjJk; fUt p vdg; nghUsGLk;

- 1.18 “C I hL Fuy; J yqfy;” (Interactive Voice Responsive) vdgJ> fl d; mli l i tj jUggth; mli l %yk; Fwjj ny nfhLfyy; thqfyfi sr; nrattjwfhf , yjjudjay; mZ ffjj j toqFk; xU cgfuz k; vdg; nghUsgLtJl d; fl d; mli l f; fz fF kwWk; Nri tapd; gadghL nj hl hghd t rhui z fi sAk; c ssi fFk; Mdhy; mtwwwF klLggLjj ggl kh l hJ.
- 1.19 “tz pfh;” vdgJ> mli l i tj jUggthu; nfhLggdT Ki wnahdwhf mli l i a Vwwfnfhs;tj d; kU nghUl fi s mj ;Jl d/myyJ Nri t fi s toqFtj wF VjhtJ tqfjahy; VwwqfFhf;fggl l VNj Dk; \$l bi z f;fggl l mi kgG> epWtdk> Ms; myyJ NtW j hgd; vdg; nghUsgLk;
- 1.20 “tUkj jahd Fi wej gl r nj hi f” vdgJ nfhLggdT tUkj jahFk; j pfj padW nrYjj ggb; gpej ja nfhLggdTf; fl l z qfi s j thj ;Jfnfhs;tj wnf d Fi wej gl r nj hi f kwWk; tukG fl ej nj hi f (VjhtJ , Uggd) vdgtwWfF mi ka ei l Ki w epYi tapd; tj k; (%) vdgngghUsgLk; nrYjj ggl hj VNj Dk; epYi tj ; nj hi f tUkj jahd Fi wej gl r j ; nj hi f apy; c ssi f;fggl Lk;
- 1.21 “khj k;” vdgJ xU gQrhqf khj k; vdg; nghUsgLk;
- 1.22 “epYi tj ; nj hi f” vdgJ (vJTkUggd)> mli l i tj jUggthd; Kej ja fz fFf; \$wwYss epYi tj nj hi f vdg; nghUsgLk; fz fFf; \$wwy; fh l l ggLk; epYi tj ; nj hi f Fi wej gl r epYi tj ; nj hi f apy; c ssi f;fggl bUggJl d; c l dbahf nrYjj ggl y; Ntz Lk;
- 1.23 “tukG fl ej nj hi f” vdgJ> mDkj pf;fggl l fl d; ti uai wi a t pQrpa ei l Ki w epYi t vdg; nghUsgLk;
- 1.24 “tukG fl ej mwtL” vdgJ> mli l i tj jUggth; mDkj pf;fggl l fl d; ti uai wi a t pQRthuhapd; mtuJ fz fFf; \$wwy; xUKi w tj pf;fggl Lk; mwtL vdg; nghUsgLk;

- 1.25 “nfhLggdT tUKj p̄ahFk; j p̄fj p̄” vdgJ> ei lKi w ep̄Yi tf; nfhLggdT myyJ mj d; xU gFj p̄ myyJ tUKj p̄ahd Fi wej glr ep̄Yi tj; nj hi f vejj; j p̄fj p̄ast̄y; nrYjj ggl Ntz Lnk d fz fFf; \$wWp̄y; Fw̄j Ji uf;fggL f̄p̄dW Nj h mej j; j p̄fj p̄ vdg nghUsgLk; mj ji fa nfhLggdT j p̄fj p̄ tqf̄p̄ t̄lKi w ehsp̄y; myyJ thu , Wj p̄ay; th̄p̄d> ml i l i tjj̄Uggth̄p̄d; tUKj p̄ahd j p̄fj p̄ahdJ mj ji fa t̄lKi wi a/thu , Wj p̄i a ml j; J tUK; Kj yhtJ Nti y ehshj y; Ntz Lk;
- 1.26 “PIN” vdgJ> ml i l i tjj̄Uggth̄(fs); ml i l i a/(ml i l fi s) ATM nghw̄f̄s̄y; , yjj̄p̄d̄p̄y; Ki way; ght̄p̄ggj w̄fhf mth̄fS fF toqf̄ggLk; Ms; mi lah̄s , yf̄fk; vdg; nghUsgLk;
- 1.27 “POS” vdgJ> vej t̄w̄gi d Ki daq̄fs; Cl hf ml i l nfhLff̄y; th̄q̄fȳfs; , yjj̄p̄d̄p̄y; Ki way; Nkwnfh̄ss̄ggL f̄p̄d̄wNth mej t̄w̄gi d Ki daq̄fs; vdg; nghUsgLk;
- 1.28 “Kj d̄p̄i y ml i l i tjj̄Uggth̄” vdgJ> Fi wej̄p̄gG ml i l i tjj̄Uggth̄i u; j t̄p̄ vej MS fF Kj d̄p̄i y ml i l toqf̄ggL mth; ngah̄y; tqf̄p̄ah̄y; Kj ȳy; ml i l f; fz fF j̄w̄f̄f̄ggL Ngz ggL f̄p̄d̄wNj h mej Ms; xUth; vdg; nghUsgLk;
- 1.29 “&gh” (Rs) vdgJ> , yqi f &gh vdg; nghUsgLk;
- 1.30 “gpi z gnḡhWgG” vdgJ> fl d; ml i l i tjj̄Uggth̄p̄d; fl ggh̄l i l ep̄i wNtw̄Wtj w̄fhf mj; J l d; myyJ fl d; ml i l fi s toqFk; Nehf̄f̄j j̄w̄fhf gpi z gnḡhWgnḡhdwh̄f i tjj̄Uf̄f̄ggLk; i tggL myyJ cjj̄uth̄j k; vdg; nghUsgLk;
- 1.31 “fz fFf; \$wW” vdgJ> ml i l i tjj̄Uggth̄; tqf̄p̄f̄Fr; nrYjj Ntz ba ei lKi w ep̄Yi ti ag; gww̄p̄a t̄p̄tuq̄fi sf; fh̄l b mtUfF tqf̄p̄ah̄y; mDggggLk; tqf̄p̄p̄d; khj hej myyJ gUt fhyf; \$wW vdg; nghUsgLk;
- 1.32 “fz fFf; \$wWj; j p̄fj p̄” vdgJ fz fFf; \$wW Fw̄ggL nraAk; fl i z ggl bay; fhyggFj p̄p̄d; fi l rj; j p̄dk; vdg; nghUsgLk; vdgJ l d> mej j; j p̄fj p̄ad̄W mYtyfs; %l ggLk ti u tqf̄p̄ah̄y; nrayKi wggL j j ggl i mi dj; J g; gj p̄Tfi sAk; c ssi fFk;

- 1.33 “Fi wepugG mli l” vdgJ> tqfAl d; , ej c l dgbfi fi ar; nraJnfhsS k; Kj dji y fl d; mli l i tjj pUggth; Ntz LNFhs; dNghy; %dwhk; jpwj j th; xUtUFF toqf; ggLk; xU mli l vdg; nghUsgLk;
- 1.34 “Fi wepugG mli l i tjj pUggth;” vdgJ> vej MS fF Fi wepugG mli l xdw toqf; ggl LssNj h mej Ms; vdg; nghUsgLk;
- 1.35 “Ki dak;” vdgJ> vej Ki dajj; d; Cl hf mli l f; nfhLffy; thqfy; fi s , yjj ud; ay; Ki way; NkwnfhssyhNkh> mej VNj Dk; j d; d; af; f fhRg; nghw (ATM) myyJ t; wgi d i kaqfs; (POS) vdg; nghUsgLk;
- 1.36 “nfhLffy; thqfy; j pfj p” vdgJ> mli l i tjj pUggTUFFk; tz pfh; xUtUFFk; , i la; y; mli l f; nfhLffy; thqfy; , l kngWk; j pfj p vdg; nghUsgLk;
- 1.37 “nfhLffy; thqfy; nrayKi wggLj J k; (GwfFwpgG) j pfj p” vdgJ> mli l fz f; fy; mli l f; nfhLffy; thqfy; nrayKi wggLj j ggLk; j pfj p vdg; nghUsgLk;
- 1.38 “gadghL” vdgJ j z z h> k; pdrhuk; kwWk; nj hl hgl y; c l gl Mdhy; mtw; w; wF Kl LggLj j ggl hky; gadghLfi sAK; nghUl; fi sAK; Nri tfi sAK; toqf; k; VNj Dk; fkgd; e; Wtdk> mj pfhuri g myyJ mi kgG vdg; nghUsgLk;

## 2. mli l

- 2.1 mli l tqf; p; d; nrhj j hFk; vdgJl d; tqf; p; ah; y; Ntz LNFhs; t; l; f; f; ggLtj d; k; l; tqf; p; f; c l d; bahf j pUgg; p; nfhLff; ggLj Yk; Ntz Lk;
- 2.2 mli l i a i fkhww KbahJ. mJ mli l i tjj pUgg; tuhNyNa g; wj j pNafkhfg; gadg; Lj j ggLk; mli l i tjj pUgg; th; vj j di kaJkhd vej nthU rej hgg; j j pYk; mli l i a mj; J l d; /myyJ PIN , yf; fj j j NtW vtNuDk; j d; p; hs; gadg; Lj; J t i j mDk; j j j yhf; hJ. mli l i tjj pUgg; th; vj j di kaJkhd VNj Dk; Neh; f; fj j p; w; fhf mli l i a g; i z gnghWgg; hf g; i z ak; i tjj yhf; hJ.

2.3 tqfj mj d; KOj; j wWz ggdgbAk; Kd; mwptj j Nyh fhuz Nkh , dwpAk; mli li aAk; mli li ag; gadgLj ;Jtj wF mli li a i tjj pUggthid; c hpi ki aAk; klsngngwyhk; vdgJl d; mli lapd; VNj Dk; nfhLffy; thqfYfF mj pfhuks pFfkhW tLffggLk; Ntz LNfhi sAk kWffyhk;

2.4 tqfj mj d; KOj; j wWz ggdNghy; mli li a kls toqfyhk> GJggpffyhk; myyJ khwwL nraayhk; myyJ mtthW nraa kWffyhk;

2.5 mli l vyyh NeuqfsYk; ghJ fhgghd Xhijjy; i tjj pUffggLtij mli l i tjj pUggth; c Wj gglj ;Jj y; Ntz Lk;

### 3. mli li a xggi ljj Yk; gadgLj ;Jj Yk;

3.1 mli lahdJ mli l i tjj pUggthuhy; ngwWr; nryygglyhk; myyJ mli l i tjj pUggthuhy; tqfj pF mwptj pffggli KfthpF mQryy; myyJ JJJth; xggi l r; Nri t%yk; (\$hah) mDgggglyhk; myyJ ngah; Fwj ;J epak pffggli %dwhk; j wj j th; xUtuhu; mli l i tjj pUggthid; nghWggjy; vLj ;J r; nryygglyhk; myyJ mtUffF; i fas pffgglyhk;

3.2 mli l fi l ffgngwwj d; kD mli l i tjj pUggth; mli lapd; gpdGwj j y; c l dbahff; i fnahggk pLj y; Ntz Lk; vdgJl d; mjji fa i fnahggk; mj ;Jl d/myyJ nrawgLj ;Ji f mj ;Jl d/myyJ mj d; ghti d , j dfz ; ml qfAss epaj pegej i dfs; VwWfnfhssggli i kfF gje pffpdwJk; KbthdJ khd rhdwhj y; Ntz Lk;

3.3 mli l i tjj pUggth , ej epaj p egej i dfshy; gje pffggli tUkghj glrj j y; mli l i tjj pUggth; mli li a , uz L ghj pshf ntl b , uz L ghj pfi sAk; tqfj pF j pUggpfnfhLj j y; Ntz Lk; vdgJl d; , j dgdhd; thrfk; 17 (K bTWj ;Jj y) ei l Ki wapyUj j y; Ntz Lk; mli l njhl HgYk> tqfj Al Dk; vyyhf; nfhLffy; thqfyfs; njhl HgYk; mi dj ;J NeuqfsYk; fl d; mli l i tjj pUggth; eynyz z j ;Jl d; nrawgLtj wFg; nghWgNgw pfdwhh;

- 3.4 ml i l mJ gadgLj j ggLk; Neuj j y; , ej c l dgbfi faid; vvyh epaj r fS fFk; mi kej j hFk;
- 3.5 ml i l fl d; ti uai w kl LNK gadgLj j ggl yhk;
- 3.6 ml i l a d; gadghL njhl hgy; tqfjahy; fhyj J fFf; fhyk; f i l ffr; nraaggLk; trj r fi sAk; edi kfi sAk; ml i l i t j j Uggth; gadgLj j yhk;
- 3.7 ml i l a d; k l Gi lgGUty; mrr r l ggl Lss nry; YgbahFk; fhyj j d NghJ tqf r mj d; KOj; j wWz ggd NghYk; K d d w r t j j y; , d w r Ak; VNj Dk; Neuj j y; ml i l i ag; gadgLj J t j w f h d c h i k i a k s g; ngwyhk; myyJ F w g g l l ml i l f; nfhLffy; thqfy; vj wFk; m j r f h u k s r f F k h W t l f f g g L k; Nt z L N f h i s k W f f y h k; myyJ m j j i f a k s g n g W j i y myyJ k W g i g n t s a i l y h k;
- 3.8 ml i l i t j j Uggth f s; , ej ml i l i a % y j d f; nfhLffy; thqfy f S f F myyJ t h j j f Nehf f q f S f n f d n g h U l f i s n f h s; d T n r a t j w F g; gadgLj J j y h f h J.
- 3.9 ml i l i a , y q i f f F n t s i N a gadgLj J t J , y q i f k j j a t q f j a h y > n r y h t z r f; fl L g g h l L j; j i z f f s j j h y; myyJ N t W V N j D k; x O q F g L j J k; F O k j j d h y; f h y j J f F f; f h y k; t j j J i u f f g g l l t h w h F k; ml i l i t j j Uggth , y q i f k j j a t q f j a h y > t q f j a h y; e j k d w j j h y; myyJ N t W x O q F g L j J k; F O k j j h y; m t U f n f j u h f V N j D k; c h i k f F > e p t h u z j j w F myyJ t q f r f F g; g q f k j d w r vvyh e p i t f i s A k; n r Y j j j ; j h g g j w F g; n g h W g G i l a t u h j y; N t z L k;
- 3.10 ml i l a y; Gi lgGUty; mrr r l ggl Lss KbTW j r f j r t i u ml i l f; f z f f i d; mej J J m j j i f a KbTW j r f j r t i u e i l K i w a y; , U j j y; N t z L k; v d w e g e j i d a i d; k l ml i l f; n f h L f f y; t h q f y f S f F ml i l g a d g L j j g g l y h k;
- 3.11 ml i l A l D k; t q f r A l D k h d vvyh e l t b f i f f s i Y k; vvyh N e u q f s i Y k; e y n y z z j J l d; n r a w g L t j i d ml i l i t j j Uggth; n g h W g N g w f r d w h h;

- 4 PIN , yffji j toqFj Yk; mli l kwWk; PIN , yffji , ojj Yk;
- 4.1 mli l i a VwWfnfhsS k; VNj Dk; ATM nghwpa; mli l i tjjuUggtH; gadgLj; Jtjwnfd tqfj  
PIN , yffnkhd i w toqfyhk; PIN mli l i tjjuUggtUfF mtuJ KfthpF mtuJ nghWggj;  
mQry; mDggggl yhk; myyJ xggi l j; J)J th; Nri t (Courier) %yk; mDggggl yhk; vdgj wF  
mli l i tjjuUggtH; c l dgLfjdwHh;
- 4.2 PIN , yffji jg; gadgLj j NkwnfhssggLk; vvyh mli l f; nfhLffy; thqfyfS fFk; mli l  
i tjjuUggtH; KOgnghWgGi l atuhj y; Ntz l k;
- 4.3 mli l Ak; PIN , yffKk; fhz hkw; Nghti j myyJ fsT Nghti j j; j Lggj wfhf PIN , yffj j dJk;  
mli l adJk; ghJ fhgi g c Wj jggLj; Jtj wF mli l i tjjuUggtH; rhj j jggL f; \$ba vvyh  
ft dj j Ak; gadgLj; Jj y; Ntz l k;
- 4.4 mli l fhz hkwNghFk; gl rj j j; myyJ fsTNghFk; gl rj j j; mli l i tjjuUggtH; fhz hkwNghdi ki a  
myyJ fsT Nghdi ki ag; gwwp c l dbahf mj d; tjt uqfS l d; nj hi yNgrp nj hi yefy; myyJ  
nl nyf j; Cl hf tqfj fF myyJ , i aghd nfhLggdT xOqfi kggj d; VNj Dk; c Wggj duhd  
tqfj fFk; myyJ mj d; gaj j j j; Jt mYtyfj j wFk; mj j i fa fhz hkwNghdi k myyJ fsT  
, l kngww ehl bd; nghyRfFk; mwpt j j y; Ntz l k; vdpDk; VNj Dk; mj j i fa t j a j j y; nj hi yNgrp  
nj hi yefy; myyJ nl nyf j ; nraj p vOj j j; c Wj jggLj j ggLj y; Ntz l k;
- 4.5 mli l fhz hkwNghdi k myyJ fsTNghdi k gwwp tqfj fF mwpt j f fggL c Wj jggLj j ggLj i kAk;  
c Wj jggLj j ggLk; ti u mj j fhuksj f fggL hky; mli l gadgLj j ggLj d; t j sthf mli l f; fz f f j;  
gwW i t f fggLk; vvyh nj hi ffS fFk; mli l i tjjuUggtNu nghWgghs p h j y; Ntz l k;
- 4.6 mli l i tjjuUggtH; mli l fhz hkwNghdi k> fsTNghdi k myyJ J \ gu Nahfk; nraaggli k  
nj hl hghf j k kf j Nj Ass #oej i yfi sAk; gwwp vvyh j ftyfi sAk; tqfj fF; nfhLj j y; Ntz l k;  
mj ; J l d; fhz hkwNghd myyJ fsTNghd mli l i a kl LgngWtj wF mtr p khdi t vd tqfj p h y;  
fUj ggLk; vvyh el tbf i ffi sAk; vLj j y; Ntz l k;

- 4.7 tqfj mj d; V f j wWz ggdgb nghUjj khndj d tqfj fUj f\$ba , ej epj p egej i d fS ffi ka fhz hkwNghd myyJ fsTNghd mli l fF khwW xdi w myyJ Gj ja PIN , yffnkhd i w toqfyhk;
- 4.8 mli l i tjj pUggth; fhz khwNghd myyJ fsTNghd mli l i a kl LngWk; glrjj y; mji dg; gadgLjjhky; mji d mi uthrahf ntlb cl dbahf tqfj fF j pUggf nfhLjj y; Ntz Lk; PIN , yffk; NtW vtNuDk; j wjj tUff ntsrpl gglik gwwp tqfj fF mwptjj d; gddh; mli l i tjj pUggth; PIN , yffji j g; gadgLj Jj yfhJ.
- 4.9 fhz hkwNghd mli l fs; njhl hgy; tqfj tz rfh; ti yai kggwF mwptggj pYk; Gj ja mli l nahdi w toqFtj pYk; VwgLk; ephthfr; nryi t <Lnratj wF fl iz nkhd i w mwptLk;

## 5. mli l f; fz fF

- 5.1 tqfj mli l f; fz ffwF mli l f; nfhLffy; thqfyfspd; njhi ffi sAk; tqfj fF tUkj jahd vi tNaDk; fl iz qfi sAk; VNj Dk; rlf; fl iz qfs> tqfj ah; cwggl j vyyh ephthfr; nryTfSk; mli l apd; gadghL njhl hgy; tqfj ah; cwggl j VNj Dk; , ogGk; clgl mli l i tjj pUggthd; kwnwyyhg; nghWgGffi sAk; gwWi tffyhk; mt;thW gwWi tffggj vyyhj; njhi ffi sAk; t wgi d myyJ Kwgz cWj rrl L mli l i tjj pUggthu; i frrhjj p ggl bUggj Dk; rhp myyhtpDk; rhp tqfj fFr; nrYj J tj wF Kj dji y mli l i tjj pUgg tUk; Fi wepugG mli l i tjj pUgg tUk; \$l hthTk; j dj j k; nghWgGi l athfshj y; Ntz Lk;
- 5.2 tqfj mli l i tjj pUgg tUff fz fFf; \$wnwhdi w mDgGk; mth; Fwggj ggl j “nfhLggdT tUkj jahFk; j p f j p” adW myyJ mj wF Kddh; tUkj jahd Fi wej glr njhi f vdf; fh l j ggLk; njhi fi a kl LkhtJ tqfj fFr; nrYj J j y; Ntz Lk; MaDk; mth; mtuJ j wWz ggdgb tUkj jahd KOj; njhi fi aAk; myyJ tUkj jahd Fi wej glrj; njhi fff Nkwgl j VNj Dk; njhi fi ar; nrYjj yhk; nfhLggdTffhd fi l r p j p f j p tqfj tLKi w ehSDW tUkl j j nfhLggdT cl dLj J tUk; Nti y ehSDW nrYjj ggLj y; Ntz Lk;



- 5.3 , ej c l dgbfi fapd; VNj Dk; kWi f , l kngWk; glrjjjy; myyJ mlil i tjjjUggtuhy; tqfj KwjTr; nray; xdW GhjæggLjtj d; kU myyJ Kj dji y mlil i tjjjUggthid; , wggj d; kU myyJ tqfjapd; KOj; j wWz jgdNghy; , ej c l dgbfi fapd; fjb; tUkjæhd vyyhj; nj hi ffS k; c l dbahf; MajDk; VNj Dk; eaj j; r l j j y; t j j f f g g L k; VNj Dk; ti uai wfF mi ka nrYjj ggl y; Ntz Lk;
- 5.4 VNj Dk; nfhLggdT tqfjæhy; mwrtjffggj Kfthæy; ngwggL mlil f; fz ffjy; tuTi tffggLkNghJ klLNk; gaDWk; , ej c l dgbfi fapd; fjb; mlil i tjjjUggthid; fl gghLfs; nj hl hgjy; tqfjff toqfggl VNj Dk; fhNrhi yi a <Lnratj wF fz ffjy; eaj j , Uggj i d Kj dji y mlil i tjjjUggth; c Wj jggLj j y; Ntz Lk;

## 6. fl d; ti uai w

- 6.1 fl d; ti uai w tqfjapd; Vf j wWz jgdNghy; j hkh d j f f g g L mlil i tjjjUggUfF vOjjjy; mwrtjffggLk; vOjjjyhd mwrtj j y; nfhLggj d; %yk; fhyj j f f f; fhyk; fl d; ti uai wi a mj j fhggj wfhd myyJ Fi wggj wfhd chj kAk; tqfjffz L; nuhffg; gz k; rhhej kwWk; nuhffg; gz k; ruhj nfhLffjy; thqfyfS fFg; gwkghd ti uai wfi sAk; tqfj ehz affjyhk; (c qfs; mlil f; fz ffj d; nkj j f; fl d; ti uai wfi ka).
- 6.2 c qfs; mlil f; fz ffjyUfFk; fl d; ti uai wahdJ eYi tayjUfFk; kj j aAk; tqfjæhy; VwfdNt VwWfnfhssggL mj j fjædWssthW nrayKi wggLj j t j wF , ddKk; fj l f f g g w h j J k h d VNj Dk; mlil f; nfhLffjy; thqfi yAk; fz ffjy; vLj j j d; gddh; VNj Dk; Neuj j y; fl d; ti uai wæj d; gadgLj j ggl hj ngWkjæhFk; nuhffg; gz k; rhhej Jk; nuhffg; gz k; ruhj Jkhd Gwkghd nfhLffjy; thqfy; ti uai wfs; ehz affjggLsstj j j fl d; trj j Ak; mj wfjz qf ghjffggLk; vgNghJk; c qfs; fz ffjy; c s s fl d; nj hi ff c l g l j Ki waNyNa c qfs; mlil f; fz ffjy; (nuhffggz k; rhhej Jk; nuhffg; gz k; ruhj Jkhd) nfhLffjy; thqfyfi s Nkwnfhs; t j i d e q f s; nghWgNgwwy; Ntz Lk;
- 6.3 mlil i tjjjUggtuhy; mlil f; fz ffj d; kj hd fl d; ti uai wi a t j Q R j y h d J c l d g b f i f a p d; e a j j e g e j i d f s j d; k W i f a h f f; f U j g g L k; m j j l d; t q f j m j d; K O j; j w W z j g d N g h y; K d d w r t j j y p d w p mlil f; fz f i f , y y h n j h o r f f k;

## 7. Kwgz f; nfhLggdT

- 7.1 mlil i tjjUggtH; Nghj pæST fl d; trj p , Uggj wFk; nryhtz p flLgghlLj; jpi z ffsj jpd; xOqF tjj pS f;fi kaTk; gpd;UK; toKiwfshy; mj d; KOj; jwWz ggdNghy; tqf;ahy; VwWfnfhssggl f\$BathW fl d; ti uai wæpd; mj pflr E)wWtj nkhdWti u Kwgz qfi sg ngwyhk;
- (m) tqf;pd; VNj Dk; fji saiy; myyJ VNj Dk; mqf;J t epwt dj j y; mlil i tjjUggtH;pd; Msi lahs rhdWI d; Nrhj;J mlil i ar; rkhggj;J mtrækhd nfhLff;fy; thqfy; gj pTfsy; i frrhj j pL t j d; %yk;
- (M) tqf;pd; myyJ nrhyggll tqf;pd; myyJ epWtdj jpd; ATM nghwpi ag; ghtggj wF NtW vej tqf;Al d; myyJ epWtdj;Jl d; tqf; cldgbi fnahdi wr; nra;JssNjh mej tqf;pd; myyJ epWtdj jpd; ATM nghwpi ag; ghtggj d; %yk; , ej t p a j j y; Kwgz f; nfhLggdT xtnthdw p d; Jk; nj hi f , i aghd ATM nghw p a p d; VwGi l j j hd j p d r h p k l s g n g W j y p d; ti uai w f f mi k th d j h F k;
- 7.2 Kwgz f nfhLggdTfs; nj hl hgy; ATM> tqf; p t z p f h > K f t h > c s S h; myyJ guhej p a ti uai wfs> klLgghLfs> nryhtz p; flLgghlL xOqF t j j p f s > mj;Jl d; myyJ fhj;J f f f; fhk; toqf;ggLk; NtW flLggLj;Jk; mj p f h u r i g a p d; klLgghLfs; v d g d V w G i l a t d t h j y; N t z l k;
- 7.3 ATM nghw p a h d w y; nfhLff;fy; thqfy; xdi wg; gaDWj;JkNghJ mlilAl d; Nrhj;Jg; gadgLj j ggL t j w F tqf; p i N , y f f n k h d i w t o q F k; mlil i t j j U g g t h; v j j d i k a i t A k h d v i t N a D k; # o e j y f s Y k; PIN , y f f j i j N t W v t N u D k; M S f f n t s p t l j y h f h J.
- 7.4 PIN , y f f j ; J l d; N r h j ; J g; g a D W j j g g l l V N j D k; m l i l f; n f h L f f y; t h q f y; g w w p a t q f ; p a d; g j p T m l i l i t j j U g g t i u g; g r z p f f i d w j h j y; N t z l k; t q f ; p a d; , y j j u d p a y; K i w i k a p Y s s j f t y; m l i l i t j j U g g t h; m l i l f; n f h L f f y; t h q f ; Y f f m j p f h u k s j ; J s s h h; v d g j w F K b g h d v z g g g h j Y k; m l i l i t j j U g g t h; k l p g r z p f f i d w j h j Y k; N t z l k;

- 7.5 Kwgz nkhd i wg; ngWtj wF mli l i tjjlUggtuhy; mli lajd; gadghl hdJ tqfjahy; fhyj J fff; fhyk; tjj j Ji uffggll thW Kwgz jnj hi fajd; kU ej p mwtl hldi wAk; tibi aAk; fliz qfi sAk; nrYj J tj wF mli l i tjjlUggtthd; cldgbfi fahf fUj ggLk; Kwgz f; nfhLggdT xtnthdwtdkU Kwgz j; j fj jahy UeJ KOi kahf kSrnYjj ggLk; ti u ej p mwtl hldW tjj p fggLk; mli l i tjjlUggtuhy; nrYjj ggLk; ej p mwtl bd; njhi fi a tqf fhyj J fff; fhyk; NtWgLj yhk;
- 7.6 mli lajd; kU nfhst dT nraaggl gauh rfs; fhNrh i yfs> Nfhfpi f ti uTfs> j ej p khwmyfs; Kj yhd rhj dk; vJTk; Kwgz f; nfhLggdthff; fUj ggLtJk; NkNy 6.5Mk; ghptYss mwtl bwF mi kthdJ khFk;
- 7.7 , ej trjahdJ mli l i tjjlUggtUfF Kcdwrtj j ydwp tqfjahy; khwwggl yhk; myyJ kSgngwgl yhk;

## 8. Fi wepug mli l

- 8.1 Kj dji y mli l i tjjlUggtuhy; ngah; Fwjj J epakp fggll tUk; Kj dji y mli l i tjjlUggtuhYk; Fi wepug mli l i tjjlUggtuhYk; \$lhf Ntz lNfhs; tLffggll tUkhd MnshUtUfF/ (Ml fS fF) tqf p mjd; KOj; j wWz gpdNghy; Fi wepug mli l i a/(mli l fi s) mqf f h j J toqfyhk; Fi wepug mli l i tjjlUggt; 18 taJi latUk; myyJ mj wF Nkwgl l tUk; Kj dji y mli l i tjjlUggtthy; j qf p thogtuhd cldb FLkg cWggj dh; xUtuhfTk; (thofi fj; Ji z > gisi s> ngwNwhh> rNfhj uh> myyJ rNfhj h) , Uj j y; Ntz Lk; , thfs; fy; t Nehf f qfS f f h f khj j uk; Fi wepug mli l nahdWfF c h j J i l a t h f s h j y; Ntz Lk; vdgJ l d; , ej cldgbfi fajd; epaj p epgej i dfs; mjji fa Ml fi sg; g p z p f f p d w j h j Yk; Ntz Lk;
- 8.2 Kj dji y mli l i tjjlUggtUfFf; Fwjj nj h j fggll f l d; ti uai w Fi wepug mli l i tjjlUggtthd; f l d; ti uai wi aAk; c s s l f f k; Kj dji y mli l i tjjlUggtUk; Fi epug mli l i tjjlUggtUk; j j j kJ mli l fs; Clhf c wggll mwtLfs p d; nk h j j k; Nkwgb f l d; ti uai wi a t p R t j i d m D k j j y h f h J.

- 8.3 Fi wepug mlilajd; nry;YgbahFk; jdi k Kj dji y mlilajd; nry;YgbahFk; jdi kary; j qfAssJ. Fi wepug mlili a KbTWjJjyhdJ Kj dji y mlili a KbTWjJ khliH.
- 8.4 tqfajd; klby; ,jd; fz; tqfajd; chj kfSk; Kj dji y mlil i tjjUggtUk; Fi wepug mlil i tjjUggtUk; xUtnuhUtUfnfjjuhfnfhz bUfff; \$ba VNj Dk; gZ ffdhy; myyJ vjth; chj kf; Nfhhfifahy; vej tjjjYk; ghj pffggk khliH.
- 8.5 mlil i tjjUggtH; Fi wepug mlil i tjjUggtH; Mfja , U ruhuk; mlili a/(mlilif sg) gadgLj j nrayKi wggLj j ggLk; mi djJ mlilif; nfhLf;fy; thqfyfS fFk; mlilif; fz fF xUqfz ejUggtDk; rhp j dj j dphf , UgggtDk; rhp \$IhfTk; j dj j k; nghWgGi lathfshjy; Ntz Lk;
- 8.6 Kj dji y mlil i tjjUggtH; tqf fF vOj j yhd mwptj j y; xdi w mj DI d; NrhjJ ghj phf ntljggI Fi wepug mlili aAk; tqf fF mDgGtj d; %yk; Fi wepug mlil i tjjUggtH; mj phuj j kSngngwyhk;
- 8.7 NkNy 8.6 , y; FwggL nraaggl thW kSngngWk; j f j fF Kddh; Fi wepug mlil i tjjUggtuhy/ mj phuks pffggI vyyh mlilif; nfhLf;fy; thqfyfS k; nry;Ygbahdi tAk; mlil i tjjUggtH; kU gZ ffdwj hj Yk; Ntz Lk; vdgJl d; mlil i tjjUggtH; nghWgghj Yk; Ntz Lk;
- 8.8 mlil i tjjUggtH; VNj Dk; rliHj j yhd , ayhi k myyJ Mwwyidi kaid; fhuz khf myyJ Fi wepug mlil i tjjUggtuhy; , ej epajj egeji d f s j d; VNj Dk; kWi f fhuz khf tqfahy; rli k; njhlghfthajDk; rhp NtW ti fapahajDk; rhp c wggI VNj Dk; , ogGfF> NrjjjwF nghWggwF myyJ nryTfS fFk; nryt;dqfS fFk; vjjuh Kj dji y mlil i tjjUggtH;fS; tqf fF elNI hj j uthj k; nraj y; Ntz Lk;

9. mlj l i a VwWfnfhssy;

9.1 VwGi ljjhdthW mej ej Kjdij y mlj l i tjjjUggthp; myyJ Fi wejugG mlj l i tjjjUggthp;  
i fnahggjjj f; nfhz bUejhy; klLNk mlj l fF kjgggsrffggLk; thjjfj; jhgdcqfSk; eij p  
eWtdqfSk; toi kahf cwgjjg; nghUlfsp; mlahsjij ntsrffhlb i tggj d%yk;  
kjgggsrffk; vj jdi kaJkhd VnJ Dk; fhuz j jwfhd vtNuDk; tz rfh/eij p eWtdk; mlj l i a  
VwWfnfhss kWjji k fF tqf nghWggshahfNth nghWgGi l jhfNth khllhJ. vi tNaDk;  
tsTfsy; ntsrffhlb i tffggLk; mlj l C fFtgGg; nghUlf; myyJ mlj l mi lahsqfs;  
mej tsTfsy; twgi dffUfFk; vyyhg; nghUlfSk; Nri tfsk; cqfs; mlj l i af; nfhz L  
nfhsstdT nraaggl yhk; vdgj wfhd xU eaj p cjjuthj kyy.

9.2 ngwNwhy; \$lqfsyUeJk; eij yaqfsyUeJk; ngwNwhy> Bry> vhrthA Kjyatwwp; nfhsstdT  
VwGi ljjhd i fahS tjwfhd Nri t mwtLFS fF mi kthdj hFk;

9.3 MapDk> eqfs; vtNuDk; tz rfhp/tqfjap; kWgi gg; gwmp tqfjFf mj d; Gydhaty; Ji z  
Ghraf\$ba mi ktjjj p; ngah; j rj p nfhLff; thqfy; j rj p Neuk; Nghdw tptuqfSl d; tqfjFf  
mwrfi fap yhk;

10. fz fFf; \$wW

10.1 tqf; xtnthU khjKk; KddNu ehz apffggll j rj pahdwy; cqfs; mlj l f; fz fFYss  
nfhLff; thqfy; mlqfja \$wnwhdi w toi kahd mQry; fb; cqfS fF mQry; nraAk; kj p  
vJTk; eYi tay; , yi yahap; myyJ cqfsJ fi l r p fz fFf; \$wwp; glddh; mlj l f; nfhLff;  
thqfy; vi tAk; , yi yahap; fz fFf; \$wW vJTk; toqfgg khllhJ.

10.2 vj jdi kadTkhd vi tNaDk; fhuz qfS ffhf fz fFf; \$wW fji l ffgngwhi k tUkjahd  
Fi wegl rj; njhi fi aahtJ nrYjjhkyUggj wF nry;Ygbahd fhuz khf khllhJ. cqfsJ  
toi kahd fz fFf; \$wWj; j rj p yUeJ 10 ehl fS fFs; cqfS fF fz fFf; \$wW fji l fhtp;  
nrYjjgg Ntz ba njhi fi a mwrtj wF tqfjFf (mlj l r; Nri tfs) mi ogG nfhLffTk;

10.3 c qfs; \$wW> c qfs; fi l rfi; \$wWpd; jrfj p y UeJ el gGf; \$wWpd; jrfj p adW mY tyyfs;  
%l ggLk ti u ngwgg l i tAk; nrayKi wggLj jgg l i tAkhd vyyh nfhLff; thqfyfi sAk;  
gwwja t r tuqfi sj; j Uk;

10.4 c qfs; \$wWpy; epYi ta pYss nj hi f gpd; tUt dtwi wf; nfhz L j ah h i f fgg l bUfFk;

I. c qfs; mli li ag; gadgLj j p nfh; t dT nraagg l i vyyhg; nghU l f s p dJk; Nri t f s p dJk;  
tj y c qfs; mli l f; fz f f wF mwt l ggL t j w n f d c q f s h y; myyJ c q f s; vtNuDk;  
Fi wej u gG mli l i t j j p U g g t u h y; m j r f h u k s p f f g g l i m Q r y; k w W k; n j h i y N g r p N j i t f;  
f l i i s f s; c l g l .

II. j d d p a f f g z g n g h w p C l h f ( A T M ) c w g g l i t c l g l c q f s; m l i l f; f z f F k j h d K w g z f;  
nfhLggd Tf s;

III. , f f l d; mli l epaj p egej i d f s p d; thrfk; 11, y; ( n f h L g g d T f S k; m w t L f S k ) j u g g l L s s  
m w t L f s; ( c j h u z k; f l i z q f s > N r i t f; f l i z q f s; N g h d w ) . e i l K i w a p Y s s m u r h q f t h i f s;  
k w W k; f l d; m l i l i a g; g a d g L j j p c w g g l i t l b c l g l N t W v y y h t q f p m w t L f S k;

11. nfhLggd Tk; mwtLFS k;

, g g h i t y; F w g g L n r a a g g L k; v y y h e i l K i w f; f l i z q f S k; m w t L f S k; t q f j a h y; n t s p a l g g L k; N r i t  
k w W k; t j y t o r f h l b a y; F w g g l g g L f p d w d . , j d; g u j p N t z L N f h s p d N g h y; f i l f F k; , e j m w t L f s;  
K d d w p t j j Y l d; f h y j J f F f; f h y k; j p U j j g g l y h k;

11.1 mli l Ak; Fi wej u gG mli l Ak; t o q f g g L k N g h J m t w w w F t q f j a h y; t j j J i u f f g g l i N r U k;  
f l i z n k h d i w A k; M z l f; f l i z k; x d i w A k; ( t q f j a p d; N t z L N f h s p d N g h y ) t q f i f F r; n r Y j J t j w F  
m l i l i t j j p U g g t h; c l d g L f j d w h h; m l i l K b T W j j g g l i h y; m y y J V w W f n f h s s g g l h t p i h y;  
M z l f; f l i z k; k B s p f f g; g l k h l i h J .

- 11.2 fz fFf; \$wWy; Fwj Ji uffggll Jk; tUkj pahdJk; fz fFf; \$wWy; Fwj Ji uffggll j pfj pFg; gpej hky; KOi kahf nrYjj ggl Ntz ba ei l Ki w kJ p vd t pthp ffgg LtJ khd vyyh mwtL fs pdJk; nk hjjj; njhi fi ar; nrYj Jtj wF mlil i tjj pUggth; cl dgLf pdwhh; ei l Ki w kJ pad; nfhLggdT (Kwgz k; Gwelqfyhf) nfhLggdT tUkj pahd j pfj padW myyJ mj wF Kddh; tqfjahy; ngwggbd; mlil i tjj pUggT UFF ej p mwtL vJTk; Vwgl khli hJ.
- 11.3 fl dlil cuj kahsu; kbnrYjj Ntz ba nk hjjj; njhi fi a nrYjj Ntz ba j pfj pay; nrYjj ht pd > mj wF tqfjahy; epakp ffggl tlb tjj j pad; mbggi laay; tlb fz pggp ggLk; ei l Ki w khjjj p wfhd gl bayy; fhz ggLk; kJ pFf mkkhjj j pad; Kj y; ehs; njhl ffk; mLjj khj gl bay; j pfj p ti u j pad Kk; , tlbahdJ fz pggp ggLk; Nkw \$wggll fhyggFj pad; NghJ ngwWfnfhssggLk; gl bayfs; tlb fz pggp by; cssl qfhJ. Vnj Dk; nfhLggdTfs; Nkwnfhssggp bUggpd; mi t fUjj y; nfhssggLk;
- 11.4 tlb tqfjahy; fhyj JfFf; fhyk; j hkhdp ffggl khjhej tJ nkhdw pdgb mwt p ggLk; tlb mwt p Ltj w fhd nghJ thd ei l Ki w mlil f; fz fnfhdWfF nfhLggdnthdW nraaggLk p j J KOg; gwW kJ pad; kUk; mjji fa nfhLggdTj; j pfj p ti u apYk > vyyh gFj p f; nfhLggdTfs fFk; mjji fa nfhLggdT j pfj p ti u epYi taYss kJ pad; kUk; mgNghJk; fz fFf; \$wW ngwggLk; j pfj padW kJ p vJTk; epYi tahft pUggpd; mjji fa epYi taYss njhi fapd; kU mejj; j pfj p ti u tlb mwt p ggLk;
- 11.5 mlil f; fz fnfhdW Mukgp ffggl iijaLj J mlil i tjj pUgg tuhy; ngwggLk; KjyhtJ fz fFf; \$wW fz fF Mukgp ffggl j pfj pay p UeJ fz fFf; \$wW ngwggLf pdwJk; mwtL fs; tUkj pahf pdwJ khd j pfj p ti u Nkwnfhssggll nfhLffy; thqfyfs pd; tptuqfi sf; nfhz bUfFk; Kwgz fnfhLggdnthdW ngwggp bUej hydwp mjji fa t p ajj y; tlb mwt h hcdw p UfFk > tlb mwtL vJTk; fz fFf; \$wWy; fhll ggl khli hJ. nfhLggdT tUkj pahFk; j pfj padW myyJ mj wF Kddh; KO f; nfhLggdT k; ngwggp bUggpd; tlb vJTk; mwt p ggL khli hJ.

- 11.6 KOfnfhLggdTfFk; myyhky; Fi wej glrj; njhi ffF myyJ Fi wej glrj; njhi ffFNky; VjhtJ njhi ffF nfhLggdT nraaggLkpljJ tlb mwtplggLk; Mdhy; tpi ygglbayplggLk; mej f; fhyggFjpfF tUKjæhd nfhLff; thqfyfS fF (Kwgz f; nfhLggdTfi sj; j tµ) mej f; fljjjy; tlb vJTk; mwtplggklhh.
- 11.7 vdNt fz fFf; \$wwy; fhlggk; KOj; njhi fæpJk; nfhLggdi tr; nraAk; mli l i tjjpUggth; mtw nfhLff; thqfyfS fF (Kwgz f; nfhLggdTfi sj; j tµ) tlb nrYjJtjyUeJ tltfffgLthh;
- 11.8 Kwgz f; nfhLggdTfS fF kSg; ngWk; jpfjæyUeJ KOi kahf nrYjjj; jhffggLk; jpfj p ti u tlb mwtplggLk;
- 11.9 tUKjæhd Fi wej glrj; njhi f nfhLggdT tUKjæhd jpfjædW myyJ mjwF Kddh; nrYjjggLhtpy; mli l i tjjpUggth; tlbff Nkyjpfkhf fhyjJfFf; fhyk; tYtæpUfFk; jhkj f; nfhLggdTf; fljz nkhdw; nrYjJtjwF Mshthh;
- 11.10 mli l i tjjpUggth; gpd; tUk; mwtLfi sAk; fljz qfi sAk; mi t VwGi ljjhFkpljJ tqfæhy; fhyjJfFf; fhyk; jhkhdffggll tjqfsy; tqfifF; nrYjJtjwF cl dgLfædwhh;
- 11.11 mli l i tjjpUggth; ei l Ki w kj pi a nfhLggdT tUKjæhd jpfjæstiy; nrYjjj; jhffhtpy; nfhLggdT vi tAk; mli l f; fz ffy; tuT i tffggLk; ti uapYk; mj d; gpd; Fi wf; fggll kj pæd; kUk; jædrh; mbggi la; fz pggll ej p mwthlhdW ei l Ki w kj pæd; NrhffggLk;
- 11.12 mli l i tjjpUggthplkUeJ tqfæhy; ngwggll vyyhf; nfhLggdTfS k; gpd; tUk; nfhLggdT thp rf; fukj jclgb myyJ tqfæ nghUjjkhdnjdf; fUJk; NtW KeJhpi k thp rf; fukggg gµNahfffggl yhk;



- 11.12.1 VNj Dk; Kej þa fz fFF; \$wWy; fhI j ggLk; nrYjj ggl hj þUfFk; vyyh eij þ mwtLfs> Nri t mwtLfs> fljz qfs> Kwgz f; nfhLggdTfs; kwWk; NtW nryTfs;
- 11.12.2 ei l Ki w fz fFF; \$wWy; fhI j ggLk; nrYjj ggl hj þUfFk; vyyh eij þ mwtLfs> Nri t mwtLfs> fljz qfs> Kwgz f; nfhLggdTfs> kwWk; NtW nryTfs;
- 11.12.3 VNj Dk; Kej þa fz fFF; \$wWy; fhI j ggl j thW nrYjj ggl hj þUfFk; vyyh mli l f; nfhLffY; thqfyfSk; nfhs;tdT nfhLffY; thqfyfSk;
- 11.12.4 ei l Ki wf; fz fFF; \$wWy; fhI j ggl j thW nrYjj ggl hj þUfFk; vyyh mli l f; nfhLffY; thqfyfSk; nfhs;tdT nfhLffY; thqfyfSk;
- 11.12.5 ei l Ki wf; fz fFF; \$wWy; , ddKk; fhI j ggl hj vyyh eij þ mwtLfs> Nri t mwtLfs> fljz qfs> Kwgz f; nfhLggdTfs> NtW nryTfs; kwWk; mli l f; nfhLffY; thqfyfs;
- 11.13 Mz l f; fljz qfsþd; tj k> Ki w myyJ fz ggl> i fahSk; mwtLfs> Nkyj þf mwtLfs; eij þ mwtLfs> Fwjj i uffggll tUkj þahd Fi wej gl rj; nj hi f mj ;Jl d/myyJ j hkj f; nfhLggdTf; fljz qfs; myyJ NtW vi tNaDk; mwtLfs; vdgtwi w mj d; Vf j wWz ggdgb NtWgLj ;J tj wF tqfþ chj ;Jl l aj hj y; Ntz l k;
- 11.14 khwml mlilnahdi w toqFkhW tqfþfF Ntz lNfhs; xdW tlggjd; kþ tqfþahy; tj þ ;Jl uffggll thwhd khwml mwthlhdW cldbahf mlil i tjj þUggtuhy; tqfþfF nrYjj ggl y; Ntz l k; tþgi d cWj rrl Lffs> Kwgz r; rþil fs; vdgtwþd; gþj þi s toqFtj wFk; mj ;Jl d; tqfþ fhyj ;J fFF; fhyk; toqff\$ba vi tNaDk; Nkyj þf Nri t fS fFk; vd tqfþfF tLffggLk; Ntz lNfhsþkþ cldbahf tqfþahy; tj þ ;Jl uffggll f;\$bathwhd Nkyj þf mwtLfs; mlil i tjj þUggtuhy; tqfþfF; nrYjj ggl y; Ntz l k;

- 11.15 VNj Dk; Neuj j j y; c u p a r l l e l t b f i f v L g g j w F t q f r f F s s c h p i k f S f F g ; g q f k j d w j e p Y i t a p Y s s K O j ; n j h i f a p d J k ; m y y J g F j p a s t y h d n f h L g g d T f F m l i l i t j j j U g g t u h y ; t i u a g g l i i t A k ; j j U g g j a D g g g g l i i t A k ; n r Y j j g g l h j i t A k h d f h N r h i y f S f F t q f r f l i z q f s ; m w t l y h k ;
- 11.16 m l i l f ; f z f f i d ; f b ; m y y J V N j D k ; N e u j j j y ; m l i l i t j j j U g g t h l k l U e J t q f r f F v i t N a D k ; g z j n j h i f f s ; t U k j p a h f , U g g j d ; m y y J V N j D k ; t q f r f ; f z f f i d ; k l m y y J e i l K i w a h a p D k ; r h p N t W t i f a p y h a p D k ; r h p N t W V N j D k ; f z f f i d ; k l m y y J m j j i f a f z f F f i s t o q F t j y ; m l i l i t j j j U g g t u h y ; j t i z j t W i f G h p a g g b d ; m l i l i t j j j U g g t U f F t q f p a h y ; t o q f g g l i N t W v i t N a D k ; t q f r j n j h o y ; t r j p f s y ; m l i l i t j j j U g g t h ; V N j D k ; K i w a y ; t q f r f F g ; n g h W g G i l a t u h f , U g g j d ; m g n g h O J m j j i f a t l a j j y ; m l i l i t j j j U g g t h d ; f z f f y ; e p Y i t a p Y s s k j p K O t J k ; c l d b a h f t U k j p a h d J k ; n r Y j j g g l y ; N t z l k ; v d g J l d ; , q F t h r f k ; 17 ( K b T W j ; J j y ) v d g j d ; V w g h L f s ; V w G i l a d t h j Y k ; N t z L k ;
- 11.17 c q f s ; m l i l f ; f z f f i Y s s k j j i a f ; F w g g j L t q f r a p d ; m Y t y h ; x U t u h y ; i f r r h j j l g g l i r h d w j y ; x d w r h d w j o p d ; j p f j a d W t q f r f F e q f s ; n g h W g g h j Y f F K j w N j w w r ; r h d w h j y ; N t z L k ;
- 11.18 v e j n t h U g z i t g G k ; f l d l i l f z f f y ; t u T i t f f g g l i g d d N u m J t q f p a h y ; n g w W f n f h s s g g l i J v d f U j j y ; n f h s s g g L k ;
- 11.19 f h N r h i y i t g g h l h d W N r f h i g g w F V w W f n f h s s g g L k ; f h N r h i y m D k j p f f g g l l t U t h a f s ; t q f p a h y ; t q f r f F r ; n r Y j j g g L k ; t i u t U t h a f s ; f j l f f k h l i h . v k J A T M n g h w f s p Y k ; f h N r h i y i t g g l l g ; n g l b f s p Y k ; n r a a g g L k ; f h N r h i y i t g g l f s ; m L j ; J t U k ; N t i y e h s y ; N r f h p f f g g L k ;
- 11.20 t q f r f F f i s n a h d W , y y h j m i k t l n k h d w y ; t i u a g g l i f h N r h i y f s ; % y k ; n r a a g g L k ; n f h L g g d T f s ; t q f p a h y ; f h y j J f F f ; f h y k ; j h k h d p f f g g l i t h W n r a y K i w g g L j J k ; f l l z n k h d W f F k ; i f a h S k ; f l l z n k h d W f F k ; m i k e j d t h j y ; N t z L k ;

11.21 nfhLggdT tUkj pãhd j p f j pãdW mli l f; fz f f w F mli l i t j j p U g g t h p d; e p Y i t a p Y s s f l d; mli l t p i y g g l b a y; n j h i f n a h d w p d; E j w W t j n k h d w p d; n f h L g g d i t r; n r a t j w F t q f i A l d; mli l i t j j p U g g t h p d; e i l K i w m y y J N r k g G f; fz f f w F mli l i t j j p U g g t h; N e u b a h d g w W f F e p i y a y; m w p T W j J y; x d i w mli l i t j j p U g g t h; t o q f y h k; m j j i f a V N j D k; e p i y a y; m w p T W j J y Y f f h d v i t n a D k; j p U j j q f s; m y y J , y y h n j h o j j y; F i w e j g l r k; n f h L g g d T t U k j pãh F k; m L j j j p f j p f F , u z L t h u q f S f F K d d u h t J t q f i f F t e J N r u N t z L k; v d g j w F mli l i t j j p U g g t h; , j j h y; c l d g L f p d w h h;

11.22 mli l f; fz f F n j h l h g y; mli l i t j j p U g g t u h y; t q f i f F n r Y j j g g l i n f h L g g d T f s; , e j e p j p e g e j i d f s p d; f b; t q f i p d; k l b y; mli l i t j j p U g g t h p d; n g h W g G f s p d; n f h L g g d T f S f F m y y J m i t n j h l h g y; t q f i f h y j J f f F; f h y k; n g h U j j k h d n j d f; f U J k; m j j i f a t h i r f; f p k j j y; t q f i a h y; g u N a h f i f f g g L k;

11.23 m Y t y f s p d; r h j h u z n e w p K i w a y; n f h L g g d T f s; fz f F f; \$ w w y; g j p a g g l i j p f j p a y i p U e j y y h k y; t q f i a h y; c s s t h w h f N t n g w g g l i j p f j p a y i p U e J n r a a g g l L s s j h f f; f U j g g L k; n f h L g g d T mli l f; fz f f y; t u T i t f f g g L t j w F F i w e j g l r k; 3 - 4 e h l f s h t J m D k j p f f g g L j y; N t z L k;

11.24 mli l i t j j p U g g t u h y; n r a a g g L k; v y y h f; n f h L g g d t f S k; mli l f; fz f f i d; t p i y g g l b a y i L k; e h z a j j y; , U j j y; N t z L k; n f h L g g d T N t W V N j D k; e h z a j j y; n r a a g g b d; m j j i f a n f h L g g d T f i s t p i y g g l b a y i L k; e h z a j j w F k h w W t j y; t q f i a h y; m w t p g g l i m y y J c w g g l i v y y h n r y h t z j; j u F f i s A k; N t W m w t L f i s A k; m y y J , o g G f i s A k; mli l i t j j p U g g t h; t q f i f F r; n r Y j J y; N t z L k; m j j i f a k h w k; mli l f; fz f f y; g j p T n r a a g g L k; j p f j pãd W t q f i a h y; j h f f k h f j; j h k h d p f f g g l f \$ b a t h w h d m j j i f a n r y h t z p t j g g b g a D W j j g g L j y; N t z L k; mli l i t j j p U g g t u h y; mli l f; fz f f i d; t p i y g g l b a y i L k; e h z a j j y; n r a a g g L k; V N j D k; n f h L g g d T t q f i e j i a mli l f; fz f f y; g j p A k; j p f j pãd N w mli l f; fz f f y; t u T i t f f g g L k; n f h L g g d T t p i y g g l b a y i L k; e h z a j j y; m y y h k y; N t W V N j d k; e h z a j j y; n g w g g L k i j J m j j i f a n f h L g g d T t p i y g g l b a y i L k; e h z a j j w F k h w w g g l i j p f j pãd; g i d d N u m y y J m j d; n g W k j p f F t q f i a h y; , i a g h d e j p f i l f f g n g w W f l d; mli l a y; g j p T n r a a g g L k N g h N j m j j i f a n f h L g g d T t u T i t f f g g L k;

11.25 fz fFf; \$wW fpi l ffg; ngwhi k tUkj pfi s chpa Neuj j py; nrYjj pai kFfgNghj pa fhuz khFk; vd ml i l i tjj Ugg tuhy; fUj ggLj yhfH. vj jghuhj fhuz qfs pdhy; myyJ tqf jpad; fl Lgghl bwF mgghwgl fhuz qfs pdhy; fz fFf; \$wW fpi l ffg; ngwhi kFf tqf j ngHwghs pahf; fggLj yhfH.

11.26 ml i l i tjj Ugg th; gaz k; nra; thuhapd; myyJ efUfF nts p ay; , Ugghuhapd; MffFi wej tUkj pahd Fi wej gl rj; njhi fahtJ nfhLggdT tUkj pahd j jf j padW myyJ mj wF Kddh; nrYjj ggLti j cWj pggLj J tj wF ml i l i tjj Ugg th; xOqFfs; nraj y; Ntz Lk;

11.27 mqfj Jtj; jhg dj j p kUeJ Ki wahf toqf ggl tuT cWj p rrl ni hdW fpi l ffg ngw wj d; kU khj j p nK VNj Dk; kBs sgGj; njhi fi a ml i l i tjj Ugg th; pd; ml i l f; fz ffy; tuT i t fFk;

11.28 VNj Dk; fz fFf; \$wW njhl hgy; ml i l i tjj Ugg tuhy; nraagg l VNj Dk; gz jnjhi fapd; nfhLggd thdJ fz fFf; \$wW; fh l j ggl j g j t f i s ml i l i tjj Ugg th; VwWfnfhz Lssh; vdgj wF g p z p f f i d w J k; KbthdJ khd rhdw hf mi kj y; Ntz Lk;

NkNy epwgLj j ggl hji tAk; ml i l fF VwGi l j j hdi tAkhd e j p mwt Lfi sAk; Vi da mwt Lfi sAk; ml i l apd; gadghl i l Ak; gwwpa Nkyj p f t p t u q f i s Ntz L N f h s p d N g h y; ml i l r; Nri tfs; e j yaj j y; ngwWfnfhssyhk;

## 12. epaj p rrl i xOqF t j p f s;

12.1 ml i l i ag; gadgLj Jtj d; %yk; gaDWj j ggl f \$bai tAk; , yqi f kj j pa tqf j ahy; myyJ mji dnahj j xOqF gLj Jk; mj p f huri gahy; fhyj J fFf; fhyk; toqf ggl k; vyyh xOqF t j p f s l Dk; , z qf i nah O f t j w F k; m t ; t h W , z qf i nah O f h i k a p d; myyJ t Y t p Y s s vi tNaDk; m j j i fa xOqF t j p a p d; kWi f a p d; t p i s t h f t q f j a h y; c w g g l VNj Dk; e l j j j w F > c h p i k f N f h h p f i f f F myyJ nryTfF vj p h f e l N l h j j u t h j k; nra; t j w F k; ml i l i t j j U g g t h; c l d g L f p d w h h;

12.2 ml i l i t j j U g g t h; %y j d f; n f h L f f y; t h q f y f S f F k; t h j j f h j p a y h d n j h i f f s p y; g h t i d a h s h; n g h U l f i s f; n f h s t d T / , w f F k j p n r a t j w F k; m l i l i a g; g a d g L j J j y h f H.

- 12.3 , ej mlilapd; ghti d , yjjpdpay; ejjpf; i fkhwwjj (EFT) myyJ ATM nghwpppUeJ ntspehlL nryhtz pppUeJ klsG; ngWj i y mtrpaggLjJkglrjjjy; mJ nryhtz pf; flLgghlLj; jji z ffsjjhy; fhyjJfFf; fhyk; toqfaggLk; xOqF tjpfSfF mi kejjhFk; vdgJld; mJ mjpfhuksppfggl NehffqfS ffhf klLNkahFk;
- 12.4 mlil i tjjpUggth; NtW ehlbwFr; nryYk; glrjjjy ntspehlLj; njhory; trjpfhf , yqi fi a tll fl yflej ehlbwFr; nryYk; glrjjjy; myyJ fhyjJfFf; fhyk; tYtppUfFk; nryhtz pf; flLgghlL xOqFtjpfS; ti utyffzjjpdbg “tjptwwth” vdf; fUjggLk; glrjjjy; mlil i tjjpUggth; mlili a/(mlilifis) tqfppF xggi ljjy; Ntz Lk;
- 12.5 tqfp fhyjJfFf; fhyk; tjjjJiuffggllthW nryhtz pf; flLgghlJjpfhpad; myyJ NtW VNjDk; xOqFgLjJk; mjpfhuri gfsjcd; Nji tgghLFSld; , z qfinahOFk; vdgJld; tYtppUfFk; , yqi fr; rdehaf Nrhrypp; Fbaupd; tjjpfSjJk; xOqF tjpfSjJk; fb; , i aghd mjpfhhpFSfF mjji fanhLffy; thqfyfis ntsptLk;
- 12.6 mt;thW , yyhnjhopffggLk; Neujjjjy; tYtppYss nryhtz pf; flLgghlL xOqFtjpfS; myyJ NtW VNjDk; epajrrl xOqF tjpfS; klwggLssd vd ekGtjwF tqfppF vjdi kaJkhd VNjDk; fhuz k; , UfFk; glrjjjy; tqfp mjcd; nrhej tUggjjpdbg mlil i tjjpUggtpUfF mwptjjjy; vJTkpdwp mlili a , yyhnjhopffyhk;

### 13. klLgngWj y;

tqfp VNjDk; Neujjjjy; mwptjjjy; myyJ nghWgG vJTkpdwp mlilif; fzffpdkU tUkjpahd gzjnghi fi a tlltggjwF mlil i tjjpUggthp; tqfpAl dhd VNjDk; fzffjy; tutppUfFk; vi tNaDk; gzjnghi ffi s vjhl nraayhk; myyJ i fkhwwyhk;

14. ml i l a p d ; n r y ; Y g b a h d j d i k A k ; K b T W j ; J j Y k ; G J g g j j Y k ;

14.1 m i d j ; J m l i l f S k ; t o i k a h f X u h z L n r y ; Y g b a h F k ; f h y g g F j p f F t o q f g g L k ; t q f p m j d ; j w W z g g p d g b X u h z i l t i Q r p a f h y g g F j p f F n r y ; Y g b a h F k ; m l i l f i s t o q f y h k ; m l i l a p d ; n r y ; Y g b a h F k ; f h y g g F j p c q f s ; m l i l a y ; f h z g g L k ; K b T W k ; j p f j a d W K b T W k ;

14.2 e p a j p e g e j i d f s i d ; k W l f a y ; , U e j h y d w p t o i k a h f c q f s ; e i l K i w m l i l K b T W t j w F 15 e h l f S f F K d d h ; c q f s ; m l i l a p d ; ( m j ; J l d ; c q f s ; F i w e u g G / N k y j p f m l i l i t j j p U g g t h p d J k ; m l i l f s i d ) n r y ; Y g b a h F k ; j d i k i a t q f p j h d h f N t G J g g j ; J c q f S f F G J m l i n a h d i w ( m l i l f i s ) m D g G k ; t j j ; J i u f f g g l f h y g g F j p f F s ; c q f s ; G J g g p f f g g l f m l i l ( f s ) f i l f f h j g l r j j y ; j a T n r a J t q f p a d ; m l i l N r i t f s ; g h p T f S l d ; n j h l h G n f h s s T k ;

14.3 X U k h j j j p w F m y y J m j w F N k y ; V N j D k ; n f h L g g d i t e p Y i t a y ; n f h z b u h j m i d j ; J m l i l f S k ; j h d h f N t G J g g p f f g g L k ; m l i l i t j j p U f F k ; x U t h ; j k J m l i l i a G J g g p f f t p U k g h j m y y J j k J F i w e u g G m l i l i a G J g g p f f t p U k g h j g l r j j y ; , u z L k h j q f S f F K d d h ; m l i l N r i t f s ; e p i y a j j p w F v O j j p y h d m w p t j j y ; x d W m D g g g g L j y ; N t z l k ; , u z L k h j q f S f F K d d h ; m y y J K b T W t j w F 30 e h l f S f F K d d h ; m D g g g g L k ; m w p t j j y f s ; V w W f n f h s s g g l k h l i h . , J , y y h j t p j ; J G J g g j j y ; f i l z k ; ( G J g g j j y p d N g h J V w G i l j j h d t h W ) m w t p g g L k ; v d g J l d ; , J k b s p f f g g l T k ; k h l i h J .

14.4 m l i l i t j j p U g g t h ; m t u J m l i l i a n r y ; Y g b a h F k ; f h y g g F j p f F m g g h y ; g a d g L j j K a y r ; \$ l h J . m l i l i a m j d ; n r y ; Y g b a h F k ; f h y g g F j p f F m g g h y ; g a d g L j j K a y ; t j h y ; v O k ; v i t N a D k ; t p i s T f S f F v j j d i k a J k h d V N j D k ; K i w a y ; t q f p n g h W g g h s p a h f k h l i h J .

15. t z p f h f S l d ; m l i l i t j j p U g g t h p d ; g p z f F f s ;

15.1 V N j D k ; t H j j f e p W t d j ; J l d / e j p e p W t d j ; J l d ; m l i l i t j j p U g g t U f F V w g L k ; v e j n t h U g p z f i f A k ; m t h ; N e u b a h f t H j j f e p W t d j ; J l d / e j p e p W t d j ; J l d ; j H j ; J f n f h s s N t z l k ; V N j D k ; t H j j f e p W t d j j p k p U e ; J / e j p e p W t d j j p k p U e ; J e k f s ; m y y J F i w e u g G / N k y j p f ; m l i l i t j j p U g g t h ; n g w W f n f h s S k ; v i t N a D k ; n g h U l f s i d ; m y y J N r i t f s i d ; j u j j p w F m y y J n g W k j p f F V N j D k ; K i w a y ; t q f p n g h W g g h s p a h f k h l i h J .

16. grz fFfS k; j HTfS k;

16.1 fz fFf; \$wWy; jtW xdW , l kngwWjUggjh f ebfS; ekgjdy; clDbahf tqfAl d; nj hlg nfhssNtz Lk; (Fi wej glrk; fz fFf; \$wW j rj jayUeJ 30 j jdqfS fFs) tqfj d; trhui z fS fF c jTk; ti fay; ngah> mlil , yffk> gurri dFfhpa nfhLffy; thqfy; gwWpa tguqfs> reNj f rFk; mjji fa jtWl d; rkgej ggl njhi f Mfpa tguqfi s tqf rF toqf Ntz Lk;

16.2 mlil i tjjUggth; tqf rF thankop %yk; , jid mwrtj jhy; leJ (5) Nti y j jdqfS fFs; j kJ Ki wall i l vOjJ %yk; mDgGkhW mlil i tjjUggth; Ntz j ggLfj dwhh; tqf rF Nkyj rj; jftyfs; vJTk; Nji tggLk; gl rj j y; tqf mlil i tjjUgg tUl d; nj hlg nfhS k;

16.3 tqfj d; Gydha;Tk; jUj el tbf fAk; (vJTkUggj d) KbTwhjUfFkNghJ tqf j dJ Vf jwWz jgjd; Nghy; grz fF j hffggLk; ti u gurri dFfhpa mej njhi fi a c qfsJ fz ffy; tuT i tffk; trhui z fs; KbTww gpdh; tqf g i ofs; vJTk; , l kngwt pyi y vdw KbTfF tUk j j mjwfrz qf mlil i tjjUgg tUfF clDbahf mwrt j fggLk; grz fF l d; rkgej ggl njhi f mlil i tjjUgg thd; fz ffy; ngWkj j rj j Al d; gwW i tffggLk; mj j l d> mjwfrz qf ngWkj j Nri tf; fliz qfS k; j uS k; mlil i tjjUgg thd; grz fi f trhhfFk; nrayKi wardNghJ mj d; Rtbf\$ l qfs j UeJ myyJ NtnwhU tqf Clhf cWj r r l Lf f s j d; guj rfs; Kjyatwi w tqf kl Lngw Ntz baiUej Uej hy; cujathW kl LngwWk; fliz qfS fF c qfs; fz ffy; gwW i tffggLk;

17. KbTWj j y;

17.1 NkNyAss 11MtJ thrfj j y; (nfhLggdTk; fliz qfS k) Fwggj ggl nfhLggdT rkgej kh d VwghLfs; vtthwUggjDk; mlil f; fz fnhdwpy; eYi tayss vyyh njhi fS k; (vyyh Fi weugG mlil fS j k; cssi t clgl) mlili ag; gadgLj j c wgg l j k; mlil i tjjUgg thd; fz ffwF , ddKk; mwrt j ggl hj Ugg j kh d njhi f clgl , ej cl dgbfi f KbTWj j ggL t j d; k l tUk j ahFk; vdgJ l d; clDbahfTk; KOi kahfTk; nrYj j ggl y; Ntz Lk; , ej cl dgbfi fapd; KbTWj j j yhdJ mlil i tjjUgg tuhy; mlili a , U ghj r fshf ntlb mj Dl d; Nrhj j tqf rF vOj j yhd mwrt j j y; nfhLggj d; %yk; myyJ tqf j ay; mlil i tjjUgg thd; , wggj d; k l > tqf Kwej j di kapd;

kW myyJ fldWff ti faww j di kapd; kW myyJ tqfFf Vwwf\$wggly; Ntz LnkD VNj Dk; VJtdhy; mli l i tjjUggth; , UffKk; k; tqfFf; nj hahj UffKNghJ , lk; ngWk; mli lf; fz ffy; eYi tahajUffK; kj ffs; vtwi wAk; KOi kahf kBr; nrYj; Jtj wF mli l i tjjUggthdJK; mj; Jld/myyJ mtW kuz r; nrhj; Jffs; dJK; nghWgghj y; Ntz Lk; mjji fa eYi ti a klLg; ngWtj; yhd vyyh; nryTfS fFk; (rlf; flz qfs; kwWk; mwtLfs; clgl) nrytdqfS fFk; tqfi a elNhhjuthj k; nra; Ji tjj y; Ntz Lk; mjji fa kBrnfhLggdT nrYjjggLhjUfi fay; mgNghi ja tj qfs; dgb ej p kwWk; Vi da mwtLfi s njhlhej mwtL; tj wF tqf; chj; Ji lajhj y; Ntz Lk;

17.2 Kj dji y mli l i tjjUggth; mtW mli li a KbTWj; Jk; glrjj y; vyyh eYi tfS k; nrYjj j; jhffggL vyyh mli lfS k; Ki wahf , U ghj; fshf ntlb tqfFf; J; jUggf; nfhLf; fggLk; ti u , ej epaj p egeji d fS ffz qf vyyh mwtL; fS fFk; Vi da nghWgGfS fFk; Fi wejugG mli l i tjjUggth/fS k; xUkj; Jk; j djj d; pahfTk; nghWgGi lal thfshj y; Ntz Lk;

17.3 Kddwrtj; jYINdh myyJ Kddwrtj; j y; , dwNah> fhuz j; JINdh fhuz k; d; wNah fld; mli li a , yyhj; ho; ggj d; %yk; myyJ mli li a G; gg; f; k; Wggj d; %yk; tqf; , ej cl; d; gbf; fi a VNj Dk; Neuj; j y; KbTWj; j yhk; mjji fa KbTWj; Jj y; , lkngwwhyd; wAk; , lkngWk; ti u; a; Yk; tqf; mli l i tjjUgg; tUff fhy; j; J; fFf; fhyk; Gj; a mli l nahdi w (G; gg; j; j y) toqf; yhk;

17.4 mli l fz fF KbTWj; j ggLk; glrjj y; tUlhej mqf; j; tf; flz j; j myyJ mj d; VNj Dk; gFj; i a kBrnrYj; Jtj wF tqf; nghWgGi laj hf khli hJ.

17.5 mli l toqf; ggL; tj wF tqf; ahj; , iz ej gi z vJTk; i tjjUff; ggLk; glrjj y; mli li a i tjjUgg; tuhy; mli l , yyhj; ho; ff; gg; bDk; rhp tqf; ahj; , yyhj; ho; ff; gg; bDk; rhp myyJ tqf; ahj; KbTWj; j ggL; i jaLj; J mli l , yyhj; ho; ff; gg; L tqf; Ff; j; Ugg; f; nfhLf; fggL; i jaLj; J eYi tfs; Kwwhf nrYjj j; jhff; ggL; hYk; \$l Fi wej; glr; k; 45 ehl; fS fF mjji fa gi z i a gb; j; i tjjUff; k; ch; i k tqf; Ff; cz L.

17.6 vej nthU j; wj; j tuhYk; cl; d; gbf; f KbTWj; j ggL; NghJk; fld; mli li a ghtj; j i kffhd NkYk; NtW vyyh; flz qfi sAk; nrYj; Jtj wF mli l i tjjUggth; nghWgGi latuhj y; Ntz Lk;



18. nghWggjyUeJ ebqFj y;

gpd;Utdtwwpd; fhuz khf NeubahfNth myyJ ki wKfkhfNth mli l i tjjUggtUff VwgLk; , ogg myyJ Nrj k; nj hl hgy; vej tij nghWgi gAk; tqfV VwWfnfhsskhl}hJ.

18.1 tqfV myyJ tz pfh; myyJ NtW tqfV myyJ ej p eWtdk; myyJ VjhtJ ATM myyJ NtW jwjjth vtUK; mli l nfhLffy; thqfyfi s Vwf kWggj dhy; myyJ fld; ti uai wti u gz KwnfhLggdTfi s ebff myyJ nrYjj kWggj hy; fld; mli l i tjjUggtUff vj di ki ajhfTk; c wggLk; myyJ VwgLk; , ogGffs; myyJ Nrj qfs;

18.2 tz pfh; myyJ mqfj;Jt eWtdk; myyJ VNj Dk; nfhLggdT xOqfi kgG mli li a mqfVhfV myyJ Vwf kWjjy; tz pfh; xUtuhy; fld; mli l i tjjUggtUff toqfVggLk; nghUfSj; myyJ Nri tfsj; , Ufff\$ba Fi wghL myyJ gwwhfFi w myyJ VwGi ljjhFkVj;J fld; mli l nfhLffy; thqfyfi s tz pfh; VNj Dk; kWi f myyJ ep wNtwggLh k.

18.3 VjhtJ ATM / POS nghwVj; Fi wghlhd nrawghL mj;Jld/myyJ nj hl hghly; Ki wVj; Vwgl j l qfy;

18.4 mli l apd; kU Gi l gGUty; nghwVffggLss KbTWk; jpfj pff Kddh; mli li af; Nfhhp xggi l f;fg; ngWtjwfhd mj d; chp ki a tqfV gVnahfj j y; mjji fa Nfhhfif myyJ xggi l f;ff; Nfhuy; tqfVahy; nraaggl bUggV Dk; rhp NtW vtNuDk; Ms;pdhy; myyJ ATM / POS nghwVj dhy; nraaggl bUggV Dk; rhp

18.5 thrfk; 17l g; gpdgwpp (KbTWj;Jjy) mli li aNah myyJ fld; mli l fz fi fNah KbTWj;Jk; tqfVapd; chp ki a mJ gVnahfj j y;

18.6 mli li a kS; c i l i k nfhsSi f ay; myyJ mji d j jUggj ; j UkhW tV LffggLk; VNj Dk; Ntz LNfhs; myyJ vtNuDk; Ms; mli li a mqfVhfV myyJ VwWfnfhss kWGj; nj hrt pfi f ay; myyJ mJ nj hl hgy; mli l i tjjUggt h; fld; ngWk; rpwggj ayGfFk; edkj pggwFk; VwgLk; VjhtJ CW.

18.7 thrfk; 20l g; gpdgwp (tqfjpd; Gj j fk> gj pNtLfs; kwWk; thbfi fahsh; gwpa j fty) tqfjahy; ntsptl ggLk; vi tNaDk; tptuqfsy; VNj Dk; gwos\$wW> gi oahd tpsffTI u j tW myyJ tL LtLi f.

18.8 mlil i tjjUggtUfFk; tz pfh> tqfj ejj eWtdk; myyJ NtW vtNuDk; Ms; MfNahUfFk; , ilay; VwgLk; gpe fhdJ> mlil i tjjUggtH; mjji fa tz pfh; myyJ tqfj ejj eWtdk; myyJ NtW vtNuDk; MS fF vj pufh; nfhz bUfff;\$ba gpe fF myyJ vj hNfhfj f myyJ vj hL nraAk; chj k vdgd vt; tjjjNyDk; fld; mlil i tjjUggtH; tqfj kU nfhz lss nghWgGfsy; ghj gji g VwgLj j hJ.

18.9 njatr; nray> Fbapay; nfhejsigG> fshrrp NghH; myyJ tqfjpd; flLgghlLff mgghwgl VJffs; myyJ VNj Dk; Nti yeWjjk; myyJ fj ti lgG; %ykhf mj d; mYtyfsy; VwgLk; j lqfsphy; VwgLk; tpi sTfs;

#### 19. \$lbi z ffggl mlil fspd; nghWgG

jFjpthaej \$lbi z ffggl FOkqfspd; gz pshs; njhFjpdh> eji wNtw mYtyhfs> gz jgghshfs; myyJ \$lbi z ffggl Fokjjhy; mj pfhuksjffggll vtNuDk; NtW Mlfs; njhlhgpy; toqfggl vyh mlil fSk; \$lbi z ffggl FOTpdJk; mlil i tjjUggtHpdJk; \$lhdJk; j dj j dphdJkhd nghWgGfspd; fb; njhwpGLk;

#### 20. tqfjpd; Gj j fqfs> gj pNtLfs; kwWk; thbfi fahsh; j ftyfs;

20.1 tqfjpd; Gj j fqfs> gj pNtLfs; kwWk; fz fFfs; vdgd Kbthdi tAk> gpe pffidwi tahj Yk; Ntz Lk; tqfjahy; toqfggl VNj Dk; rhdwj o> mrRggB (Printout) myyJ fz fFf; \$wW vdgd vi tNaDk; tofF eltbfi ffsy; myyJ NtW ti fap; mtwmpd; nrki k mlil i tjjUggtUfnfj puf , Wj pdhJk; j hf;fkhdJkhd rhdwhj y; Ntz Lk;

20.2 thbfi fahswk; tqfjpdJk; eyi d ghJfhggj wfhf tqfjahy; vLffggLk; myyJ tqfjff vLffggLk; njhi yNgrp mi ogGfs; gj pTnraaggLti j thbfi fahsh; mqfifhj J VwWfnfhsfjwhh.

- 20.3 tqfjahdJ> mj d; juTfs> jftyfs; kwWk; gjntLfs; vdgtwi w , yjjudjay; tbtty; myyJ  
i kffNuh gl rRUsy; myyJ NtW Ki wfsy; (, yqi fff ntsNa c ss nrayKi wi kaqfs; kwWk;  
juT i kaqfs; c lgl) Ngz yhk> nradKi wfFlgLj yhk> mj :Jl d; Nj ffp i tffyhk; vdgj i dAk;  
mj d; Nfhi tfs> Gj jfqfs> gj pTfs; myyJ fz fFfs; vdgtwwy; , UeJ ghj nj Lgnghdwhf tqfj  
ntsffhl b i tfff;\$ba nraj ffs> Nfgfsfs> nunyfj fs> njhi yefyfs> i kffNuh gl rRUsfs>  
xyggj pT ehl hffs> fz dp mrRggbfs; kwWk; Gi fgg g guj ffs; vgd mtwwpd; c sSl fffqfspd;  
c z i kj; j di kff j hffkhd rhdwhf mi kAk; vdgj i dAk; mli l i tjjpUggth; mqfFhj :J  
VwWfnfhs;fidwhh;
- 20.4 tqfjahdJ> %dwhk; jwjj tuhd xggej ffhuhs;pdJ Nri tfi sg; gadgLj yhk; vdgJl d; mji fa  
%dwhk; jwjjth> thbf i fahsh; kwWk; mtW fz fF njhlghd tguqfs; c lgl tqfjpd;  
GjjfqfS fFk; gjntLfs fFk; mZ ffk; ngwyhk; vdgj i dAk; mli l i tjjpUggth; mqfFhj :J  
VwWfnfhs;fidwhh.
- 20.5 tqfjAl d; thbf i fahshpd; cWT gwwja tjtufi s (eYi tapYss kJ p fz fF tuyhW> mli l  
i tjjpUggth; njhlghf NtW jfty; vgd c lgl) tqfjpd; NtW VNj Dk; fpi sfF myyJ  
mYtyfjjwF tqfjAl d; , i z ej mi kggwFk; myyJ tqfjpd; vtNuDk; c WggidUfFk;  
, yqi fairhapDk; rhp NtNwqNfahapDk; rhp ej kdwjjpdJk; fl i i sAl d; , z qfnahOFtj wFk;  
NtW xOqFgLj :Jk; mj pfhu ri gffk; tqfjpd; thagGss vtNuDk; rhl Lj y; ngWeUfFk; vtNuDk;  
cjjuthj ksggtUfFk; Fwggwffi fnahdWffhf %dwhk; jwjjth; xUthp kUeJ Ntz lNfhs;  
xdWfF kWnkhohaf %dwhk; jwjjtUfFk; myyJ ghJfhgG toqFgtUfFk; tqfjpd;  
c ahnj hopyrh; kj pAi uahshfS fFk; KfthfS fFk; RNari r xggej ffhuhsfS fFk; ntsptLj wFk;  
mwffi fajLj wFk; mli l i tjjpUggth; rkkj pffidwhh;
- 20.6 tqfj nghUj j khdnj df; fUJk; VNj Dk; Neuj j py; mtUff mwptj j ycdwp mli l f;fh d tiz z ggj huhpd;  
fl d; epi yi ki a mj :Jl d;/myyJ mli l i tjjpUggthpd; fl d; epi yi ki a ghryi d nratj wFkhd  
chj k tqfjff cz l.

20.7 ml i l f; fz fFfs; nj hl hghf> xU thbfi fahsh/thbfi fahshfsjd; nj hopy> tqfjAl d; myyJ NtW FO cWggpdUl d; i tjjjUf;fggLk; fz fF nj hl hghf myyJ tqfjAl d; myyJ NtnwhU FO cWggpdUl d; thbfi fahshpd/thbfi fahshfsjd; cwT vdgd clgl (ti uai wadw) VNj dk; Nehf;fj jpwfhf gpd;Ut dtwWwF nts;rt;Lk; chj k tqfjFf (mj;Jl d/myyJ mj d; vtNuDk; mYtyhfS fF/CpahfS fF) cz L:

20.7.1 tqfjajd; VNj Dk; fji sfF myyJ NtnwhU FO cWggpdUfF

20.7.2 tqfjajd; kU myyJ NtnwhU FO cWggpdh; kU epahaj pfFk; nfhz Lss VNj Dk; xOqFgLj;Jk> Nkwghh; t nraAk; murhqf mj pfhu ri gfF

20.7.3 vej MS fF mjji fa nts;rt;Li fi a nrat;wF rlljjhy; myyJ ej jkdwf; flji sahy; Nj i tggLj jggLfjdwNj h myyJ mj pfhuks;pf;fggLfjdwNj h mej vtNuDk; MS fF

20.7.4 tqfjFf mej uqfjj di kapdjhd fl i kapd; fDss vtNuDk; MS fF

21. nj hi yNgr>nl yf;] >Nfgjs; nj hi yefy; kwWk; kpd d Qry; mwjTWj; Jj Y f;fhhd mj pfhuks;ggk; el NI hj j juthj Kk;

21.1 tqfjajh; trhujjjy; vJTkpdw mwjTWj; Jji y toqFk; myyJ toqfjajhff; fUj ggLk; Mspj; mj pfhuk; myyJ mi lahs; nj hl hghf KwNghej i kapd; nghJi kfFg; gqf;kp;dwAk; mwjTWj; Jjy; fji l f;fgngWk; Neujjy; eyt;pa #oej yfi sg; nghUl gLjjhkYk; fl d; ml i l i tjjjUggth; mth; rhHg; nj hi yNgr>nl nyf;] >Nfgjs; nj hi yefy; kwWk; kpd d Qry; %ykhf tqfjFf fhyj;J fFf; fhyk; toqFk; myyJ toqfjajhff; fUj ggLk; mwjTWj; Jjy; j ftyfs>Nfh;h;fi f> NtW nj hl hghl yfs; ('mwjTWj; Jj yfs;') vdgd kU ekgr;fi f i t;J mj w;f; qf nrawgLtjwF ml i l i tjjjUggth; tqfjFf mj pfhuks;pf;fwh. kpd d Qry; %yk; mwjTWj; Jj yfs; fji l f;fgngww Neuk; kwWk; j jf; p gww;pa tqfjajd; t; j; ki w , Wj pahdJ vdgj i d ml i l i tjjjUggth; VwWfnfhs;thh;

- 21.2 mwpTWj :Jj yfs; mli l i tjjUggtuhy; KwwpYk; mj pfhuks pffg; gli tAk; mti ug; gz pffidwi tAkhFk; vdf; fUJ tj wF tqf c hj Ji l aj hj y; Ntz Lk; vdgJl d; mwpTWj :Jj y; gz k; nrYj :Jtj wfhapDk; rhp myyJ NtWti fahy; VNj Dk; fz fff; tuT myyJ gwW i tggj wfhapDk; rhp VNj Dk; gz j j pd; myyJ Mtz qfspd; ci l i kafwWj y; nj hl hgyhdj hapDk; rhp myyJ mli l i tjjUggti u myyJ NtW vtNuDk; Mi s tqfAl dhd VNj Dk; ci l dgbfi fAl d; myyJ NtW Vwghl l d; gz pffidwj hff; fUj ggl j hapDk; rhp nfhLffy; thqfyd; myyJ Vwghl bd; j di ki a myyJ rkgej ggl l gz j j pd; nj hi fi ag; nghUl gLj hky; mwpTWj :Jj yd; epaj pfsy; VNj Dk; gpi o fUj :J kaffk> fUj :JNtW , UggJ vt:thwUggpDk; vj j di kaJkhd VNj Dk; nfhLffy; thqfyd; myyJ Vwghl bd; ti fff mli l i tjjUggti u flLggLj :J tj wFj; c upanj d tqf fUj f;\$bathW mwpTWj :Jj yfs; nj hl hgy; el tbf f vLggj wF myyJ mj y; ekgpUggj wF tqf c hj Ji l aj hj y; Ntz Lk;
- 21.3 , ej mj pfhuks pggd; kwWk; el NI hj j uthj j j pd; epaj pfs ff mi kthf tqf nrawgLtj wFf; fpuakhf mwpTWj :Jj yfs yDeJ myyJ mJ nj hl hgy; myyJ kWi fahy; myyJ , j d; fz ; VwghL nraaggl thW tqf mj d; c hpi ki a tYtffl Ltj y; vOk; mi dj :J , ogGffs> c hpi kf; Nfhhf i ffs> tofFfs> tofF el tbf i ffs> Nf:stf s> , oggLfs> nryTfs> nghWgGffs> nrytdqfs; , i t vj j di kaj hapUggpDk; rhp vt:thW vOej hapDk; rhp mtwwpwnfj puf mli l i tjjUggti; tqf pff el NI hj j uthj k; nraaTk; el NI hj j uthj k; nraJ i tffTk; mojff Kbahj thW nghWgNgwfj dwhh; mJ nj hl hgyhd mj ji fa vyyh nryTfsk; nrytdqfSk; mli l f; fz fff; gwW i tffggl yhk; vdgJl d; mli l i tjjUggtuhy; nrYj j ggl y; Ntz Lk;
- 21.4 mli l i tjjUggti hpi kDeJ KbTWj :Jk; mwpTj j y; fpi l ffgngwW mj d; kU nrawgLtj wF NghJkhd fhy mtfhrk; , Uej hydwpAk; , UfFk; ti uapYk; , ej mj pfhuks pggk; el NI hj j uthj Kk; KO tYtYk; gaDWj pAl Dk pUj j y; Ntz Lk; MapDk; mj ji fa mwpTj j y; fpi l ffgngWtj wF Kddh; , ej mj pfhuks pggdJk; el NI hj j uthj j j pdJk; epaj pfs ffpz qf epi wNtwwggLk; VNj Dk; nray; nj hl hgy; , ej mj pfhuks pggdJk; el NI hj j uthj j j pdJk; fb; VNj Dk; nghWggyDeJ mli l i tjjUggti u tLtpff khll hJ.

21.5 Nkw\$wggll thW njhi yNgrp nlyf] > Nfggs> njhi yefy; myyJ kpdQry; %yk; mwjTWj :Jji y toqFtJ tqfFfF mwjTWj :Jjyfs; toqFtj wfhd ghJfhggd toqKi w myy vdgji dAK; , J njhl hgyhd vj hki w tpi stfi s mlil i tjjjUggth; mwje jUf;f;dwH; vdgji dAK; mlil i tjjjUggth; VwW mqfFhf;f;dwH; vdgj d; mlil i tjjjUggth; trj f;f;hf nraaggLk; , ej VwghL KwwpYk; mlil i tjjjUggth; vj hki w tpi st; d; kNj ahFk; vdgji dAK; c Wj jggLj :J f;dwH;

22. vj jhL nra:tj wfhd c hpi kAK; gpi z nghWgghf i tffggl Lss eji fFS k;

22.1 vj jhL nra:tj wfhd VjhtJ nghJ chpi k myyJ rlijjhy; myyJ NtW VjhtJ cl dgbfi fahy; toqfggll NtW chpi kfs; vdgtwWfF Nkyjkhf tqfjahdJ> vej tj Kddwrtj jYk; , dwp vej nthU Nti sapYk> fl d; mlil i tjjjUggthuhy; j d;ahfNth> \$l;hfNth Ngz ggLk; mi dj :J myyJ VjhtJ fz fFfs; vej ti fapYk> vqF , UggDk; , i t , yqi f ehz ajjy; myyJ NtW vej ehz ajjy; Ngz ggbDk; mtwi w xdW NrhffTk; myyJ jpl;Tk; myyJ vj jhL nraaTk; myyJ Fi wepugG fl d; mlil i tjjjUggTUld; \$l;hfg; NgZ k; fz fFfs; c ssp; fz fFfsy; , UfFk; vej nthU njhi fi aAK; fl d; mlil i tjjjUggth; fz fpy; tqfFfF epYi tahfTss njhi fi ar; nrYj :Jtj wfhf khwWtj wF tqfFfF KbAK; vdgij fl d; mlil i tjjjUggth; VwWfnfhs;f;dwH. fl d; mlil i tjjjUggth; , yqi f ehz ajjNyh myyJ NtW vej ehz a myfNyh NgZ k; vej f; fz fpyYk; epYi tahf , Uffff\$ba njhi fahf , UejhYk; rhp tqf j d; j wWz jgd; Nghy; j hkhdf;Fk; tqf; d; ei l Ki w nryhtz p tj qfS fF mi kthf mjji fa xdwpi z gi g j pl; y> vj jhL nraji y myyJ khwWji y tqf Nkwnfhs;tj wF fl d; mlil i tjjjUggth; mj pfhuks;f;f;wH.

22.2 Nguhi z myyJ mi ogghi z gwggf;f;ggll Jk; myyJ fl d; mlil i tjjjUggth; tqf;Kwje; myyJ fl d;Wf;f; ti faww jdi ki a milejij vz gggj wF myyJ tqf; nghUj kh dJ vdf; fUJk; mjji fa NtW fhuz qfS f;f;hf fl d; mlil i tjjjUggth; c ssp; vej nthU j wj j twJk; nghWgi g tqf; eji hdkhf ghJfhggj d , ayr; nraAk; Nehf;f; j wF mi ka tqf;F Vnj Dk; , i l tU fl gghL vJTk; d w p ngwWfnfhs;sgll VjhtJ gz jnjhi f> kl fggll myyJ Nj Wj yhd gz jnjhi f myyJ mlil i tjjjUggth; d; mlil fhd NtW VjhtJ ghJfhggj d myyJ cjjuthj j j d> tqf;F nrYj jggll Ntz ba epYi tj; njhi fFfG; gj yhf KOi kahf myyJ gFj asty; tqf;ahy; i tjjjUf;f;ggll yhk;

22.3 fl d; mli l i a toqFk; NghJ ghJ fhgG gji z ahf vkJ fpi sfsYss Vj htJ xU i tgGf; fz fffy;  
fl d; mli l i tjjjUggth; eji pfi s i tggL nraAkhW tqfj Nfhuyhk; , ej f; fz fffYss i tgGfF  
vj uhf fl d; mli l epYi tfs vj jhL nra;tjwfhf gbjJ i tggj wF tqfjFf chpi kAz L  
, ej eji pfi s mZ FtjwF fl d; mli l i tjjjUggth; tUkgpdhy> mJFwjJ mth; tqfjFf  
Kddwrtjji y toqf Ntz Lk; fl d; mli l i tjjjUggth; fl d; mli l njhl hghd elji jfsjd;  
kU tqfjhdJ> jHkhdk; xdi w NkwnfhstjwF KOi kahd jwWz pi gf; nfhz LssJ. ghJ fhgGg;  
gji z ahf i tjjjUffff\$ba eji pfi s tLttggj wF> mqfjfhuk; fpi ljJ 3 Nti y ehlfS; nry;Yk;

23. rli el tbfj ffs;

mli l i tjjjUggth; VNj Dk; fhuz j jwfhf , ej cl dgbfi fapd; epajp egeji dFSld; , z qfnahOfj;  
jtwpdhy; , ej cl dgbfi fi a tqfj KbWjyjhk; vdgJld; , jd; fb; epYi tahfTss vyyhj;  
njhi ffi sAk; klLg; ngWtjwfhd el tbfj fi sAk; Nkwnfhssyjhk; tqfjFf VwgLk; rli f; fliz qfs;  
clgl mi djJ fuaqfs> mwtLfs; kwWk; nryTfs; vdgdtwvwwF mli l i tjjjUggth; KOi kahd  
el NI hjjuthj mbggi lapy; nghWgGi latuhjy; Ntz Lk;

24. mwrtj j yfs;

24.1 mli l i tjjjUggth; ngahy> njhopyy> tjahghujjy; myyJ Kfthapy; (mYtyfk; mjJld/  
tjrtjk) mej ej njhi yNgrp , yffqfs; vdgdtwvwy; VNj Dk; khwwk; gwwp cl dbahf tqfjFf  
vOjjy; mwrtj j y; Ntz Lk;

24.2 mli l i tjjjUggth; fi lrpahf mwaggli tpi ygglbayLk; myyJ NtW VNj Dk; KfthjFf  
Neuhbahf xggi l ffggLfcdw myyJ xggi lj; J)Jth; %yk; myyJ rhjhuz mQry; %yk;  
mDggggLk; mi djJ mli l fs> PIN, fz fff; \$wW> Nfhjfi ffs> mi djJk; myyJ , ej  
epajp egeji dFSjd; fbhd NtW vi tNaDk; njhl hghlyfs; i fahy; xggi l ffggbd; xggi l j jw;  
jcdj dW myyJ xggi lj; J)Jth; %yk; myyJ mQry; %yk; mDggggbd; mDggggli %dW  
Nti y ehlfS ffs; mli l i tjjjUggTufFr; Nrhggj ffggl j hff; fUj ggLj y; Ntz Lk;

24.3 , ej epajp egejei dffs; ffb; Kj dji y mlii i tjjpUggtUFF mj:Jl d/myyJ Fi wepugG  
mlii i tjjpUggtUFF mDggggLk; mi dj:Jj; nj hI hghl yfS k; mthfs; , UtUfFk; mDggggI  
nj hI hghl yfshff; fUj ggLj y; Ntz Lk;

24.4 tqfpi a myyJ c wjjjg; nghUfS/Nri tfs; gwwpa mi dj:J rei jggLj:K; j fti yAk; kpdQry>  
SMS, nj hi yefy> mQry> nj hi yNgrp Kj yætwwpd; Cl hf ngWtj wF mlii i tjjpUggt; tqfpiF  
mj pfhukspf:fpwhh;

## 25. nghJ

25.1 mlii i tjjpUggt; mwpTWj:Jyfs; kU eynyz z j:Jl d; nrawgLtj wF tqfpi nghWgGi lajhf khI hJ.

25.2 mjji fa mwpTWj:Jj y; vji dAk; tqfpi mj d; j wWz igpd; Nghiy; gj pT nratj wFk; mjji fa gj pTfi s  
ej jkdwnkhdwpy; myyJ tofF el tbfiffsy; rhdwhfg; gadgLj:Jtj wFk; mlii i tjjpUggt; tqfpiF  
mj pfhukspf:fpwhh.

25.3 , ej cl dgbfi fajd; ffb; mlii i tjjpUggt; kUe:J tqfpiF tUkj pahTss vyyhg;  
gz j nj hi ffi sAk; Nrfhggj wF Kfth; xUti u epakggj wF tqfpi chj:Ji laj h j y; Ntz Lk;

25.4 , ej cl dgbfi fajd; ffbhd mj d; c hpi kfi s myyJ fl gghLfi s KOi kahf myyJ gFj jastiy;  
mlii i tjjpUggtUFF mwp:J myyJ mwp:pf:hkYk; mthpd; rkkjji jg; ngwhkYk; VNj Dk;  
Neuj j y; rhl Lj y; nratj wF tqfpi chj:Ji laj h j y; Ntz Lk;

25.5 tqfpihy; fhyjj wFf; fhyk; NfhuggLk; mjji fa Nkyj pf Mtz qfsy; i fnahggkL:Jti d mlii  
i tjjpUggt; nghWgNgw:fpwhh;

25.6 , j d; fz ; VwghL nraaggLk; c hpi kfS k; eptuz qfS k; j uz Ii tahFk; vdgJl d; rI j j hy; VwghL  
nraaggLk; c hpi kfS fFk; eptuz qfS fFk; gujj pNafkhdi tAkyy.

25.7 , j d; fz Z ss epajp egejei dffs; fl d; mlii i tjjpUggt; g:z pf:fpdwj h j y; Ntz Lk;



- 25.8 , j d; fz Z ss epaj p egeji dfs; mli l i tjj pUggth; kØ grz pffpdwj hj y; Ntz Lk; vdgJl d; mth; , j d; fz Z ss mtwJ flggLfi s NtW vtUFFk; rhl Lj y; nraj YkhfhJ.
- 25.9 tqf p , ej epaj p egeji dfs pYss vji dAk; myyJ mli l i tjj pUggth p d; j ti z j tWi f myyJ klvy; vji dAk; egeji d , dw pNah myyJ NtW ti fa pNyh VNj Dk; Neujj p y; t p L t p l yhk; Ma pDk; mjji fa t p L t p l i f tqf p ah y; vOj J %yk; toqf gg Lj y; Ntz Lk; mj J l d; NkNy \$wgg l i thW egeji d myyJ , ej epaj p egeji dfs p d; VNj Dk; j ti z j tWi fi a myyJ kWi fi a k d i j j y; tqf p a p d; c h i k fi sAk; j j J tqf i sAk; t p L t p l t j h f nrawg l kh l i h J. mj J l d; t p L t p l i f v J T k; tqf p f F vOj j j y; nj h t p f f gg l i h y d w p tqf p ah y; nraagg l i myyJ nraagg l h j vej r; nray p Ue; J k; mDk h d p f f gg Lj Nyh myyJ mj dhy; c l f i l a h f c z h j j gg Lj Nyh MfhJ. t p L t p l i f v J T k; mJ vej t p l a j j j j; nj h l h G W j J f p d w N j h mej t p l a j j j kh j j p Nk t p L t p l t j h f nrawg Lk; vdgJl d; mJ nj h l h G W j J k; Fwgg l i t p l j j j p d; t p L t p l i f a h f myyJ t p L t g g h f nrawg l kh l i h J. mj J l d; , ej epaj p egeji dfs; vtww p d J k; t p L t p l i f myyJ t p L t g n g h d w h f nrawg l kh l i h J.
- 25.10 meje j tz p f h f s h y; toqf gg Lk; t p N r l f o p T f s / r Y i f f s; nj h l h g g y; tqf p vej t j epaj p c j j u t h j j i j A k; toqf N t h , r r Y i f f s; nj h l h g g y; j u g g l L s s myyJ mj d; t p e N a h f k > j u k > t b t i k g G > t p t u f \$ w W f s; v d g d n j h l h g g y; myyJ N t W t i f a p y; vej n t h U f U j J i u i a A k; toqf N t h k h l i h J. mj J l d > , e j j; j a h h g G f f s / N r i t f s; m i t f i l f f f; \$ b a e p i y i k i a g; n g h W j j J v d g J l d > K j y p y; t U N t h U f F K j y p y; v d w m b g g i l a p y; N r i t t o q f g g L k;
- 25.11 meje j tz p f h f s h y; toqf gg Lk; t p N r l f o p T f s / r Y i f f s; nj h l h g g y; tqf p n g h W g g h s p a h f f g g l - k h l i h J.
- 25.12 tqf p a p d; m Q r y f s; j j U g g p a D g g g g L k; g l r j j p Y k; m l i l i t j j p U g g t U l d; nj h l h G n f h s s , a y h j g l r j j p Y k; m l i l i t j j p U g g t h p d; f z f F f; \$ w W f f i s m j J l d / m y y J f b j j; nj h l h G f i s t p z g g g g b t j j j y; F w j J i u f f g g l i N t n w h U K f t h p f F j j U g g p m D g G k; c h i k t q f p f F z L.
- 25.13 VNj Dk; nfhLff y; thqfy(fs) nj h l h g h f m l i l i t j j p U g g t h; g r z q f p d h y; mjji fa g r z f f f i s tqf p G y d h a; T n r a A k; Ma p D k; m l i l i t j j p U g g t h; r l i e l t b f i f i a j; nj h l u t p U k g h t p o y; myyJ G y d h a t p d N g h J G y d h a t p y; J i z G h i t j w n f d t q f p f F t U i f j u h t p o y; myyJ C C T V

kwwk; NtW rhdWfi s mDrhpf tUkghtpoy; myyJ tz pfhpd; tWgi d Ki daqfS fF myyJ  
ATM fS fF tUi f ju tUkghtpoy; gZ ffwFlgl vyyh nfhLffy; thqfyfS fFk; mlil  
i tjjUggth; nghWgghsahj y; Ntz Lk;

26. epaj pfs; NtWgLj y;

26.1 , ej cldgbfi fapd; epaj p egeji dfi s tqfif; fhyjjwFF; fhyk; khwwyhk; epajrrljjpd;  
Nji tggblbwF mi ka mjji fa VNjDk; khwwk; gwWpa mwptjjyfs; tqfahy; vOjJ %yk;  
myyJ mji dggwWpa ntsjallbd; %yk; mlil i tjjUggTUfF toqfggLk; mjji a khwwqfs;  
nrYjjgglhj epaj p mwtLfs> fliz qfs> Kwgz f; nfhLggdTfs> nryTfs; kwWk; fld; mlilf;  
nfhLffy; thqfyfs; mi djJfFk; VwGi ladthFk;

26.2 , ej cldgbfi fapd; epaj p egeji dfsy; VwGLk; mjji fa khwwk; gaDWk; jpfjff ggdh; mlili a  
i tjjUjjyhdJ myyJ ghtjjyhdJ mlil i tjjUggthu; kWgG vJTkpdw mjji fa khwwqfs;  
VwWfnfhssgglljhNt fUjggLk; cJNjr khwwjj mlil i tjjUggth; VwWfnfhsshj glrjjy;  
gaDWk; jpfjff Kddh; vOjJ%ykhd Kddwptjjiyf; nfhLjJ fld; mlilapd; ghti di a  
KbTWjJjy; Ntz Lk; mjyUeJ thrfk; 17 (KbTWjJjy) ei lKi wayUjjy; Ntz Lk;

27. cldgbfi fapd; gaDWj di k

27.1 , ej cldgbfi fapd; KbTWjJy; vt;thwUggDk; , jy; mlqfAss mi djJ VwghLFSk; mlil  
i tjjUggthpdJk; VNjDk; Fi wepUG/Nkyjpf mlil i tjjUggthpdJk; mlil nfhLffy; thqfy;  
njhlHgpYk; mj d; fb; cwggl mlil i tjjUggthpdJk; VNjDk; Fi wepUG/Nkyjpf mlil  
i tjjUggthpdJk; nghWgGfS ffhf mlil i tjjUggTUfFk; Fi wepUG mlil i tjjUggTUfFk;  
vjphf njhlheJ KO tYTI Dk; gaDWjAl Dk; , UfFk;

27.2 , ej epaj p egeji dfsd; xtnthdWk; jdijdpahdjhfTk; xdwypUeJ xdiwg; ghjJf;  
fhli f\$ bajhfTkUfFk; VNjDk; Neujjy; , ej epaj p egeji dfs s; VjhtJ xdW myyJ xdWfF  
Nkwgli t nryYgbawwjhf> rli tNuhj khdjhf myyJ tYTFfll ggl Kbajjh f , UfFkhapd; myyJ  
mi kAkhapd; vOrAss VwghLfs; mj dhy; vJtjjjYk; ghjpfggLj Nyh tyi k Fi wj Nyh MfhJ.

28. ml i l c Wggpd h; ntsæhL nryy;

NtW ehlbwFr; nry;Yk; mj;Jld/myyJ euej uj; njhoYffhf ntsæhL nry;Yk; myyJ meNeujjy;  
tYtYss nryhtz f; flLgghL xOqFtjpfspd; ti utyffz j jpdgb “tjrtwttuhf” fUjggLk;  
ml i l i tjjJfFk; xUth; tqfFf vOjjy; mwrtjy; Ntz Lk; vdgJld; tpi ygglbayp ggli tAk;  
tpi ygglbayp gglhji tAkhd vyyh mwtLfi sAk; nrYjjj; jhjy; Ntz Lk; mj;Jld; ml i l  
i tjjUggh; GwggLr; nry;tjwF KggJ (30) ehlfSfF Kddh; ml i l i a xggi l j y; Ntz Lk;  
ml i l apdJk; Fi wepugG ml i l apdJk; ghti d KbTWjj ggl j hff; fUjggLj y; Ntz Lk; vdgJld; thrfk;  
17 VwGi l ajh j Yk; Ntz Lk;

29. meeja ehl bd hf S f fhd ml i l fs;

, yqi f kjjja tqfjahy; toqfggl ei l Ki wapYss xOqF tjpfS ffi ka meeja ehlbdh; xUtUFF  
ml i l nahdW toqfgglyhk; mth; euejukhf ehli l tpi Lrnry;thuhajd; xU khjjjwF KddUk;  
mj;Jld/myyJ mtuJ tjtpt tth KbTWtjwF xU khjjjwF KddUk; tqfFf vOjjy; mwrtjy;  
Ntz Lk; Nkw\$wggli vi tNADk; rkg tqfs; eptotjwF Kddh; mth; tpi ygglbayp ggli tAk;  
tpi ygglbayp gglhji tAkhd vyyh mwtLfi sAk; nrYjjj; jhjYk; ml i l i a/ml i l fi s tqfFf  
xggi l j j Yk; Ntz Lk;

30. meeja nryhtz p nfhLff; thqfy;fspd; khwwj j pd; kj hd mwtL

27.1 , yqi f &gha;myyhj NtW ehz aqfsy; NkwnfhssggLk; nfhLff; thqfy;f; mt;thW nfhLff;  
thqfy; , l kngww j pdj j dW ml i l epWtdj j hy; fi l ggbf;fggLk; nryhtz p tjj ggb j hkhdpf;fggl  
nryhtz p tjnkhdwy; , yqi f &ghthf khwwggli gpdh; ml i l fz ffy; gwW i tffggLk;  
mj;Jld; Nkyjpfkhf , i aghd ml i l epWtdj j hy; tqfFf mwtl ggLk; VNj Dk; nfhLff; thqfy;  
fl i z Kk; mwtl ggLk;

31. MS i f nraAk; rli k;

31.1 epaj pegeji dfs; , yqi fr; rli qfshy; MssggLJld; mj wfz qf nghUs; nfhssggLj Yk; Ntz Lk;  
mj;Jld; , yqi fajYss epkdwqfspd; epahaj pf;f j wFg; gujj pNafkhf ml i l i tjjUggh; , j j hy;

flLgglltuhfjcdwhH. MaDk; mjji fa flLggLj yhdJ mli l i tjjUggtUfnfj uhf NtW VNj Dk; epahaj pf;fj j; tofF el tbf ffi s Nkwnfhs;tj wfhd tqfjapd; chj ki ag; ghj j j yfhJ.

31.2 rlljjhy> murhqfj j; xOqF tj j fshy; myyJ , yqif kjja tqfjapdhy; tLlffggLk; gz ggG ufshy; jUjjqfs; Nkwnfhs;tJ mtrjaggLjjggllhy> , ej epaj egeji dfs; jhdhf jUjjggLk; cqfsJ mli lahdJ rllgHtkhd kwWk; nry;Ygbahd NehffqfS fF khj j uNk gadgLjjggL Ntz Lk; ebqfs; mli l i a myyJ mli l f; fz fj f NtW NehffqfS fFg; ghtj j hy; myyJ ghtjggj wF %dwhk; j wj j th; xUt i u ebqfs; mDkj j fFk; glrj j j; mjji fa ghti d fF ebqfs; nghWgGi latuhfjcdwhHfs; vdgJld> mjji fa ghti d apd; tj sthf tqfj fF myyJ , i aghd mli l xOqfi kggj wF VwgLk; nryTfi s kwWk/myyJ njhi fi a mjj wj j thfS fF myyJ %dW j wj j thfS y; xU j wj j tUff nrytL nra;tj wF ebqfs; nghWgGi latuhj y; Ntz Lk; mjjfi a ep i yi kary; mjji fa nfhLggdi t cl dbahf , il eWj ;tj wFk; , t t l a j j nryhtz j; flLggll j j f h h p d; ftdj j wFf; nfhz LtUtj wFkhd chj ki a tqfj nfhz LssJ.

31.3 c qfs; mli l a y; mj j fhuks; j fggLhj meeja; nryhtd nfhLffy; thqfy; , l kngWtj hf tqfj reNj fggj wF epahakhd fhuz k; , Uggj; mej f; fl d; mli l kU ngwWfnfhs\$ba meeja nryhtd trj i a cl dbahf , il eWj ;tj wFk; mji d nryhtz j; flLggll j j f h h p fF mwj tggj wFkhd chj ki a tqfj nfhz LssJ. mj ;l d> mli l i tjjUggt; mli l i ag; ghtj ; NkwnfhsS k; meeja; nryhtd nfhLffy; thqfy;fs; gwj a j ftyfi sg; ngwWfnfhsS k; chj kAk; tqfj fF cz l.

31.4 fl d; mli l i tjjUggt; , yqifi a t l L epuej ukhf> nj hopy; myyJ ntsjehl bYss epuej u tj j t k; vdgtwWfF nrytj hf , Uej hy> NRFC, RFC, RNNFC fz fFfs; kwWk; fl YfFgghYss fz fFfs; vdgtwWj; i tggj j ggL bUfff\$ba ep i a> fl d; mli l kU ngwWfnfhs\$ggL meeja nryhtz i a j Hi t nra;tj wF gadgLj ;tj wfhf fl d; mli l toqfjggL bUej hydwp mJ mtuhy; tqfjap k; xggi l ffggL Ntz Lk;

31.5 , j ;l d; , i z ffggLLss , yqif r; rdehaf Nrh\ yrf; Fbaupd; 2005 nrgl kgh; 19Mk; j j f j j j qf l f pi kadW ntsjehd , y. 1411/5 nfhz l mj j t Nrl thj j khdp , ej epaj egeji dfsj; csshhej ghfkhf mi kfjdwJ vdgJld; mli l kU meeja; nryhtd nfhLffy; thqfy;fi s NkwnfhsS kNghJ thrj ;> t j s qf j f n f h s S j Yk; g u N a h f j j Yk; Ntz Lk;

, yqi fr; rdehaf Nrhryprf; Fbaupd; tHj j khdp  
mj pt Nrl k; - , y.1411/5 j qf l fpi k> nrgnl kgh; 19> 2005

gFj p 1: ghpT (1) - nghJ - , yqi f kjj p tqfjad; mwptj j yfs;

(, yqi fr; rll thffjjpd; 423Mk; mjj pahakhd) nryhtz p flLgghl Lr; rlljjpd; fbbhd mwptj j y;

1. (, yqi fr; rll thffjjpd; 423Mk; mjj pahakhd) nryhtz p flLgghl Lr; rlljjpd; 7Mk; 8Mk; ghpTpd; NehffjjpwF  
, yqi fapUfFk; myyJ , yqi fap; tjAk; MnshUth; , yqi fff ntsNa tjAk; MnshUtUfF mtuJ  
, yjjuday; ej pf; i fkhwwy; mli l apd; kU (EFTC) ntsphl Lr; nryhtz p; nfhLggdT nratjwF gpd;UK; epaj p  
egeji d fS ffi ka , j jhy; mDkj p toqfggL fjdWJ.

2. ntsphl by; tjAk; MnshUtUfF myyJ mi kggwF EFTC %yk; gpd;UK; NehffqfS fF khj j pNk nfhLggdnthdW  
nraaggl yhk;

m. gaz k> j qFk p trj p kUJ J tk> thofi f kwWk; fytpr; nryTfs; c lgl j dggll , aygdthd Nri t fS ffhfNt  
fl d; mli l i tjjUggthu; ntsphl by; nfhLggdT nraaggl Ntz Lk;

M. ntsphl by; j dggll ghti d fF nghUl f s; nfh; t dT fhd nfhLggdT.

, j dggll ghti d f f h ntsphl by; , UeJ , yqi fff nghUl f i s , wfFk j p nratj wfhd nfhLggdT. mDgGg;  
nghUs; xdWfF 3000 mnkhff nlyh; (c.i.f) myyJ mj wF rkkhd ntsphl L ehz aj j y; vdgj wfi ka.

<. ntsphl L cahnj hory; FOKk; myyJ fytprh; eWtdnkhdwWf nrYjjggL Ntz ba j dggll , aygdj hd  
gdjTf; fliz qfs> ghli rf; fliz qfs> Mz l xgggg f; fliz qfs;

c. j dggll , aygdj hd guahz kwWk; Rfhj huf; fhgWj f f h f klLk; fhgWj pf; flLggz k; njhl Hgy; nraagglk; nfhLggdTfs;

C. gejp 2(m) vdgj d; Nehfnfyi yfF ntsNa , l kngWk; VNj Dk; nfhLffy; thqfyfS f f h f EFTC kU ntsphl L  
ehz aj j yhd VNj Dk; nfhLggdTfF mjji fa nfhLggdT tjptww ehldj j tu; myyhj ntsphl L  
ehz af; fz ffid; (NRFC)> tjptss ntsphl L ehz af; fz ffid; (RFC)> tjptss ehltuyyhj ntsphl L  
ehz af; fz ffid; (RNNFC) myyJ chkk; ngww thjjf tqfjad; fl yflej tqfj nj h o w; \$W xdwpy; fly;  
flej fz fnhdwd; tutyUfFk; ej p y UeJ nraagglk; mDkj p f f g g l nfhLffy; thqfyfS; njhl Hgy;  
nraaggl thydw nryhtz pf; flLgghl j f h h a r d; vOj j y h d K d; mDkj p Nj i t g g L j y; Ntz l k;

3. , ej thjjkhdp mwptj j y; Nehffjjpwf h f r e j h g g k; NtW ti f a y; Nj i t g g L j j d h y d w p , y j j u d a y; e j p  
i f k h w w y; m l i l f s; ( E F T C ) v d g J > t u t y; g w w y; m y y J N t W V N j D k; t b t y; n g W k j p a g; i f k h w W t j w n f d  
ghiti dahsUfF trj p a s p f F k; xU mli l myyJ rhj dk; vdg; nghUsgLtJl d; f w b l; mli l f s > n l g l; mli l f s;  
myyJ Nj f f i t f f g g l n g W k j p m l i l f s; v d g t w i w A k; c s s l f f k;  
mj J l d;

“j dggll ghti d” vdgJ> mli l i t j j U g g t h > m t u J t h o f i f j J i z k w W k; g p s i s f s > n g w N w h H f s; v d N g h h p d;  
ghiti d f F v d g; n g h U s g L t J l d; V N j D k; t H j j f N e h f f j j c s s l f f T k; k h l i h J .

Nri tfs; kwWk; tpi y gwWpa topfhl b

	gupt pNy [ ;	NfhyI ;	fjs rpf;
Gjpa nfhs;tdTff tlbanyyhj ehl fs; (Mff;\$ba)	45 ehl fs;	45 ehl fs;	45 ehl fs;
vyyh nfhLffy; thqfyfS fFk; ejj p mwtL (tlb tj k)	2% kh.x.	2% kh.x.	2% kh.x.
gz k; klsngwYffhd ejj p mwtL (tlb tj k)	2% kh.x.	2% kh.x.	2% kh.x.
fld; ti uai w kjhd Kwgz k;	35%	35%	35%
kj papi d khwWj Yffhd ejj p mwtL (tlb tj k)	1.6% kh.x.	1.6% kh.x.	1.6%kh.x.
nkhjj epYi tay; nrYjj Ntz ba MffFi wej fliz k;	10% kh.x.	10% kh.x.	10%kh.x.
fliz qfs;			
NrhTf; fliz k; - Kj dji y	& 3>000/-	& 3>000/-	& 2>000/-
Mz Lf; fliz k; - Kj dji y	& 2>000/-	& 2>000/-	& 1>500/-
NruTf; fliz k; - Fi wejugG	& 2>000/-	& 2>000/-	& 1>500/-
Mz Lf; fliz k; - Fi wejugG	& 1>500/-	& 1>500/-	& 1>000/-
kj papi d khwWtj wfhd fliz k; - ti uai w & 100>000/-wF clglj	& 1>500/-	& 1>500/-	& 1>500/-
kj papi d khwWtj wfhd fliz k; - ti uai w & 100>000/-wF Nkwglj	& 2>500/-	& 2>500/-	& 2>500/-
jhkj nfhLggdTf; fliz k;	& 750/-	& 750/-	& 750/-
tukG klvy; fliz k;	& 500/-	& 500/-	& 500/-
Kwgz jj wwfhd fliz k; - c sehl by; kwWk; ntsjehl by;	& 700/-	& 700/-	& 700/-
j pUggja Dggja fhNrhi y/ j dclp nfhLggdT j pUggy; fliz k;	& 1>000/-	& 1>000/-	& 1>000/-

Vi da Nri tfs;

ti uai w Nkkghl Lf; fljz k; - euejuk;	&. 1>000/-	&. 1>000/-	&. 750/-
mlj l khwwl Lf; fljz k;	&. 1>000/-	&. 1>000/-	&. 750/-
PIN khwwl Lf; fljz k;	&. 500/-	&. 500/-	&. 350/-
, ul bgG \$wWf; fljz k;	&. 300/-	&. 300/-	&. 300/-
rhclwj o; fljz k;	&. 500/-	&. 500/-	&. 500/-
tpwgi d cWj rrrl Lg; gpj p - c sehL kwWk;			
ntspehL (Mff;\$Lj yhf 3 khj k; ti u)	&. 500/-	&. 500/-	&. 500/-
Kd\$I ba GJggj j y; fljz k;	&. 1>500/-	&. 1>500/-	&. 1>000/-
fl y; flej xggi l f; fljz k;	&. 3>000/-	&. 3>000/-	&. 3>000/-
vunghUs; nfhs;tdt;pd; Nghj hd fljz k;	2%	2%	2%
fljz eji yaqfSI hd i tgG	1%	1%	1%
ghJ fhgg ti y (Kej pa \$wW kj p;pd; kD %)	0.10%	0.10%	0.10%

Kdmwptij j Yl d; , f;fljz qfs; fhyj J fF fhyk; khWgLk;  
 egeji dfs; kwWk; tj pKi wfS fF c lgljJ.





## Service & Price Guide

	<b>Privilege</b>	<b>Gold</b>	<b>Classic</b>
Interest free days on new purchases (max.)	45 days	45 days	45 days
Finance charge on POS transaction (Interest Rate)	2% p.m	2% p.m	2% p.m
Finance charge on Cash withdrawal (Interest Rate)	2% p.m	2% p.m	2% p.m
Cash advance Percentage on credit limit	35%	35%	35%
Finance charge on Balance Transfers (Interest Rate)	1.6% p.m	1.6% p.m	1.6% p.m
Minimum Payment due on outstanding	10%	10%	10%

## Fees

Joining fee - Primary	Rs. 3,000/-	Rs. 3,000/-	Rs.2, 000/-
Annual fee - Primary	Rs. 2,000/-	Rs. 2,000/-	Rs. 1,500/-
Joining fee - Supplementary	Rs. 2,000/-	Rs. 2,000/-	Rs. 1,500/-
Annual fee - Supplementary	Rs. 1,500/-	Rs. 1,500/-	Rs. 1,000/-
Balance transfer fee – Limit below Rs.100, 000/-	Rs. 1,500/-	Rs. 1,500/-	Rs. 1,500/-
Balance transfer fee – Limit above Rs.100, 000/-	Rs. 2,500/-	Rs. 2,500/-	Rs. 2,500/-
Late Payment fee	Rs. 750/-	Rs. 750/-	Rs. 750/-
Over-limit fee	Rs. 500/-	Rs. 500/-	Rs. 500/-
Cash Advance fee – International & Local	Rs. 700/-	Rs. 700/-	Rs. 700/-
Return Cheque / Auto pay reversal	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-

## Other Services

Limit enhancement fee – Permanent	Rs. 1,000/-	Rs. 1,000/-	Rs. 750/-
Card Replacement fee	Rs. 1,000/-	Rs. 1,000/-	Rs. 750/-
PIN replacement fee	Rs. 500/-	Rs. 500/-	Rs. 350/-
Duplicate statement fee	Rs. 300/-	Rs. 300/-	Rs. 300/-
Certificate fee	Rs. 500/-	Rs. 500/-	Rs. 500/-
Copy of sales voucher – Local & International (up to a maximum of 3 months)	Rs. 500/-	Rs. 500/-	Rs. 500/-
Early Renewal fee	Rs. 1,500/-	Rs. 1,500/-	Rs. 1,000/-
Overseas Courier fee	Rs. 3,000/-	Rs. 3,000/-	Rs. 3,000/-
Fuel Surcharge	2%	2%	2%
Deposit through payment points	1%	1%	1%
Balance Protector – (% on previous statement balance)	0.10%	0.10%	0.10%

These charges may be amended from time to time with prior notice.  
Terms and Conditions apply.