

www.KDwi.wJr I G. tPÄ Kvgkb  
Rxeb exgv Uvl qvi (16, 17 I 21 Zj v)  
10, w`j Kkv ev/G, XvKv-1000|

cÄvcb  
Zvwi Lt 16 Rb, 2008

bs/GmBwm/wmGgAvi Avi wmw/2006-159/cÄvmb-01/31: www.KDwi.wJr I G. tPÄ Kvgkb, www.KDwi.wJr I G. tPÄ Kvgkb AvBb, 1993 (1993 m`bi 15 bs AvBb) Gi aviv 24 G cÜ E ¶lgZvetj Dcwi D<sup>3</sup> aviv Dcaviv (1) Gi kZtiki weavb Abmi Ym`tg ce©cKviki ci www.KDwi.wJr I G. tPÄ Kvgkb (gvtpPÜ e`vsKvi I tcvU¶dwj I gv`tbRvi) wevagj v, 1996 G vbæifc AwakZi mstkvab Kwi j , h\_vt-

Dcwi D<sup>3</sup> wevagj vq,-

- 1| weva 2 Gi Dcweva (1) Gi (S) tZ, 0Askv`vix Kvi evi ev Ab` tKvb tkYxi cÜZövb|;0 kã\_wj i cwi etZ©Kvgkb KZK Abtgvw` Z Ab` tKvb cÜZövb|;0 kã\_wj cÜZ`wicz nBte|
- 2| weva 3 Gi ci vbæifc bZb weva 3K msthwrZ nBte, h\_vt-

03K| vbeÜb gÄjxi AthM`Zv|- (1) tKvb gvtpPÜ e`vsKvi Gi `iLv`-vbeÜb gÄjxi Rb` thvM` nBte bv, hw` -

(K) Dnv tKv`úvwb, mswevæx ms`v ev Kvgkb KZK Abtgvw` Z Ab` tKvb cÜZövb bv nqt

Zte kZ©\_vtK th, th mKj gvtpPÜ e`vsKvi BtZvcfe©tKv`úvbx ev mswevæx ms`v bñ Ggb tKvb cÜZövb wmwte vbeÜb mb` cÜB nBqvto Zvnt` i tK AÎ mstkvabx tMtrtu cKviki 6 (Qq) gv`mi gta` tKv`úvbxZ ifcvšwi Z nBtZ nBte;

(L) Dnvi cwi tkvaz gj ab 10 (`k) tKwU UvKv Ges mve¶wYK bxU m`ú` cwi tkvaz gj atbi AšZt kZKiv 50 (cÄvk) fvM bv nqt

Zte kZ©\_vtK th,

- (A) tKvb Avte`bKvix, Aetj Lb (underwriting) e`Zix tKvb Bmj e`e`vcbvq wbtqwrZ nBtZ AvMdx nBtj, Zvni b`bZg 1 (GK) tKwU UvKvi cwi tkvaz gj ab \_vmKtZ nBte Ges mb`cÜB Bm` gv`tbRvti i t¶t, AÎ mstkvabxi cÄvcb tMtrtu cKvk nBevi 1 (GK) eQtii gta` cwi tkvaz gj ab 1 (GK) tKwU UvKvq DbwZ Kwi tZ nBte;

(Av) tKvb Avte`bKvix Bmj Aetj Lb (underwriting) Kwi tZ AvMthx nBtj, Zvnyi b-bZg 5 (cvP) tKwU UvKvi cwi tkmaZ gj ab \_vKtZ nBte, Ges mb`c0B Aetj LtKi tTtT, A t mstkrabxi cAvcb tMtrtU cKvk nBevi 1 (GK) eQtii gta` b-bZg 3 (wZb) tKwU UvKv Ges cieZx<sup>1</sup> (GK) eQtii gta` Aenko UvKv DtEjv b Kwi qv cwi tkmaZ gj ab 5 (cvP) tKwU UvKvq DbmZ Kwi tZ nBte;

(B) tKvb Avte`bKvix tcvUfdwjl e`e`vcbv, Bm` e`e`vcbv Ges Aetj Lb (underwriting) Kwi tZ AvMthx nBtj, Zvnyi b-bZg 10 (`k) tKwU UvKvi cwi tkmaZ gj ab \_vKtZ nBte Ges mb`c0B Bm` gvtbRvi, Aetj LK Ges tcvUfdwjl gvtbRvi Gi tTtT, A t mstkrabxi cAvcb tMtrtU cKvk nBevi 1 (GK) eQtii gta` b-bZg 6 (Oq) tKwU UvKv Ges cieZx<sup>1</sup> (GK) eQtii gta` Aenko UvKv DtEjv b Kwi qv cwi tkmaZ gj ab 10 (`k) tKwU UvKvq DbmZ Kwi tZ nBtet

Avtiv kZ`\_vtK th, tKvb Aetj LK Z\_v gvtPv e`vsKvi tKvb mgqB Zvnyi gj atbi A\_ cwi tkmaZ gj ab I wd<sup>a</sup> vi Rvf<sup>o</sup>(revaluation reserve Qvov) Gi cvP ,tYi tekx Aetj Lb Kwi tZ cwi te bv Ges tKvb gvtPv e`vsKvi Bm` Aetj Lb (underwriting) I tcvUfdwjl I Znvej e`e`vcbvq GKtT tKvb mgqB gj atbi A\_ cwi tkmaZ gj ab I wd« vi Rvf<sup>o</sup>(revaluation reserve Qvov) Gi cvP ,tbi tekx Kwi tZ cwi te bv |

(M) Kvgktbi wetePbvq cvRevRvi ev wembtqvMKvix` i `t\_ i Lv`wU wetePbvi AeKvk bv \_vtK;

(2) Kvgkb, Rb`\_t\_ Dcweva (1) Gi weavvej xi th tKvbwU th tKvb gvtPv e`vsKviti tTtT wkw\_j Kwi tZ cwi te | 0 |

3 | weva 5 Gi Dcweva (1) Gi `dv (N) tZ Dtj wEZ 0Askx`vti i 0 ka, hZevi B Dvj wEZ nDK, Gi cwi etZ`0cwi Pvj tKi 0 ka c0Z`wvZ nBte |

4 | weva 7 Gi Dcweva (2) Gi cwi etZ`wbæifc Dcweva (2) c0Z`wvZ nBte, h\_vt-

0(2) Dcweva (1) Gi Aaxb Kvgktbi wmvš-c0B 1 (GK) gvtmi gta` Avte`bKvix tc-AWv ev e`vsK WtdU Gi gva`tg mWUdtKU wd eve` 1,00,000 (GK j T) UvKv Ges mWUdtKtUi c0g evrmwi K wd eve` GKB cxwZtZ 50,000 (cAvk nvRvi) UvKv Kvgkb eivei Rgv Kwi te | 0 |

5| weia 10 Gi Dciweia (1) Gi cwi eřZ<sup>o</sup>wbæifc Dciweia (1) cŰZ<sup>-</sup>wicZ nBte, h\_vt-

Ű(1) GB weia gvj vi Aaxb gÄj xKZ cŰZ<sup>-</sup>K gvřP<sup>o</sup> e<sup>-</sup>vsKvi Gi wbeÜb mwU<sup>o</sup>řtKřUi ewl R wd 50,000 (cÄvk nRvi) UvKv nBte, hrvn řc-AW<sup>o</sup> ev e<sup>-</sup>vsK Wřdu Gi gva<sup>o</sup>řg Křgkb ei veři Rgv Kwi řZ nBte|Ű|

6| weia 16 Gi ci wbæifc bZb weia 16K mřthwřZ nBte, h\_vt-

Ű16K| wbeÜb gÄjxi AřthM<sup>-</sup>Zv|- (1) řKvb řcvU<sup>o</sup>řdwj I g<sup>-</sup>vřbRvři i <sup>-</sup>iLv<sup>-</sup>wbeÜb gÄjxi Rb<sup>-</sup> řthM<sup>-</sup> nBte bv, hw<sup>-</sup> -

(K) Dnv řKv<sup>o</sup>řvb, msweiaex ms<sup>-</sup>v ev Křgkb KZ<sup>o</sup> Abřgw<sup>-</sup> Z Ab<sup>-</sup> řKvb cŰZ<sup>o</sup>v b bv nřt

Zte kZ<sup>o</sup>\_vřK th, řh mKj řcvU<sup>o</sup>řdwj I g<sup>-</sup>vřbRvi BřZvcře<sup>o</sup>řKv<sup>o</sup>řvb ev msweiaex ms<sup>-</sup>v břn Ggb řKvb cŰZ<sup>o</sup>v wmvte wbeÜb mb<sup>-</sup>cŰB nBqvřQ Zvrvř<sup>-</sup>i řK A<sup>-</sup> mřřkrabx řMřřřU cKvřki 6 (Qq) gvřmi gřa<sup>-</sup> řKv<sup>o</sup>řvbřZ i řcvřwi Z nBřZ nBte;

(L) Dnvi cwi řkwaZ gj ab 5 (cvř) řKwU UvKv Ges mveř<sup>o</sup>wbK bxU m<sup>o</sup>ř<sup>-</sup> cwi řkwaZ gj ařbi AřZt kZKiv 50 (cÄvk) řvM bv nř Ges mb<sup>-</sup>cŰB řcvU<sup>o</sup>řdwj I g<sup>-</sup>vřbRvři i řřřř, A<sup>-</sup> mřřkrabxi cÄvcb řMřřřU cKvk nBvi 1 (GK) eQři i gřa<sup>-</sup> b<sup>-</sup>bZg 3 (wZb) řKwU UvKv Ges cieZx<sup>o</sup>1 (GK) eQři i gřa<sup>-</sup> Aewkó UvKv Dřřvj b Kwi qv cwi řkwaZ gj ab 5 (cvř) řKwU UvKvq DbřZ Kwi řZ nBřt

Zte kZ<sup>o</sup>\_vřK th, řcvU<sup>o</sup>řdwj I g<sup>-</sup>vřbRvi řKvb mgřqB Zrvvi gj ařbi A<sup>-</sup> cwi řkwaZ gj ab I wřkwi Rvř<sup>o</sup>(revaluation reserve Qrov) Gi cvř řřbi řekx řcvU<sup>o</sup>řdwj I Zrvnej e<sup>-</sup>vcbv Kwi ře bv;

(M) Křgkřbi weřePbvq cřRevřvi ev wewbřqvMKvřř<sup>-</sup>i řř<sup>o</sup> iLv<sup>-</sup>w weřePbvi AeKvk bv \_vřK|

(2) Křgkb, Rb<sup>-</sup>ř<sup>o</sup>Dciweia (1) Gi weavbej xi řh řKvbwU řh řKvb řcvU<sup>o</sup>řdwj I g<sup>-</sup>vřbRvři i řřřř wkv<sup>-</sup>j Kwi řZ cwi ře|Ű|

7| weia 18 Gi <sup>-</sup>dv (N) G ŰAskx<sup>-</sup>vři i Ű kã, hZevi B Dvj wřZ nDK, Gi cwi eřZ<sup>o</sup>cwi Pvj řKi Ű kã cŰZ<sup>-</sup>wicZ nBte|

8| weia 20 Gi Dciweia (2) Gi cwi eřZ<sup>o</sup>wbæifc Dciweia (2) cŰZ<sup>-</sup>wicZ nBte, h\_vt-

0(2) Dciwewa (1) Gi Aaxb Kugkabi m×vš-cūβi GK gv̄mi ḡta" Av̄te` bKvix tc-AW̄ ev e`vsK W̄dU Gi gva`tg m̄wŪd̄t̄K̄Ū id eve` 1,00,000 (GK j ̄) UvKv Ges m̄wŪd̄t̄K̄Ūi cūg evrmwi K id eve` GKB c×wZ̄Z 50,000 (cĀvk nr̄vi) UvKv Kugkb Gi eiveti Rgv Kwi te|0|

9| wewa 24 Gi Dciwewa (1) Gi cwi ēt̄Z̄w̄b̄ēīfc Dciwewa (1) cūZ̄`w̄cZ̄ nB̄te, h\_vt-

0(1) GB wewagvj vi Aaxb gĀj xKZ cūZ̄`K̄ t̄cvŪd̄w̄j I wbeŪb m̄wŪd̄t̄K̄Ūi ewl ̄ id 50,000 (cĀvk nr̄vi) UvKv nB̄te, hv̄nv tc-AW̄ ev e`vsK W̄dU Gi gva`tg Kugkb eiveti Rgv Kwi t̄Z̄ nB̄te|0|

10| wewa 30 Gi -

(K) Dciwewa (4) Gi cwi ēt̄Z̄w̄b̄ēīfc Dciwewa (4) cūZ̄`w̄cZ̄ nB̄te, h\_vt-

0(4) t̄cvŪd̄w̄j I g`v̄t̄b̄R̄vi mv̄avi Yfv̄te cūZ̄`K̄ ḡt̄° t̄j i Rb` c\_ Kfv̄te w̄m̄w̄KD̄wi w̄UR μq- w̄eμq Kwi te Ges th̄t̄ŋ̄t̄Ĥ mḡw̄M̄Z̄fv̄te w̄m̄w̄KD̄wi w̄UR μq ev w̄eμq Kiv nq, t̄m̄t̄ŋ̄t̄Ĥ MocoZ̄v ḡt̄j " Av̄b̄c̄w̄Z̄Kfv̄te D̄nvi eŪb Kwi tet

Z̄te kZ̄°\_v̄t̄K th, ARo c×wZ̄Z̄ m̄si v̄ŋ̄Z̄ w̄m̄w̄KD̄wi w̄UR Gi t̄ŋ̄t̄Ĥ, t̄cvŪd̄w̄j I g`v̄t̄b̄R̄vi cūZ̄`K̄ ḡt̄° t̄j i Rb` c\_ Kfv̄te m̄ȳeav̄t̄fv̄M̄x gw̄j K w̄m̄ve (BO Account) m̄si ŋ̄Y Kwi te Ges D<sup>3</sup> w̄m̄v̄te c̄t̄ŋ̄ w̄m̄w̄KD̄wi w̄UR μq-w̄eμq Kwi te, Ges th̄t̄ŋ̄t̄Ĥ mḡw̄M̄Z̄ w̄m̄ve (Omnibus type BO Account) G w̄m̄w̄KD̄wi w̄UR μq-w̄eμq Kiv nB̄te t̄m̄t̄ŋ̄t̄Ĥ MocoZ̄v ḡt̄j " Av̄b̄c̄w̄Z̄Kfv̄te w̄b̄R w̄b̄R m̄ȳeav̄t̄fv̄M̄x gw̄j K w̄m̄ve (BO Account) G w̄m̄w̄KD̄wi w̄UR `v̄b̄v̄š̄t̄ Kwi te|0|

(L) Dciwewa (6) Gi cwi ēt̄Z̄w̄b̄ēīfc Dciwewa (6) cūZ̄`w̄cZ̄ nB̄te, h\_vt-

0(6) t̄cvŪd̄w̄j I g`v̄t̄b̄R̄vi cūZ̄`K̄ ḡt̄° t̄j i Zn̄ej Ges w̄m̄w̄KD̄wi w̄UR c\_ K c\_ K i w̄L̄te Ges D̄nv Z̄v̄nvi w̄b̄t̄Ri Zn̄ej I w̄m̄w̄KD̄wi w̄UR nB̄t̄Z̄ c\_ K i w̄L̄te Ges t̄cvŪd̄w̄j I g`v̄t̄b̄R̄vi ḡt̄° t̄j i A\_ ̄ w̄m̄w̄KD̄wi w̄UR Gi i ŋ̄K w̄m̄v̄te K̄v̄R Kwi tet

Z̄te kZ̄°\_v̄t̄K th, h̄w` GB ḡt̄ḡ°P̄w̄<sup>3</sup> c̄t̄Ĥ D̄t̄j ̄\_v̄t̄K th, t̄cvŪd̄w̄j I g`v̄t̄b̄R̄vi ḡt̄° t̄j i w̄m̄w̄KD̄wi w̄UR Z̄v̄nvi w̄b̄t̄Ri w̄m̄v̄te i w̄L̄t̄Z̄ c̄wi te, Z̄v̄nv nB̄t̄j t̄cvŪd̄w̄j I g`v̄t̄b̄R̄vi ḡt̄° j t̄K Z` b̄h̄v̄qx Aew̄Z̄ Kwi qv Ab̄j̄fc e`e`v̄ w̄b̄t̄Z̄ c̄wi tet

