

# **Jharkhand Industrial Policy - 2012**

**JHARKHAND INDUSTRIAL POLICY – 2012**  
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	Abbreviation	
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**GOVERNMENT OF JHARKHAND**  
**DEPARTMENT OF INDUSTRIES**

**Resolution**

**SUBJECT: JHARKHAND INDUSTRIAL POLICY – 2012.**

**1. INTRODUCTION**

- 1.1 Jharkhand Industrial Policy – 2001 was formulated and implemented after the creation of the State of Jharkhand. The basic objective of the policy was to optimally utilize the available resources in planned and systematic manner for the industrialization of State. It was aimed at enhancing value addition of the natural and human resources in efficient manner to generate additional employment and resources for the growth and development of the State.
- 1.2 Considerable progress in industrialization has been achieved during the policy period. As many as 26 mega industries, 106 large and medium industries and 18,109 micro and small industries have been set up in the State during the period with an approximate investment of Rs 28,424.06 crore and about 63,000 people thus far got employment in these industries. It has contributed to the revenue collection of the State besides improving the quality of life in certain pockets like Jamshedpur-Saraikela-Chaibassa, Ramgarh-Patratu-Hazaribagh, Latehar-Chandwa, Ranchi-Lohardaga, Bokaro-Chandankiyari-Dhanbad-Giridih etc.
- 1.3 To ensure regular and mega investment, the State has been able to convince the ambassadors of industries to choose Jharkhand as preferred investment destination. Accordingly, major industrial houses have inked MoUs with

the State Government. Several bottlenecks and difficulties notwithstanding, the industries have been able to acquire about 8,000 acres of land through direct negotiation with raiyats. In addition the State Government has also been able to provide approximately 3000 acres of land to these industries including power units. Around 17 mega industries have already come into production and several other industrial units are likely to be commissioned during the financial year 2011-12.

- 1.4 Steel production in the State has increased from 8 million tonnes (MT) to over 12 million tonnes per annum during the 11<sup>th</sup> Plan period. Jharkhand is presently producing about 20-25% of total steel being produced in the country. With the proposed expansion of a number of integrated steel plants, the State will be producing over 25 MT of steel and thus will turn to be a steel-hub of India. Even various types of auto grade steels, which were earlier being imported, are now being produced within the State. Similarly the production of alumina in the State has increased from about 80,000 metric tonnes to over 200,000 metric tonnes. Significant enhancement could also be achieved in cement and clinker production.
- 1.5 There has been a phenomenal growth in Sericulture Sector. A record growth in production of 716 metric tonne of Tasar Silk has been achieved during 2010-11 compared to the production of less than 100 metric tonne till 2006 and now approximately 1.25 lakh employment has been generated in the sector.
- 1.6 Growth in Mining and Quarrying has also been observed in the State. The output from this sector has increased from Rs 6523.4 crore in 2003-04 to Rs 10170.5 crore in 2009-10.

- 1.7 There has been almost three times growth in Gross State Domestic Product (GSDP) of the State which is an indicator of its fast growth. GSDP of Jharkhand at current prices has increased from Rs 39191.09 crore in 2000-01 to about Rs 120010.20 crore in 2010-11. Similarly the per capita income of Jharkhand has also increased from Rs 14392 in 2001-02 to Rs 38350 in 2010-11.
- 1.8 However, there is a need to boost the economic activities to sustain the current level of growth and achieve even better pace of development. Since the State is endowed with rich mineral resources, its optimal utilization including value addition is essential for maximizing the benefit of local people.
- 1.9 There has been large scale change in industrial environment due to economic liberalization, privatization and globalization. Strong emphasis is being placed on Micro, Small and Medium Enterprises (MSME). Clusterisation is being promoted, pollution norms have become more stringent, concept of 'go' and 'no go' zoning has been developed for mining clearances etc. Value Added Tax (VAT) regime has been implemented and is likely to be further replaced by Goods and Service Tax (GST).
- 1.10 Enough of learning experience has been gathered from implementation of Jharkhand Industrial Policy 2001. Organisations like Industrial Area Development Authorities {Ranchi Industrial Area Development Authority (RIADA), Adityapur Industrial Area Development Authority (AIADA) & Bokaro Industrial Area Development Authority (BIADA)}, State Khadi Board, Jharkhand Industrial Infrastructure Development Corporation (JIIDCO) and JHARCRAFT are making significant contribution in industrialization of the State and are cash surplus. But desired progress in

areas like IT, Biotechnology, Special Economic Zone (SEZ), Food Processing, Down Stream Processing etc is yet to be achieved.

Further, investors trying to set up large / mega industries in the State are facing difficulties in acquisition of land.

1.11 Jharkhand ranks first in production of Tasar Silk in the country. In order to maintain the leading edge and rejuvenate existing rural industries including sericulture, handloom, handicraft, khadi, textile etc., it is envisaged to assist them in modernization/technological upgradation and provide necessary common facilities, backward and forward linkages including product design, marketing support etc. so as to make them globally competitive and their product remunerative.

1.12 The present policy aims at creating industry-friendly environment for maximizing investment especially in mineral and natural resource based industries, MSMEs, infrastructure development and rehabilitation of viable sick units. The objective here is to maximize the value addition to state's natural resources by setting up industries across the state, generating revenue and creating employment.

1.13 In view of the above, this policy has been drafted after intensive interaction with representatives of industries, industry association, investors, subject experts etc and efforts have been made to accommodate their views. It is expected that implementation of the policy will facilitate industrialization of the State, generate employment and add to its overall growth.

## **2. OBJECTIVE :**

2.1 To convert Jharkhand into a favoured destination for investors and to promote sustainable Industrial growth of the State.

- 2.2 To establish linkages between large industries and MSME/ ancillary industries.
- 2.3 To give a boost to manufacturing activity and develop downstream processing industries for consumer durables, engineering goods etc in major industrial pockets.
- 2.4 To facilitate optimal utilization of states mineral and other natural resources.
- 2.5 To accelerate the growth of sericulture, handicraft, handloom, khadi and village industries etc. in rural areas for achieving the objectives of employment generation, utilization of local resources and exploiting the export potential of finished products. Efforts would be made to take steps to protect and promote rural handicrafts so as to conserve and enrich cultural heritage, traditions and customs of the region.
- 2.6 To promote skill-based, environmental pollution free industries like IT, Biotechnology, Tourism etc.
- 2.7 To utilize the advantage of the state in horticulture, floriculture and food processing industries.
- 2.8 To ensure participation of scheduled tribes, schedule caste and other underprivileged sections of the society in the industrial development.
- 2.9 To set up clear and creditable specific measures to improve the investment climate.
- 2.10 To promote innovation and technological upgradation of industrial units for improved production, product and productivity.
- 2.11 To revive viable sick units.



- 2.12 To ensure Balanced Regional Development so as to prevent socio-economic distortions due to backwardness of any region.
- 2.13 To develop industrial parks / clusters / industrial areas in PPP mode.
- 2.14 To simplify the procedures and to ensure administrative and legal reforms so as to provide hassle free sensitive administration and time bound effective disposal of matters in a transparent manner.
- 2.15 To promote private investment in engineering colleges / medical colleges / nursing Institute / management institutes under Human Resource Development programmes and other skill development programmes.

### **3. STRATEGY :**

- 3.1 Creating and enabling environment for development of industrial and related social infrastructure.
- 3.2 Development and operationalisation of Industrial Facilitation Mechanism (Single Window System) for "time-bound clearance".
- 3.3 Rationalisation of fiscal concession and benefits.
- 3.4 Striving to put in place appropriate arrangements for ensuring timely and adequate flow of credit to industries, specially the MSE sector.
- 3.5 Assist Industrial Sector in their marketing efforts by providing adequate support services backed by appropriate enabling provisions in the legislations / rules.
- 3.6 Thrust to entrepreneurship development programme.

- 3.7 Emphasis on small power generating units and developing non-conventional sources of energy using clean technology through private participation.
- 3.8 Development of ancillary units by major industries.
- 3.9 Institutionalisation of Monitoring, Evaluation and Grievance Redressal Mechanism.
- 3.10 Implementing the concept of Public-Private-Partnership (PPP) in industrialization especially in Infrastructure Development / Industrial Area Development / Industrial Park / Human Resource Development / Service Sector etc.
- 3.11 To develop Human Resources with appropriate scientific, technical and managerial skill to suit the requirement of local industries and gain maximum employment. Adoption of existing technical institutes under Government by Mega Investors under their Corporate Social Responsibility (CSR) programme will be encouraged to achieve the objective.
- 3.12 Setting up new Industrial infrastructure dedicated to steel, automobile, food and agro-processing, electronics, information and communication technology etc. including through new organizational forms such as Knowledge Cities, Centres of Excellence, Incubation Centres, SEZ etc.
- 3.13 Marketing assistance to be provided to small, tiny, cottage industries, handloom, sericulture and handicraft.
- 3.14 Identification and revival of sick units, including prevention of sickness by developing a district level monitoring system.

- 3.15 Promoting cluster based development of MSMEs either on their own or with mother industries for bringing about more production efficiencies, branding and bringing about economies of scale.
- 3.16 Thrust on development of MSME Sector through attractive package of Incentives and Concessions including implementation of MSME Act 2006.
- 3.17 Modification of Rehabilitation & Resettlement Policy (R&R Policy), 2008.
- 3.18 To develop quality infrastructure including road, water, land, power etc and provide it at the doorstep of industries for encouraging industrial growth.
- 3.19 Special incentives are proposed for women, SC/ST entrepreneurs.
- 3.20 To make industries technically competitive, special incentives are proposed for adoption of latest technologies, getting quality certification like BIS, ISO 9000 / 14000 or other national or international certification.
- 3.21 Awareness programmes on export marketing and other related issues will be organized in association with MSME Development Institutes / EAN India and local chamber of commerce and association to sensitize and encourage exporters for export promotion.
- 3.22 Government proposes to facilitate setting up of effluent treatment plants and hazardous waste management plants in various industrial estates and clusters with private sector participation. Efforts will also be made for value addition to some industrial wastes including minerals lying as wastes at pit-head / mines site.

#### **4. LAND**

- 4.1 (a) Efforts will be made to create land bank in each district by acquiring a minimum of 200-500 acres of land and demarcating them as industrial estates with provision of basic industrial infrastructure.
- (b) A comprehensive exercise will be undertaken to identify and utilize land that is owned by the Government or common land, mostly waste and fallow land in different parts of the State.
- 4.2 Some Industrial Units (Central Public Sector Undertakings, State Government Undertakings and Private Enterprises) are trying to retain excess land, earlier allotted to them, for decades. In a scheduled V State like Jharkhand, the actual requirement of these industries needs be reassessed and, wherever required, land in excess of their requirement and which is not being used for the purpose for which it was allotted, will be taken back by the Govt. and inventory of such surplus land will be worked out to create land bank. This will enable the State to offer land readily to investors as and when required.
- 4.3 Project proposals of Investors for setting up industries will be thoroughly scrutinized to arrive at the actual requirement of land for the project.
- 4.4(a) Land acquisition for industrial enterprises i.e. voluntary or involuntary shall be done as provided/applicable under Indian Land Acquisition Act and Jharkhand Voluntary Land Acquisition Rule 2010.
- (b) Direct Purchase of Land for Industrial Enterprises shall be done as provided under CNT/SPT Act.
- (c) Provision of Schedule Area Act (PESA) shall be applied in (a) & (b), wherever applicable.
- (d) Department of Revenue and Land Reform shall be duty bound to expedite the above mentioned Land Acquisitions in a time bound manner.

- (e) Department of Revenue and Land Reform shall work-out a detailed time frame for the disposal of proposal as provided in 4.4 (a) & (b). The details of status of different proposals shall be placed on the website of the department.
- 4.6 GM land or Government land may be transferred to the investing industrial enterprises only when most of the raiyat and other types of land availability is ensured.
- 4.7 GM land may be leased out to the investing industrial enterprises for 30 years with a provision of renewal of lease twice on specified terms and conditions notified by the Department of Revenue and Land Reform. However, the land shall be used for the purpose it has been allotted within 5 years from the date of transfer.
- 4.8 In case of conversion of agricultural land for industrial purpose the prevailing revenue rules pertaining to rent and transfer will be applicable.
- 4.9 (a) All efforts shall be made to avoid use of double cropped or rich agricultural land and to minimize displacement.
- (b)Waste land / degraded forest land may be made available by the State Government on long term lease basis after taking prior approval from the Government of India. under Section '2' of Forest (Conservation) Act 1980, wherever required, for plantation development / tourism purposes which will encourage forest based / tourism industries.
- 4.10 Government will try to acquire land in new suitable location and ensure infrastructure development for specific and general industries.

## 5. **MINES**

- 5.1 It is proposed to allot mines / captive mines on preferential basis to industrial enterprises who have put up their plant in the State for value addition to the raw material.
- 5.2 Cases for grant of mining lease to potentially viable sick units which have previously generated adequate employment and revenue resources for the State Government will be preferred over industries situated outside the State.
- 5.3 Cases of Industries which have been allotted mines but not set up their plants or where reserve of the leased mines is in excess of the requirement of the plant are proposed to be reviewed and, if required, the steps will be initiated for cancellation of the allotted mines or curtailment in the leased quantity of raw material.
- 5.4 Department of Mines and Geology will work-out an appropriate methodology for adequate availability of raw materials required by mineral based Industries of the State.
- 5.5(a) Department of Mines and Geology will work-out a transparent web based methodology for time bound disposal of mines license / lease application.
  - (b) Finalisation and grant of mining lease will be done keeping in view the provisions of tenancy laws.
- 5.6 Efforts will also be made to allot more iron ore and coal mines etc to Jharkhand State Mineral Development Corporation (JSMD) to enable the Industrial units including group of MSME's with adequate financial viability to enter into joint venture with other companies for taking up the development of these mines for supplying raw materials to the needy industries of the State.

5.7 Comprehensive plan for development of railway network and other infrastructure for major mines of the State will be worked-out in consultation with all concerned agencies.

6. **WATER**

6.1 The State has normal rainfall pattern of 1200-1400 mm spread across all the regions and possesses a large number of water bodies, reservoir and river basins spread across the State, which is also available for industrial use. It is proposed to carry out a fresh survey to ascertain the actual availability of water.

6.2 Efforts will be made to impress on investors to implement appropriate measures for rational use of this scarce resource and the need for adoption of minimum water consumption technologies and also fixing the percentage of water requirement to be used by recycling of water after use in industries and treatment of waste water.

6.3 Efforts will be made to prepare water supply scheme. Feasibility of desalination plants and supply of recycled and treated waste water to industries will be explored. Govt. will try to implement and facilitate mega water supply schemes for industries at specified locations through IADA/Special Purpose Vehicle (SPV) etc.

6.4 Concept of differential water tariff is being introduced :

(a) Lower tariff for industries minimizing the consumption of industrial water and using less than the norm fixed by any regulatory body / authority / National Standards to the extent possible and also to industries devising means / methods to use flood water for its consumption.

(b) Higher tariff for industries consuming water more than the specified average norm from national standards or standards fixed by any regulatory body / authority.

(c) Differential water tariff is also being introduced with respect to the source of allocation (natural river source, govt. owned storages, canals etc) and also whether water is being consumed as raw material.

6.5 Department of Water Resources in consultation with Department of Industries, Department of Energy and other Departments will make periodical review of allocation of water to Industries/Power plants etc and reduce/deallocate/reallocate the water on actual requirement keeping in view the immediate future need.

6.6 (a) Rain Water Harvesting, Recycling and Re-Use of Waste Water shall remain essential for industries. Department of Water Resource will monitor its compliance outside the command area of IADA for industries other than MSME.

(b) In case of MSME outside IADA, self certification with respect to the above by units, shall be allowed.

6.7 Department of Water Resources will issue guidelines in detail regarding use of underground water by the Industries in different areas / zones of the State.

6.8 Storage intervention by industrial units will be encouraged to meet the industrial water demand during non-monsoon period.

6.9 Industrial units will be required to adhere to the discharge norm fixed by Jharkhand State Pollution Control Board (JSPCB).



6.10 Water Policy will be worked out and published by Water Resources Department shortly.

## 7. **INFRASTRUCTURE**

7.1 Efforts will be made by the State Govt. to provide quality infrastructure to investors like all-weather road, uninterrupted power supply, adequate water, connectivity through railways etc.

7.2 Top priority will be accorded by the State Govt. in development of physical and social infrastructure through Public-Private-Partnership (PPP). Private investment in power, telecom, roads, airports, ICD, logistics etc will be facilitated.

7.3 10% or maximum 25 acre of the land in industrial areas / estates / large industrial area / conglomerate will be earmarked for townships facilitating walk-to-work concept and other infrastructural facilities in such areas.

7.4 In the process of infrastructure development, due care will be taken to save water bodies, ecology and greenery adopting integrated environment management plan for the region as a whole.

7.5 Special efforts will be made to make dedicated corridor for transport of natural resources of the State. Help of Ministry of Railways and Transport, GOI will be sought for the purpose.

7.6 The State Govt. would take specific measures for development of sectoral clusters taking into account the need of the targeted industries. The State has already started implementing the concept of BOT, BOOT etc and would evolve comprehensive guidelines for funding and operating infrastructure projects with private investments or PPP.

- 7.7 The State has extensive and well developed railway system providing links to mining industry. Extensive goods handling facilities are available at Ranchi, Bokaro, Dhanbad and Jamshdepur. In addition, ore loading facilities are available at Kiriburu, Lohardaga and all the coal mines of Central Coalfields Ltd.
- 7.8 Work on providing Rail Connectivity between Koderma-Hazaribag-Ranchi, Koderma-Giridih, Deoghar-Dumka, Barhi-Hazaribag and Tori-Lohardaga has already been taken up.
- 7.9 (a) 4 laning of NH-33 between Barhi-Hazaribag-Ranchi-Mahulia-Bahragora is in progress.
- (b) Road Construction Department, GoJ and IL & FS Ltd have jointly set up Jharkhand Accelerated Road Development Company Ltd. (JARDCCL) for improvement of 1500 km road of the State on BOT (annuity) basis. Ranchi-Patratu-Ramgarh Road, six laning of part of Ranchi Ring Road, development of Chaibasa-Kandra-Chowka Road and Adityapur- Kandra Road are covered under the scheme and are under implementation.
- (c) Several other schemes including Govindpur-Dumka-Sahebganj Road connecting NH-2 to north eastern part of the State and Adityapur Toll Bridge at Jamshedpur are in progress to improve connectivity.
- (d) The State Government is also strengthening its road network in its territory for connectivity to Haldia, Paradeep and upcoming Dhamra Port.
- 7.10 Ranchi, the State Capital is connected with Delhi, Kolkata, Mumbai, Patna by regular air services. The upgradation of Ranchi airport is in progress.
- 7.11 The State Government has taken steps to set up Air Cargo Complex at Ranchi. This would provide boost to export oriented industries, specially, those operating in the area of high value and perishable commodities.

Floriculture and horticulture based industries can take advantage of this facility.

7.12 Jharkhand is a land locked State. Navigational infrastructure at Sahebganj and Rajmahal is also contemplated on river Ganges to facilitate sea port access. By the pursuance of the State Government, the construction of bridge at Sahebganj is to be taken up by NHAI, GOI. This will open a corridor to north eastern part of the Country. The State Government would strive to possess a dedicated berth at either Haldia Port or Paradeep Port to facilitate imports and exports.

7.13 (a) Jharkhand State Information & Communication Network (Jharnet) is the State-of-the-art communication network connecting State headquarter with headquarters of 22 districts, 35 sub division and 212 blocks. Jharnet is a broad band IP based E-Governance network which provides a secure platform to transfer data across the State. Treasury, Commercial Tax, Land Registration Deptt., Provident Fund, Birth and Death Certificate, Residential Certificate etc. are fully computerized and many more are under progress. Computerisation of Commercial Taxes Department will facilitate trade and industry sector in return filing, e-payment, registration etc.

(b) E-procurement has been started in 10 Government Departments. This will enable willing tenderers from abroad to participate in the tendering process within specified time.

(c) State Govt. has envisaged to establish optical fibre linkage throughout the State. Efforts are being made to provide broad band connection to all block headquarters and panchayats. So far optical fibre linkage has been established for about 2200 km by various telecom companies. The number

of internet and mobile users is around 4.7 lakhs and 100.05 lakh respectively.

Significant progress has also been made in UID scheme and about 4 lakh urban population and 25 lakh rural population have already been covered.

- 7.14 Grant will be given for the Common Infrastructure Development within a Green field Textile / Apparel Park and IT - ITES / Bio Technology Park.

## 8. **HUMAN RESOURCE DEVELOPMENT**

8.1 There will be huge requirement of technical manpower in the State by upcoming industries. Therefore, special efforts will be made on promoting new technical institutions, upgrading existing ones and enhancing industry – institution linkages.

8.2 There are over half a dozen well established engineering colleges in the State imparting technical education in almost all the important branches of engineering and an equal number of engineering colleges is in initial stages of stabilization. Similarly, there are 13 government polytechnics in the State and steps have been initiated to establish 17 more such polytechnics. Mini Tool Rooms under Mini Tool Room Schemes of Government of India have been established at Ranchi and Dumka.

A Technical University is being set up and Private University Act is in the offing.

8.3 The State Government is willing to transfer existing and upcoming engineering colleges / polytechnics /ITIs to competent educational / Industrial Groups for managing these under PPP mode so that the

requirements of qualified and skilled manpower of industries being set up in Jharkhand are easily met.

Under this scheme, it is proposed to transfer all the existing buildings, laboratories, workshops, equipments etc to entrepreneurs so that the upgradation of the Institute is facilitated without any hassle within the shortest possible time.

- 8.4 To facilitate the setting up of technical / educational institutions under private sector the Govt. proposes to provide land for such institution to willing investors. In case of non-availability of Govt. land the agency **setting up the institution will be reimbursed 50% of the cost of land** at the rate fixed by the Govt. for that particular area. Efforts will also be made to provide necessary infrastructure support to such institutions.
- 8.5 Willing organisations / investors setting up Medical Colleges, Private Universities (with atleast 30% of total intake for professional Job oriented courses), Engineering Colleges in the State, and adhering to the established norms of their respective National bodies eg. MCI / AICTE etc will have the status of Industries. These institutions must reserve 25% seats for admission to the students of the State who are residents of the State as per norms stipulated by Personnel Deptt. of Government of Jharkhand for educational Institutes. These organisations will, however, not be entitled to any financial incentives under this policy but will be able to avail facilities provided by the concerned Deptt. of the State Government.
- 8.6 The concerned Department such as Science and Technology, Human Resources Development, Health may bring out detailed and separate guidelines for the implementation of their proposals.

## 9. **SKILL DEVELOPMENT**

- 9.1 Development of skilled manpower for the use of industry and trade is a thrust area. Skill upgradation in the emerging skill sets will be focused on.
- 9.2 Endeavour of the State Government will be to promote private sector investment for skill development through market driven approach.
- 9.3 Thrust will be given for skill development amongst women to enhance their employability.
- 9.4 Specialised Industrial Training Institutes (ITIs) shall be set up at locations having heavy concentration of specialized workmen.
- 9.5 A special drive shall be undertaken for introduction of multi-skilling in areas such as material handling, machine operation and maintenance, furnace operation and maintenance, automobile engineering, plumbing, gemstone cutting and polishing, power engineering etc. Industries will be closely associated with the design of the course including practical training.
- 9.6 Industry – institution interaction is proposed to be encouraged to identify skill sets required for the industry and to develop such skill sets in the institutions imparting training.
- 9.7 Skill Development of unemployed / under employed youth is proposed to be undertaken utilizing the services of existing partners of National Skill Development Corporation (NSDC) like EMPOWER, Gram Tarang etc. Advantage with these vocational training providers funded by NSDC are that, through proper monitoring, it will be possible to evaluate the impact of skill development programme through increase in the income of beneficiary unemployed / under employed / self employed youths.

## 10. **ENTREPRENEURSHIP DEVELOPMENT**

- 10.1 Efforts will be made to inculcate entrepreneurial qualities through structured programmes and schemes which will include the following :
- (a) Sourcing of services of a reputed consultant to identify the area for utilizing the entrepreneurship opportunities in the State.
  - (b) Establishment of an Entrepreneurship Development Institute and strengthening it through various measures, including Govt. support, strategic alliances with national level entrepreneurship institutes and linkages with industries, technical and professional institutions, R & D, NABARD, Banks, PPP initiatives etc.
- 10.2 **Special incentive of 50% reimbursement of fee (subject to a maximum of Rs 50,000 for six months entrepreneurship course and Rs 100,000 for 1 year course)** will be given to SC/ST and women for pursuing entrepreneurship course from a reputed institute. List of such institutes will be notified by the State Govt. from time to time.
- 10.3 IADA will extend necessary help to entrepreneurs. Interaction programme will be organized by IADA for entrepreneurs undergoing training to sort out problems which are likely to be faced by them.
- 10.4 Entrepreneurship Development Programme at XLRI, Jamshedpur has already been started and the second batch of trainees are being trained. The programme is proposed to be continued further.

## 11. **INCUBATION CENTRES**

- (a) National Level R & D centers and premier institutes of Science and Technology in the State would be encouraged to set up Incubation Centres

to encourage innovation by the youth and for development of knowledge based and high technology end products.

(b) Efforts will be made to set up knowledge-hub incubator in association with IIM, Ranchi and XLRI, Jamshedpur to support the start-ups and growth of high Technology Ventures for unifying a range of business development and professional services and providing access to a global knowledge network.

(c) Agri-Business incubator is proposed to be established with the support of National Science and Technology Entrepreneurship Development Board (NSTEDB), Department of Science and Technology, Government of India and Government of Jharkhand for providing opportunities for entrepreneurs to incubate agriculture technologies so that they become effective for (i) agri-business ventures, (ii) business consultancy (iii) facilitator of funding (iv) infrastructure and facilities access in the incubator.

## **12. INDUSTRIAL AREA DEVELOPMENT AUTHORITY**

12.1 Industrial Area Development Authorities (IADA) under its command area will be responsible for acquisition of land and development of infrastructural facilities, such as roads, drainage, parks, water supply and public utilities for the industrial area under their control.

Land / Sheds in Industrial Area, etc would be allotted to entrepreneurs for setting their industrial units on lease of 30 years on annual rent with the facility of renewal. The rent payable for land so allotted would be subject to revision after every 10 years. The land / sheds allotted for the purpose of setting up of Industrial unit shall not be allowed to be used for any other purpose other than the purpose for which the land



has been leased. It would also be ensured that land is allotted as per the actual requirement. However, the terms and conditions of the lease deed shall be determined.

- 12.2 Efforts will be made by each Industrial Area Development Authority (IADA) of the State to acquire at least 1000 acre land and to develop adequate infrastructure and other facilities as mentioned in 12.1 for Industrial enterprises.
- 12.3 IADA shall undertake a comprehensive Land Zoning Plan in respect of new Industrial Estates, Parks etc, and would also undertake zoning in existing industrial estates to the extent possible. Particular type of similar industries with identical output / product will be grouped together in a particular zone.
- 12.4 Industrial Area Development Authority will act as knowledge centre and facilitator for enterprises of their command area.
- 12.5 **5% of the revenue generated by Industrial Area Development Authority will be earmarked for expenditure on skill development / entrepreneurship development / skill development for disaster and hazards management of land losers etc in their command area so that land losers or their wards are equipped with proper skills to get gainful employment in the industrial area or elsewhere.**
- 12.6 Atleast 40% of the land in IADA will be reserved for Micro and Small Enterprises in the existing IADA or upcoming IADA, Industrial Estates / Area / Park / Private Industrial Area etc.
- 12.7 **10% available allotable land in any new industrial area (land acquired during the duration of this industrial policy) will be earmarked for land losers** who have lost land area of one acre or above. The land will be offered

to such land losers at prevalent rate for setting up industries provided land is available and they fulfill other eligibility criteria.

12.8 IADA will organize annual inspection of all allotted plots to find out its utilization. Detailed information compiled by the inspection team will be placed on website. The cases of enterprises not utilizing the plot or inadequately utilizing the plot for the purpose for which the allotment was made, may be considered for cancellation or penalty equal to land cost. After land allotment in industrial area if a fully functional Industry is not setup by the allottee within stipulated time (2 years for Micro and Small Enterprises and 5 years for other enterprises), the allotment of land will be cancelled.

12.9 In case of violation of lease conditions by the lease holder the Authority may cancel the lease right of the lease holder without any refund of land value.

12.10 Ownership of land including mortgaged land will always rest with the Authority. Land value including development charges will remain non-negotiable and will always be settled by the Authority.

12.11.1 (i) The lessor may consider the request of the lessee for the transfer of leasehold rights of the schedule property in favour of a new entrepreneur as identified by the lessee during the currency of lease imposing following conditions.

(a) The lessee has met all the stipulated requirements of the lease and not violated any of the conditions contained in the lease.

(b) The lessee has utilised the leasehold area as per approved project report by IADA.

(c) The lessee is not holding any statutory, legal or financial liability of government or financial institutions.

(d) The new entrepreneur to whom the lessee wants to transfer the leasehold right must have a viable / feasible / implementable project to be executed on the available plot of land.

(e) The plot of land should be free from all encumbrances.

12.11.2 A minimum of 15% of present value of land for MSME and 25% for others will be charged as transfer fee and all attendant expenses in connection with such transfer including payment of all statutory and Government dues shall be borne by the new entrepreneur to whom the lessee wants to transfer the leasehold right.

12.12.1 The lessor may accept the voluntary surrender of schedule property by the lessee on the following conditions.

(a) The lessee has met all the stipulated requirements of the lease and not violated any of the conditions contained in the lease.

(b) The lessee has utilised the leasehold area as per approved project report by IADA.

(c) The lessee is not holding any statutory, legal or financial liability of government or financial institutions against the plot.

(d) The plot of land should be free from all encumbrances.

12.12.2 In case of voluntary surrender of a plot by a micro enterprise within one year of allotment, no fee will be charged even if the unit has made no progress in installation of plant and equipment. However, a penalty of 2% from MSME and 5% from others of the present value of the plot will be

realised during surrendering of the plot after 1 year and upto 5 years of allotment by the Authority.

12.13 In the event of lessee's death the person to whom the title shall be transferred as heir or otherwise shall cause notice thereof to be given to the lessor within three months from such death. The survivors and his / her or heirs of the allottee concerned would acquire the same lease-hold rights over the property, as the original allottee had in schedule property, but only after determination of the claims and counter claims by the lessor. If the claims and counter claims are of complicated nature, it is open to the lessor to call upon the claimants and counter claimants to approach a competent Civil court for the purpose of getting the matter adjudicated.

12.14 The lessee, in employing non-technical and technical workforce in the industrial units to be established in the scheduled property, shall give minimum 50% employment to normal residents of Jharkhand including those who have completed a minimum study period of four years from class IX onwards, in non-technical category and minimum 25% employment in technical category.

12.15 In all cases of transfer, ownership change, surrender of leasehold plot, a processing fee of Rs 10,000 for land area upto 1 acre and an additional Rs 2000 per acre for land area in excess of one acre, will be applicable.

12.16 IADA may work out a detailed transparent and objective policy of transfer, ownership change, allotment of plots including suitable lease deed and lease rent, development charges, maintenance charges etc to be realised from time to time.

12.17 Prevailing Rehabilitation and Resettlement (R&R) Policy of the State will be applicable.

12.18 **Mega Growth Centre** at Barhi with 350 acre land has been taken up for development with modern infrastructural facilities for rapid industrialization. The development of the growth centre is proposed on competitive bidding.

Similarly DPR for 547 acres **Devipur Industrial Estate** under the district of Deoghar has also been prepared. It will be taken up for implementation shortly.

12.19 Industrial Area Development Authority will ensure the implementation of Rain water Harvesting, Storm Water Harvesting and Recycling and Re-Use of Waste Water in Industrial units under their command area.

12.20 Industrial Area Development Authority will work out a plan in detail for supply of both drinking water and water for Industrial purpose for units under its command area.

### 13. **DEVELOPMENT OF NEW PRIVATE INDUSTRIAL AREAS/ ESTATES**

13.1 (a) The State Govt. will encourage establishment / development of **Private Industrial Estate** of minimum 75 acres with financial support. Land for such private industrial estate has to be acquired by the developers. The government in turn will support infrastructural facilities for the estate. Such infrastructure will mainly include road network, drainage, drinking water, power supply etc.

(b) A minimum of 40% area of such private industrial estate will be earmarked for the setting up of MSMEs by investors other than the developer of the private industrial area.

(c) Ownership, maintenance etc of such private industrial estate will rest with the developer.

(d) IADA will exercise supervision and control over private industrial estates under their respective command area.

(e) Private industrial estates outside the command area of IADA will be supervised and controlled by respective DICs.

13.2 Efforts will also be made to explore the possibility of development of such industrial estates under joint venture with IADA.

13.3 Project proposals of establishment of industrial estate by private developers will be evaluated and its approval, sanction of grants / benefits will be decided by the committee under the Chairmanship of Development Commissioner with Principal Secretary / Secretary, Road Construction, Finance, Water Resources, Energy, Planning, Industries as its member and Director, Industries as member secretary.

#### 14. **INDUSTRIAL CORRIDOR**

(a) State Govt. will initiate necessary steps to promote / develop two industrial corridors, namely Koderma – Bahragora and Ranchi-Patratu-Ramgarh Road.

(b) Efforts will be made to develop the corridor with 25 KM each side of 4 laning between Koderma and Bahragora.

(c) The Industrial Corridor will be equipped with an array of infrastructural support such as power facilities, rail connectivity, Industrial Estates, SEZs and cluster with top-of-the line infrastructure.

## 15. **INDUSTRIAL PARKS**

15.1 To encourage industrial activities of specialized nature at suitable location, sector specific industrial parks have been envisaged in the State.

Following industrial parks are planned to be set up under Govt, Private, Joint Venture or PPP mode.

- i. Apparel Fibre and Textile Park
- ii. IT Park / Software Technology Park (STPI)
- iii. Gems and Jewellery Park
- iv. Biotech and Herbs Park
- v. Chemical and Pharmaceutical Park
- vi. Food Park
- vii. Automobile vendor - ancillary industries park.
- viii. Any other such activities eg : Ceramic Park, Plastic Park, Knowledge Park, Film City etc.

15.2 Since these above mentioned centres can work as incubation centre it is proposed to make some of these centres as centres of excellence with State-of-the Art Technology taking into consideration the emerging R&D scenario in India and abroad.

15.3 Efforts will be made to get above mentioned schemes sanctioned under Govt. of India Scheme.

15.4 All the facilities and benefits proposed to be extended to Private Industrial Estate will also be available to above mentioned parks developed under private or PPP mode.

15.5 Monitoring and mechanism of project approval and sanction of benefits will also be the same as detailed in 13.1 & 13.3.

## 16. **SPECIAL ECONOMIC ZONE (SEZ)**

16.1 Special Economic Zone is a growth engine for attracting Industrial investment and boosting exports. This concept will be promoted in IT / automobile / chemical-pharmaceutical and other sectors.

16.2 First Product Specific Automobile and Auto Component SEZ at Adityapur has been sanctioned and is under implementation.

## 17. **CLUSTER DEVELOPMENT**

17.1 (a) The State Government will promote cluster development of industries under existing schemes of Government of India.

(b) The State Government will extend all necessary support for cluster development of industries under the relevant schemes of Government of India viz Small Industry Cluster Development Programme of Ministry of MSME and IIUS Scheme of Directorate of IPP.

(c) Quality of infrastructure in industrial clusters of the State would be upgraded through a cluster development action plan in collaboration with industries and all other concerned department / agencies availing the Government of India schemes. State Government will support and supplement the cluster plans depending upon the nature of cluster, sustainability of activities and other considerations.

(d) State Government has identified 56 clusters including Refractory Cluster, Dhanbad; Mini Cement Cluster, Ramgarh; Bell Metal Cluster at



Bishnugarh, Hazaribagh and Khunti, Steel Processing Cluster at Giridih, Hard Coke Cluster at Dhanbad and Forging and Hand Tool Manufacturing Cluster at Bhendra, Bokaro.

(e) A number of clusters are already under implementation in Sericulture, Handloom and Handicraft Sector.

17.2 Adityapur Auto Cluster is under implementation at a total cost of Rs 65 crore. It aims at developing testing facilities and environmental improvement through installation of CETP & HWMF.

17.3 Necessary help through DCs / MDs (AIADA, BIADA, RIADA, SPIADA) and other State Govt. agencies will be extended to cluster SPV in purchase / allotment / acquisition of land.

## 18. **MICRO, SMALL AND MEDIUM ENTREPRISES (MSME)**

18.1 MSMEs have contributed significantly in manufacturing and exports of the Country besides providing adequate job opportunities. It will be promoted with the following incentives.

(i) Price preference will be allowed for goods manufactured by Micro and Small Industries of Jharkhand in case of purchases by Govt. Departments and State owned PSUs including Boards, Corporations, Development Authorities, Improvement Trusts, Municipalities, Notified Area Committees, Cooperative bodies and institutions aided by State Govt. and Companies where Govt. share is 50% or more.

(ii) The State Government proposes to formulate a Marketing Policy for safeguarding the interest of local Micro and Small Enterprises (MSE). Provisions of the proposed policy include :

**(a) Tender forms for bidding will be made available free of cost.**

**(b) Exemption from payment of Earnest Money Deposit (EMD) and Security Deposit (SD).**

**(c) Bill discounting facility will be made available on Government Orders.**

**(d) 10% price preference i.e. where the bid of Micro and Small Enterprises are within 10% of L1 (least priced bid), the local Micro and Small Enterprises may be given an offer of reasonable part (max. 20%) of the Order at L1 through a predetermined transparent process.**

(iii) Providing platforms for interaction between Enterprises of Jharkhand and potential domestic and global markets through Trade Fairs, Road shows.

(iv) Encouraging the MSEs to participate in national and overseas business fairs and exhibitions, and international delegations.

(v) Setting up a permanent exhibition-cum-convention centre for exclusive display of MSME products.

18.2 Creating Jharkhand Micro and Small Enterprises Facilitation Council – a quasi judicial body to redress the problems being faced by local MSEs in marketing their quality products.

18.3.1 Efforts will be made to make full payment for the items bought from MSEs under 18.1 (ii) within 30 days of complete supply.

18.3.2 Industrial units of the State without price preference facilities will be allowed to supply their products to Government Departments and other organizations (as mentioned in 18.1) at the lowest rate (L1), depending on their capacity, at maximum of 50% of the work order, if they qualify otherwise.

- 18.3.3 The raw material generating units shall be persuaded to give purchase preference to the local industries, **whose production is dependent upon the supply of such raw material**. Similarly, the PSU's / Private Sector large industries, located within the State would be persuaded to give purchase preference to the local industries while making purchases of raw materials and other items required by it. Preference would also be given to the local industries in supply of forest produce available in the State.
- 18.4 A symbiotic relationship between the MSME and the Technical Institutions will be developed by linking each cluster with a technical institution to solve the technical and design related problem of the MSMEs.
- 18.5 Efforts will be made to provide linkages for MSMEs with micro-finance institutions, raw materials, focused market access etc.
- 18.6 Special emphasis will be given on providing Common Facility Centres (CFC) mainly through Public-Private-Partnership (PPP) initiatives to MSME projects of a cluster.
- 18.7 Schemes like ASIDE, Credit Guarantee Fund Trust Scheme, Cluster Development Programme for MSMEs, Credit Linked Capital Subsidy Scheme, Technology Upgradation Scheme being operated by Govt. of India and various other Promotional Schemes of different Ministries of Govt. of India are proposed to be suitably dovetailed for the benefit of MSM Enterprises of the State. Efforts will also be made to suitably complement these schemes enabling the entrepreneurs to avail maximum advantage of these schemes.

## 19. **VALUE ADDITION**

19.1 The State of Jharkhand is blessed with huge natural resources such as minerals, forests, horticulture, water resources etc. Value addition to these resources will enable the State to develop fast.

The State can be roughly divided in 8 major zones based on raw material deposits and industrialization.

- Palamau – Garhwa : Deposits of Iron Ore, Dolomite, Coal, Graphite, China Clay and granite.
- Lohardaga Industrial Area / Latehar : Aluminium Industries based on bauxite reserves, Power Plants.
- Koderma– Hazaribagh Industrial Area : Mica based Industries, Power, Cement, Glass, Alloy Steels, Telecom and Refractory, Power Plants.
- Ranchi Industrial Area : Medium and Large Scale Industries, IT-ITES, Food Processing.
- Dhanbad-Bokaro Industrial Area : Coal and Steel, Refractories, Coal based Power Plants.
- Singhbhum Industrial Area (Jamshedpur & Adityapur) and Singhbhum, Kolhan Division : Iron and Steel, Auto Component, Cement, Uranium, Copper and Gold Mining, IT-ITES, Forest Produce based, Horticultural Food Processing, Silk and Textile.
- Ghatsila Industrial Area : Copper and Forest based Industries.
- Deoghar-Jasidih & Santhal Pargana : Oil Mills, Glass, Steel, Aromatic-Medicinal Plant, Medicine, Coal based power plants, silk-textile industries.

Efforts will be made to add value to the above mentioned resources of the State located in various industrial areas and fully exploit the potential of respective areas so that the spread of industries and economic activities take place uniformly throughout the State without any regional imbalance.

- 19.2 Large amount of iron ore fines / dust from captive and other operating mine has been accumulated over the years. This may increase further in course of time with the economic activities picking up in the area. State Government will promote pelletisation of these fines for further value addition within the State. Department of Mines will facilitate linkage of these fines with pelletisation units.
- 19.3 (a) In order to promote better environment, management practices and clean technology. State Government will promote setting up of cement plant near integrated steel plant and power plant or using slag and fly ash.
- (b) Mega steel and power units may take initiative to promote use of these materials by providing long term assured contract for supply to cement and brick unit.
- (c) MSME may use fly ash for making fly ash bricks.
- 19.4 Industries will be encouraged to secure better waste management through innovative technology for pollution prevention and abatement.
- 19.5 Enhancement of revenue through carbon credit mechanism is proposed to be encouraged. A nodal agency will be identified for promotion of carbon credit trading that will provide technical, financial and institutional support to interested companies.

## 20. **PROMOTION OF SERICULTURE, HANDLOOM & HANDICRAFT**

- 20.1 Jharkhand ranks first in the country in production of Tasar Silk. In order to maintain the leading edge and give special thrust to the sector, Jharkhand Silk, Textile and handicraft Development Corporation (**JHARCRAFT**) was established in 2006 to provide support in design, training, entrepreneurship

development, marketing, raw material support in clustered and organized manner by grouping local artisans, SHG's and NGOs involved in similar activities. JHARCRAFT has emerged as a brand not only in the country but also abroad. JHARCRAFT is supporting more than 2.0 lakh rearers, reelers, spinners, weavers, artisans etc. It also maintains cocoon banks using existing infrastructure besides creating new infrastructure with the financial support of the State Government and has 18 marketing outlets in cities including Ranchi, Delhi, Kolkata, Bangalore, Ahmedabad and Mumbai. Marketing is also being extended under franchisee mode.

- 20.2 **Skill development** efforts in the area of Sericulture, Handloom and Handicraft have been intensified with the setting up of Jharkhand Silk Training Centre, Kharsawan, in collaboration with NIFT, Kolkata; Saheed Nirmal Mahto Institute at Bhagaiya in collaboration with NID, Ahmedabad; and Apparel Training Centre, Namkum, Ranchi in collaboration with Export Promotion Council, GOI.
- 20.3 Further expansion of this sector for setting up of reeling / spinning / weaving etc. is envisaged in PPP mode with viability gap funding.
- 20.4 (a) State Govt. will make efforts to set up in each district of the State at least one unit for sericulture, handloom, handicraft (one of these or mixed) activities for generation of direct employment of atleast 250, if one of the above mentioned activities is taken up for implementation and 1000, if all the activities are taken up for implementation.
- (b) Activities under (a) may be taken up under joint venture, PPP mode or as Private Enterprises under broad supervision and assistance of Director, Handloom, Handicraft and Sericulture / Jharcraft.

(c) All necessary help / assistance in marketing of products will be extended by Jharcraft.

20.5 (a) Financial assistance will also be extended for establishment of Skill Development Centre (SDC).

(b) The assistance will be restricted to Rs 5,000 maximum per trainee to be trained in such SDC.

(c) The SDC will have a minimum training capacity of 2000 trainees per year.

(d) Financial Assistance of 90% of training cost will be provided to SC/ ST/ Physically Handicapped / women and 75% to others.

(c) SDC will be duly graded by competent Authority.

20.6 Quality power supply will be made available to powerlooms.

20.7 (a) **Interest rate subversion of 2%** will be given against working capital to weavers, reelers, spinners, handicraft artisans etc of Self Help Groups (SHG) of 10 or more members for producing articles / products worth more than Rs 1 lakh per member.

(b) This financial benefit will be available to such SHGs who are registered with JHARCRAFT / KVIB / NABARD / Government / PSU / Scheduled Financial Institutions / Banks and are supplying products worth Rs 10 lakh or more per annum for sale through Jharcraft / KVIB / any authorised State Government approved agency.

(c) A detailed administrative procedure will be worked out in consultation with NABARD, Financial Institutions etc.

## 21 TEXTILE AND APPARELS

- 21.1 Industrial units under this category including Jharcraft, or projects under joint venture, PPP mode, State Govt. etc will be facilitated to get access to all the existing schemes of Govt. of India such as
- (i) Technology Upgradation Fund Scheme (TUFS)
  - (ii) Scheme for Integrated Textile Parks (SITP)
  - (iii) Scheme for Integrated Skill Development
- 21.2 The State Government will extend the benefits to textile / apparel units in areas / activities excluding those which have been covered under Govt. of India schemes.
- 21.3 The facilities available in industrial training institute of the State for apparel production will be upgraded by the State Govt. and such training institutes will be allowed to run various courses in apparel production as per the schemes of All India Apprenticeship Training.
- 21.4 Efforts will be made to attract major textile companies for establishment of textile units in the State.
- 21.5 Since there is substantial scope of employment generation in textile sector, efforts will be made to set up reeling / spinning / weaving / readymade garments / apparel parks etc under PPP / Joint venture / private mode.
- 21.6 **Jharcraft will be given assistance of 75% of the total project cost incurred, upto Rs 5 crore maximum**, for setting up an autonomous institute of quality apparel training. The financial assistance can be used by Jharcraft towards fixed cost, plant machinery, equipment etc. and Jharcraft can set up the institute on its own or in joint venture or in collaboration with multiple agencies / institutes. The recurring expenditure for the training institute, however, has to be borne by the promoter institutions.



- 21.7 Similar facilities of financial assistance, as mentioned in sl. 20.5 can be extended to any reputed organization or institute which has run and managed such institution at least during last five years. This may also be set up in joint venture or PPP mode with Jharcraft, ITIs, Industrial houses or other institutions.
- 21.8 A networking of training institutions will be done by Directorate of Handloom and Sericulture and detailed data base will be maintained.
- 21.9 (a) The Training Institutions mentioned in sl. 20.5 charge tuition fees from trainees to meet their recurring expenditure.
- (b) Since the training fee of ITIs for apparel training is very high compared to that of other courses, **50% of total fees upto maximum of Rs 5000 per trainee per course** charged by the institution will be reimbursed by the State Govt to selected candidates and institutions.
- (c) However, this support will not be available to those trainees availing any other similar benefit provided by State Govt. / Central Govt. / sponsorship under CSR activities of the Industries etc.
- 21.10 **Financial assistance, as reimbursement of training cost with maximum limit of Rs 5000 per trainer per week**, will also be provided to apparel training institutions / centres approved by State Govt. for imparting training to the trainers
- (a) 100% in case of trainers attending autonomous institutions promoted by Govt. / Public Sector Undertakings and
- (b) 50% in case of trainers attending other institutions. The training will be conducted in the institutions approved by the State.

21.11 The Govt. of Jharkhand will notify all Textile and Apparel Parks as Public Utility Services.

22. **PROMOTION OF AGRO-FOOD PROCESSING BASED INDUSTRIES**

22.1 Jharkhand has diverse agro climatic conditions suitable for the cultivation of a wide range of agricultural and horticultural crops. It has a progressive farming community who are involved in organic farming, horticulture and floriculture. With cheap labour and other inputs and its proximity to industrial and urban centres of West Bengal and Orissa, Jharkhand is an ideal place for value addition in these activities. The thrust needed is to focus on food processing and preservation to create more off farm jobs, bring greater value addition and increase the income of rural workforce and farmers.

22.2 (a) Several Departments of Government of India (including Department of Food Processing Industries, Rural Development, Commerce & Industry, MSME, Agriculture etc.) directly or through agencies such as APEDA provide support to various elements of the value chain through existing programmes & Schemes.

(b) The State Government may help private investors in developing end to end integrated project in agro industry / food processing value chain by providing a convergence of all existing schemes.

(c) The State Government may provide viability gap funding or other necessary help if required.

(d) The help of international funding agencies like World Bank, ADB and IFAD may also be taken.

(e) Dovetailing these may be ideal for maximising support and knowledge.

22.3 Besides agriculture, horticulture and floriculture, there is a scope for promotion of pisciculture by promoting reservoir, fisheries and concept of matsya mitra and fish cooperative with the help of NFVD and State Government. Cultivation of prawn and ornamental fish and organised fish marketing may be a good venture for MSME.

22.4 The State has excellent potential to develop poultry, piggery, goatery and dairy in organised sector by ensuring the participation of rural population in the form of cooperatives, Self Help Groups etc. Adequate animal health facility, artificial insemination, marketing network and refrigeration & storage facility for dairy product along with other products has to be provided.

22.5.1 (a) A **Food Park** is an agri / horticultural processing estate developed for individual processing units with support infrastructure, including some common processing facilities and other services where needed, and linked with a well established supply chain both inside and outside the estate.

(b) Food parks would enable particularly small and medium enterprises to attain viability by sharing the cost of major common facilities such as R&D, cold storages, warehousing, pack houses, laboratory for food testing and analysis, effluent treatment plant, common processing facilities, power, water supply etc. Very limited number of food parks is being sanctioned by Government of India. In view of this special request can be made to Government of India to increase the number of food parks in the State.

(c) One Mega Food Park is being set up at Getalsud, Ranchi on an area of 56 acre where 32 food processing units are likely to be established with basic facilities such as roads, drainage, water connection, power and cold storage

chains. Central processing unit at Getalsud will be linked to production centres at places like Lohardaga, Gumla, Hazaribagh, Patratu etc where primary processing will be done.

22.5.2 Food Parks may also be established on land acquired privately. Such parks will also be entitled for the same benefits as envisaged for other types of parks provided by the State under the Policy. Other terms and conditions of establishing the private food parks can be negotiated by the investor.

22.5.3 The developer of Food Park on Government land / IADA land will be allowed to sub-lease the land to other food processing industries in consultation with Government / IADA.

22.5.4 (a) MSME cluster will be promoted under specific crop e.g. cashew, mango, jack fruits etc.

(b) The MSME cluster will have a common facility centre providing necessary infrastructure for storage of produce, grading, processing and packaging, cold storage extension and information counter. This would act as aggregation point for large processing units.

(c) It will be developed in SPV mode as envisaged in MSME cluster schemes.

22.5.5 Promotion of setting up of new cold chain / cold storage or upgradation of existing facilities may be aggressively promoted under NHM where subsidies are available up to 55% in schedule area and 40% in non schedule areas. Quality power at agricultural rate will be provided to cold storage / cold chain facilities for five years.

22.5.6 (a) APMC will promote upgradation of storage capacity of their existing godowns. APMC may enter into joint venture or PPP mode for the development of accredited warehouse facility / quality warehouse / cold

storage / grading, sorting, packing facilities for the farmers in their market yards / land.

(b) **Private investment for this on private land will be given an assistance of 25% of capital cost of facilities upto a maximum of Rs 50 lakh, as incentive**, if similar incentive has not been availed under any other schemes of Government of India, State Government or other organization.

No other facility envisaged in this policy shall be admissible.

22.5.7 **No Mandi Fee (Market Fee)** would be charged on notified agriculture produce purchased for use as raw material from outside the State by the food processing industries.

22.5.8 Department of Agriculture, Animal Husbandry & Fisheries and Cooperative along with SAU, CFTRI, IHRI, UAS, CIMAP, APEDA will promote necessary R & D support, skill development and entrepreneurship development among the farmers, investors and entrepreneurs. Detailed guidelines will be worked out by the Department.

22.6.1 (a) The State with its diversified agro-climatic conditions is well suited for the development of **horticulture-based economy**. It has total production of 37.7 lakh MT horticulture produce out of which 20.77 lakh MT is surplus.

(b) The National Horticulture Mission (NHM) and National Mission on Micro irrigation besides several other initiatives have helped in improving production and productivity continuously.

(c) Efforts are being made to increase the productivity of fruits (from 9.8 tonnes per hectare to national average of 11.9 tonnes per hectare) by necessary technological inputs and practices.

22.6.2 Entrepreneurship development programme with focus on this sector will be specially designed and implemented in consultation with the Deptt. of Agriculture-Horticulture & AHD and agriculture , biotechnology / management institutes and experts. Technical and Management experts in related area including bio-technology will also be involved.

22.6.3 (a) Enterprises using local agro raw material and allied agricultural activity produce will get preference in land allotment by IADAs.

(b) **Food processing** industries will be declared as seasonal industry wherever necessary and thus will be eligible to get **relief from minimum electricity charges during the closure** (non-seasonal) period.

22.7 Urban local bodies and State Marketing Board can extend necessary help in development of meat markets in hygienic and clean conditions.

22.8 Establishment and revival of Becon factory under PPP mode will also help the growth of this sector.

22.9 (a) **Fish cultivation** has emerged as one of the major income generation activity in the State. The fish production has increased from 14,000 MT to 72,000 Mt in last 10 years. It could be achieved with help of the State Government and involvement of Matsya Mitra- a voluntary body, in quality seed production which has increased from 9.0 crore to 67 crore in last 10 years. This concept of Matsya Mitra has been accepted by NIRD as the most innovative concept and one of the best practices. There are 3600 Matsya Mitra in the State and about 24000 families are dependent on fishing activity for their livelihood.

(b) Dedicated site may be developed by Jharkhand State Marketing Board, Urban & Rural local bodies etc. for the fish farmers with adequate infrastructure e.g. water, light, waste disposal etc.

(c) Promotion of prawn cultivation and ornamental fish may also prove to be an excellent economic activity.

22.10 The **meat sector** in the State is pre-dominantly unorganized. There are no modern abattoir and processing facilities in the State. In spite of a large livestock population, the meat industry in the State has not evolved to its potential.

### 23. **AUTOMOBILE AND AUTO COMPONENTS**

23.1 (a) India's leading automobile industry began manufacturing commercial vehicle in early 1950s at Jamshedpur. The industry today is among the leaders in producing commercial vehicles and is among the top three companies in production of passenger vehicles in the country.

(b) More than 600 auto ancillary industries including auto components units have been set up subsequently at Jamshedpur and Adityapur to cater to the needs of automobiles companies. It has generated more than 20-25 thousand direct employment and several times of it as indirect employment

23.2 (a) All types of auto grade steels are being produced at Jamshedpur since 1980s.

(b) Demand for automobiles ( two, three & four wheelers) Light Motor Commercial Vehicle / Heavy Commercial Vehicle has increased several fold. Accordingly the demand of auto component has also gone up.

(c) All necessary infrastructure exists near Jamshedpur - Adityapur for auto ancillaries.

(d) Auto-Cluster is being made operational at Jamshedpur to extend common facilities such as testing centre, design lab, effluent treatment plant etc. to auto component makers.

23.4 The leading automobile industry at Jamshedpur has expanded its capacity in different types of vehicles besides putting a new assembly line for the production of World Truck – a heavy duty goods vehicle which has resulted in the growth of ancillary units and additional employment.

23.5 Automobile Vendor Park will be established under PPP or Private Mode by Mega Automobile Manufacturing Units. This park will be entitled to get same benefits as envisaged for other parks in sl. 15.

23.6 (a) Mega automobile manufacturing units will set up a skill development centre for the skill upgradation and training in activities like driving, vehicle maintenance etc. pertaining to automobile sector. The capacity of the centre will not be less than 1000 trainees per annum.

(b) State Government will bear 50% cost of training subject to a maximum of Rs 5000 per trainee for each successful completion of training as mentioned in sl. 20.5.

(c) Trainees against whom reimbursement of the training cost will be claimed by the skill development centre shall be residents of the State as per norms stipulated by Personnel Department of Government of Jharkhand for educational institutes.

(d) 50% of the total number of successful trainees annually must fall in the category as mentioned in sl. 23.6 (c).

23.7 Mega Automobile Manufacturing Units will set up new ITI with annual capacity of 300 trainees or adopt and upgrade existing ITIs for the training



of fitter and some other relevant trades of Automobile sector keeping in view the employability of the successful trainee.

- 23.8 Mega Automobile Manufacturing Units fulfilling conditions mentioned in sl. 23.6 and sl. 23.7 will be eligible to get VAT concessions for one year extra for the activity mentioned in sl. 23.6 (a) & 23.7.

## 24 ENERGY

- 24.1 (a) The State proposes to promote increasing use of renewable and environmental friendly sources of energy. Thrust will be given to develop these on BOT basis through private sector participation.

(b) The State has substantial biomass availability due to its large agricultural base. These energy units could be based on paddy-waste, rice straw / husk, Jhari leaves, twigs, geo-thermal, solar etc.

(c) The State has almost 300 days per year long sunshine hours. The State has a potential to harness considerable amount of solar power.

(d) It is roughly estimated that the potential of Jharkhand to generate energy from the above mentioned non-conventional sources is about 400-500 MW.

(e) In view of the guidelines of State Electricity Regulatory Commission, it is proposed to purchase at least 10% of State's total power purchases from these sources.

(f) A beginning has been made and approximately 6000 houses in 44 villages have been energized with non-conventional energy.

- 24.2. (a) The State has installed capacity of 1320 MW.

(b) The per capita energy consumption of the State is low (552 kwh) as compared to the national average consumption (720 kwh).

(c) The State Government has targeted to achieve cent percent rural electrification.

24.3 (a) Under tariff based competitive bidding and Government Dispensation route, Jharkhand has been allotted 6 coal blocks which requires to be used for electricity.

(b) Large number of MoUs have been signed with private investors for installation of Thermal Power Plants with capacity installation of over 43000 MW in the medium term. Jharkhand is, therefore, poised to leverage the availability of low cost power to investors.

24.4 The State Government shall encourage private sector participation in generation, transmission and distribution of power.

24.5 Mega Projects (with investment in fixed assets in excess of Rs 100 crore) will be allowed to have captive power plants, to generate power from waste heat recovery, and to wheel power to sister concerns. Such units will also enjoy 50% exemption from electricity duty for a period of 5 years.

24.6 A power plant generating power from renewable sources, with commercial operation after the effective date of implementation of this policy, shall be deemed to be a new industrial unit and will be entitled to all the incentives under this policy. These plants will not be liable to pay 50% electricity duty for a period of 10 years.

24.7 Information Technology, Bio-technology and Tourism related activities (existing or new) which are treated as industrial activity will be entitled to have power at industrial or commercial rate of tariff, whichever is lower, subject to JSERC approval.

24.8 Department of Energy is bringing out a new and separate policy for further facilitation in the sector.

25. **PROMOTION OF FOREIGN DIRECT INVESTMENT (FDI)**

(a) Foreign Direct Investment (FDI) is one of the key indicators for determining the attractiveness of a destination. This is also an important way of transmitting skills, knowledge and technology to the State and an important driver of industrial performance.

In view of the above, it is proposed to enter into technological collaboration with overseas corporate bodies / multinational companies / NRIs for foreign investment and latest technologies in selected sectors, such as infrastructure, power, mineral development, food processing, biotechnology, non-conventional energy etc. on mutually advantageous basis. Overriding priority shall be given to such investors.

Efforts will be made to institutionalize it for needs assessment and road mapping of FDI's and to provide special care in timely clearances.

(b) In order to promote FDI, the State Government has proposed to set up NRI cell both at National Capital and Ranchi which will work as interactive platform and facilitate NRI / PIO investors in setting up industries in the State. It will also help in the redressal of their grievances. It may also extend support to other enterprises of the State by facilitating their import-export with the help of NRIs / PIOs.

(c) The State Government proposes to organise investors meet in India and abroad in association with Overseas Indian Facilitation Centre (OIFC) and other organisations. Efforts will also be made to facilitate the visits of investors, entrepreneurs and Govt. officials for participation in major trade fairs / investors meet organised within or outside the Country under the

auspices of Government of India and its organisations and international organisations.

## 26. **INFORMATION TECHNOLOGY / BIOTECHNOLOGY**

26.1 State Government will encourage mega investors in IT / ITES for setting up IT industries, IT parks, IT SEZ in private sector or under PPP mode.

26.2 The **objective** of IT policy is to (a) provide congenial and industry – friendly atmosphere for the establishment and growth of IT companies for providing IT – Services (hardware / software based) and IT – enabled services (call centering, medical transcription, BPO etc) (b) Generate employment opportunities for the educated youth of the State. (c) Exploit export potential of this sector for augmenting GSDP of the State. (d) Bringing IT to masses and accelerating its uses for socio-economic development.

(ii) It has potential to generate large scale employment by using less land mass. The employment generation on per 100 lakh investment is among the highest in industry besides it causes almost zero environmental pollution.

26.3 (a) IT industries will be accorded priority in allotment of land by IADA.

(b) In case of land allotment by IADA, mega IT units will be allowed deferred payment of land value i.e. payment of land value by such units will be allowed in five equal installments spread over five years.

26.3.6 Motor Vehicles Act will be amended to enable the IT Companies to make use of hired privately owned omnibuses etc to transport their employees between their residence and work place.

### 26.3.7 **Alternate Source of Power Generation**

**IT-ITES units with 5 KVA power requirements can be set up anywhere in the State.**

#### **26.3.8 FAR Relaxation**

***50% more FAR over and above to permissible FAR of the place will be allowed by the concerned Authority / Urban Local Bodies for IT-ITES units in earmarked areas IT Parks / STPs in consonance with other provisions of the prevailing Building Bye-laws. Necessary amendment, if required, will be done by concerned Authority / Urban Local Bodies with requisite permission of the Department of Urban Development.***

#### **26.4 Biotechnology**

There is an urgent need for Jharkhand to promote biotechnology which offers an excellent opportunity in augmenting value creation and employment generation not only in areas of states traditional activities but will also provide avenue for its application in medicine, agriculture and industry. The State's advantage is its large forest coverage with medicinal plants, vast reservoir of scientific human resources and centres of academic excellence, dependence of its large population on agriculture etc.

**Objectives** of the policy include.

- i. To encourage and facilitate the introduction of biotechnology at the grass root level to strengthen the economy of the State.
- ii. To promote industrial biotechnology for the production of useful chemical compounds.
- iii. To promote cultivation of **Spirulina** as a high value low cost nutrient for rural and tribal areas.
- iv. General end use of different types of bio-energy.

- v. To expand forest cover of the State through social and agro forestry.
- vi. To promote agro industries.
- vii. Production of high-yielding, draught and pest-resistant seeds for agriculture and horticulture crops suited to different agro-climatic zones.
- viii. Enhancement of the productive potential of the aquatic eco-system.

26.4.1(a) The fiscal incentive and concessions offered under the Jharkhand Industrial Policy-2012 shall be extended to biotechnology industry also.

(b) Biotechnology units will also get priority in allotment of land by IADA.

(c) Biotechnology industry not covered under Mega Industry as defined under classification of Industries [Annexure 1 {11 (iii)}] will be given the incentives covered under 32.2, 32.3, 32.4 and 32.6.

(d) Government will encourage the setting up of venture capital funds for biotech industries

**26.5 Following Special Incentives will be allowed for the IT Industry.**

(i) Exemption from No Objection Certificate (NOC clearance) of JSPCB.

(ii) Exemption from zoning regulations for purposes of location.

(iii) Self-certification for purposes of compliance of the following Acts:

(a) Factories Act

(b) Employment Exchange (Notification of vacancies) Act.

(c) Payment of Wages Act.

(d) Minimum Wages Act

(e) Contract Labour (Regulation and Abolition) Act

(f) Workmen Compensation Act.

(g) Shops and Establishments Act.

## 27. **TOURISM**

- 27.1 The Tourism and Travel Industry is well on its way to become one of the most powerful sector in coming decades. Since there is a huge potential of employment in tourism sector the State Govt. proposes to give special thrust to the sector by attracting higher investment in the areas with tourist potential. Efforts will be made to pool up resources both from government agencies and private sector for investment so that the ultimate objective of employment and revenue generation in the State is achieved. Priority is proposed to be given for the development of eco-tourism, religious tourism, heritage-tourism, resorts etc.
- 27.2 Air- taxi services would be promoted to provide package tours especially keeping in mind the Buddhist circuit, Jain circuit and international tourist flow.
- 27.3 There are about 29 hotels, 33 tourist complexes and several Tourist Information Centres, Way Side Amenity, Ropeway etc. in the Govt. sector. Deptt. of Tourism will ensure Private Sector participation under PPP mode / Joint Venture for its operation, quality and capacity improvement.
- 27.4 Deptt. of Tourism will bring out a comprehensive policy for setting up hotels, motels, yatri niwas etc. in Public, Private, Joint Venture Mode.
- 27.5 Necessary assistance will be extended by Revenue Department for purchase of land from Raiyats under consent Award Scheme.

28. **FILM INDUSTRY**

Existence of large number of beautiful natural religious, heritage and industrial sites, dense forest, natural water falls and availability of cheap labour make Jharkhand attractive site for film suiting and its development. Film industry in the State can be a good source of direct and indirect employment. Films in Nagpuri and other languages are being produced locally in the State. Private investment can be promoted by providing special incentives for setting up of film studios, film city etc. The setting up of film city, studios will attract same incentives as made to different Industrial Parks. Detailed policy will be worked out by the Department of Public Relation & Information in consultation with Department of Tourism, Industry, representatives of film industries, Department of Commercial Taxes etc.

29. **EXPORT PROMOTION**

In order to boost export the State Govt. proposes to initiate the following measures :

- (i) Programmes will be organized with the help of reputed consultants / IIFT to sensitize exporters about market intelligence, export documentation, finance and other critical areas of export
- (ii) Efforts will be made to set up a State-of-Art external Information Centre in collaboration with local Chamber of Commerce and Industries Associations.
- (iii) Setting up of an Air Cargo Complex is proposed. This would give the desired impetus to the export of products like flowers, fruits, vegetables etc.



- (iv) Inland Container Depot (ICD) with the assistance of Govt. of India has been set up at Jamshedpur for large scale containerization of value added and manufactured exportable goods. Similar facility at other places is proposed to be set up in consultation with Railways and Department of Central Excise and Customs.
- (v) Industries will be encouraged to participate in International Exhibitions and Trade Fairs. Visits of trade delegations will also be supported financially by dovetailing the schemes of Govt. of India.
- (vi) Export oriented units will be declared as essential services / Public Utilities Services.
- (vii) Export Awards will be provided to Export Oriented Units to recognize quality, R&D and performance.
- (viii) Export oriented units will be preferred in land allotment by IADA.

### **30. INDUSTRIAL SICKNESS**

**30.1** Revival of willing and viable sick industries is among the priorities of the State Government. The State government has helped revival / rehabilitation of a number of Industries in the past. As many as 49 small scale units and 3 medium and large scale industries have been provided assistance by the State Government under revival / rehabilitation scheme.

30.2 The State Government intends to take the following measures for prevention of sickness and revival of willing and viable sick industries.

30.2.1 Periodic coordination meetings with the industrialists / entrepreneurs and financial institutions at the IADA level under the Chairmanship of Managing Director for industries under their command area and at the

divisional level under the Chairmanship of the Divisional Commissioner for the rest of areas shall be reviewed to ensure early detection of sickness / problem, and preventive measures for the same shall be taken.

### **30.3 Industrial Sickness in Micro and Small Enterprises (MSE)**

30.3.1 For the revival of willing and viable Micro and Small units, the State Government proposes to form a State Level Apex Body with Director of Industries as its head to consider such revival efforts.

30.3.2 The State Level Apex body for rehabilitation of sick industry would recommend required restructuring of management, funding etc for approval of Government under existing provisions.

30.3.3 The sick Micro and Small units would be identified by such Apex body w.e.f. such date as per the guidelines issued by RBI. Appropriate packages of relief and concessions for such units would be approved for their rehabilitation. The units declared sick by such body and opting for rehabilitation shall be eligible for relief and concessions by banks and financial institutions, as per the guidelines of the RBI within a specified time frame.

30.3.4 Such units shall be eligible for all incentives on fresh and new investment for revival, available to new units under this policy, provided the unit has not availed incentives as a sick unit under any earlier industrial policy.

30.3.5 Sick units shall be allowed full rebate on delayed payment surcharge during the period of sickness, if it is included in the dues of Electricity Board.

30.3.6 In case of disconnection of electricity, the sick unit shall be exempted from AMG charge and other contractual guarantee charges for the period of disconnection.

30.3.7 The balance amount of electricity dues of such sick unit after deduction of the aforesaid amount shall be paid by the unit in such instalments as may be determined by such Apex body on case to case basis without any delayed payment surcharge. However, if such unit fails to pay any instalment in time, for such delay in payment, it shall be liable to pay delayed payment surcharge for such duration at the rate fixed for such delayed payment surcharge.

30.3.8 The Apex body shall periodically monitor the progress of the revival package and it shall recommend to the Government for approval of such actions as it may deem fit against the defaulting party including the unit and / or other departments / insititution.

30.3.9 The State Level Apex Body would comprise of such persons / organizations as may be notified by the State Government from time to time and published in official gazette, in which Finance Department / Commercial Tax Department / Energy / Institutional Finance shall be necessarily represented.

#### 30.4 **Revival / Rehabilitation of Sick Medium and Large Industries**

30.4.1 A committee with Secretary, Industries as its head will be constituted by the State Government to evolve suitable measures for revival of viable sick industrial units including State Public Sector Undertakings in large and medium sector.

30.4.2 The Committee shall make an assessment of sick / closed State Public Sector Undertakings and for revival of technically and economically viable such

undertakings, recommend adequate measure which may include manpower rationalization / disinvestment / financial restructuring etc.

30.4.3 For any financial incentive to medium and large units, beyond the provisions of the present industrial policy, there will be a State level Empowered Committee under the Chairmanship of Chief Secretary for taking financial decision on the recommendation of the Committee (mentioned in sl. 30.4.1). The Committee will also consist of representatives from Finance, Planning and Development, Energy and will be notified separately.

30.4.4 Sick Medium and Large Scale Units will be required to approach BIFR for being declared sick. Subsequently, concessions and facilities identified under the scheme of rehabilitation prepared by BIFR or by state Level Inter Institutional Committee of RBI (SLIIC) would be placed before the committee headed by Secretary, Industries for consideration and recommendation to Government through State Level Empowered Committee (SLEC) for approval.

30.4.5 Rehabilitation measures for sick / closed but potentially viable industrial units may inter-alia include financial support / relief and concessions or sacrifice from various Government Department / organization and or additional facilities including allocation of power from SEB / DVC and any other agency / statutory body / local authority.

30.4.6 Such closed and sick industrial units which have earlier already availed various facilities due to its sickness would not ordinarily again get facilities unless the State Government may decide to extend such facilities in public interest on case to case basis.

30.4.7 Sick units can avail exit policy of Industrial Area Development Authorities of the State after approval of competent authority.

30.4.8 Govt. of India is in the process of finalization of a scheme for rehabilitation of sick, micro, small and medium enterprises by setting up a Rehabilitation Fund. Accordingly, the State would suitably modify its scheme, taking advantage of the Revival and Rehabilitation Scheme of Govt. of India for sick units.

### **31. INDUSTRIAL FINANCE**

31.1 The Government appreciates that inadequate industrial finance is the biggest bottleneck in the rapid growth of the State. The Government intends to take such measures, which would promote easy flow of finance to industrial units and entrepreneurs.

31.2 The State Government shall make efforts to ensure opening up of Regional / Controlling offices of Banks / Financial Institutions and posting of senior officials having sufficient delegation of powers to enable speedy credit decisions on the spot.

31.3 The lead banks in their respective districts would take up preparation of "Industrial Credit Plans" at the district level to accelerate the flow of credit to the industry sector with emphasis on SSI, Tiny and Cottage Industries for which separate targets would be fixed.

31.4 The State Government would make efforts to open specialized SSI bank branches in the State to cover all districts having concentration of SSI units, in a time bound manner.

31.5 The State Government shall also invite Private Sector Banks / Financial Institutions to provide financial services to various industrial units.

- 31.6 A State level Banker's Committee (SLBC) has been constituted to provide adequate interfacing between State Government and State Level Institutions on one side and RBI, Banks and Term Lending Institutions on the other. This committee provides a useful forum for exchanges of information and discussion on the problems faced by the small and medium scale industrial units and small entrepreneurs. This committee also deals with the problems relating to co-ordination between banks and financial institutions as well as regarding the provision of adequate infrastructure facilities to industrial units, in addition to the general problems relating to grant of credit to such units.
- 31.7 To facilitate easy flow and recovery of micro credit, financial institutions such as NABARD, SIDBI, Co-operative Banks, Commercial Banks etc would be encouraged to extend credit to Self Help Groups (SHG).
- 31.8 The State Government would take necessary steps to facilitate empowering of the commercial banks and funding institutions to ensure speedy and expeditious recovery of the credit extended.

## **32. INCENTIVES AND CONCESSIONS**

32.1 **Comprehensive Project Investment Subsidy (CPIS)** - Exclusively for industries other than Mega.

- 32.1.1 Industrial Units shall be entitled to get Comprehensive Project Investment Subsidy (CPIS) for investment made in :
- (i) Plant and Machinery.
  - (ii) Pollution Control Equipment.
  - (iii) Environment friendly alternative power generation equipment.

(iv) Employee Welfare (EPF, ESI, Health Insurance Scheme)

32.1.2 The qualifying amount of investment for subsidy under CPIS will be calculated giving weightage of 50% to investment made in Plant and Machinery, 20% each to investment in pollution control equipment and environment friendly alternative power generation equipment and 10% to investment in employee welfare (EPF, ESI, Health Insurance).

32.1.3 **Subsidy under CPIS will be admissible at the rate of 7%, 10% and 15% max of the calculated qualifying amount of investment for blocks under category A,B and C respectively** (List of Blocks under Category A,B and C is mentioned in Annexure 1, Sl. 12).

32.1.4 Maximum admissible subsidy under CPIS for an industrial unit will be Rs 5 crore.

32.1.5 Industries availing subsidy under CPIS will not be eligible to avail benefits under sl. 32.2 (stamp duty and registration fee).

32.1.6 Subsidies to industries under sl. 32.2 (stamp duty and registration), VAT Incentives and CPIS, all added together, will not be more than total Fixed Capital Investment made by the company in the project. VAT incentives will include VAT computed under sl. 32.5 and VAT benefits claimed under any other heads as provided in this policy. However, incentives for patent / quality certification and special incentives for SC / ST / women/ PH will not form part of this.

32.1.7 **SC/ST/Women/Handicapped Entrepreneurs will avail 5% additional benefit under CPIS.** This benefit shall be applicable only to residents of Jharkhand. For the purpose of this clause, those persons will be eligible for benefit under SC/ST category who are issued caste / residential certificate to this effect by competent authority, not below the rank of SDO, in the State of Jharkhand. Similarly, those persons will be deemed to be of handicapped

category who are certified by a competent Medical Board to have handicap of more than 40%.

#### 32.1.8 **Special incentive for extremist infested blocks**

Non-mineral based (industries not using the mineral resources of the State) new industrial units located in the **extremist infested blocks** (5 kms beyond municipal boundary) with minimum investment of Rs 5 crore in plant and machinery and providing direct employment to minimum 100 persons shall be eligible **for additional incentive of 5% under CPIS.** Also, **reimbursement of VAT will be made for one additional year.**

32.1.9. The policy envisages direct employment of specified number of work force for some industries to avail certain facilities / incentives etc. of the government. **Industries implementing State Government reservation policy in such direct employment will be eligible for 5% additional incentive under CPIS.**

32.1.10 Only one time subsidy under CPIS category will be provided to the industries. The subsidy to be paid will be spread over a period of 5 years time @ 20% each year.

32.1.11 Industrial units entitled for benefits in the above category under Government of India Scheme will not be eligible to get benefits under the same category sl. {32.1.1 (i to iv)} under this policy.

#### 32.2.1 **Stamp duty and Registration fee**

Manufacturing units with direct employment of 100 persons will enjoy **50% reimbursement of stamp duty and registration fee** for land directly purchased from the raiyats / acquired through consent award (lessee of IADA / industrial parks will not be eligible for this benefits). This facility will be granted only for the first transaction for a particular plot of land.



32.2.2 **100% reimbursement of stamp duty and registration fee** for land will be allowed for industries offering 100 direct employment per acre of land bought.

32.2.3 Industries engaged in mineral extraction activities such as mining, crushing, transportation, washing etc without significant value addition will not be entitled for such benefits.

### 32.3 **Quality Certification**

(a) High priority is being accorded by the State government for improvement of quality of the industrial units and will be provided with assistance for obtaining quality certification from B.I.S. and other internationally recognized institutions **@ 50% of the expenditure incurred up to maximum of Rs 2.00 lakh.**

Units obtaining certification / accreditation under any of the following internationally recognized / accepted standards will be eligible for the benefit

- ISO-9000 Quality Management System
- ISO-14000 Environmental Management System
- ISO-18000 Occupational Health and Safety Standards.
- BIS certification
- Social Accountability Standards.
- Green Energy Certificate.
- Bureau of Energy Efficiency (BEE) Certificate.
- LEED Certification in New and renewable Energy.
- Internationally accredited eco-labels OKE-TEX 100 etc

- Any other internationally accredited certification that will enable better market positioning.
- (b) An Enterprise can avail the facility for more than one certification during the policy period subject to maximum limit.
- (c) Incentives for quality certification (ISO-9000, ISO-14000 etc.) are also being given by Government of India. State Government will promote and facilitate the Unit getting such benefits on priority basis.

#### 32.4 **Patent Registration**

Industrial units will be encouraged for filing their successfully generated, registered and accepted patents based on their original work / research. The State Govt. will provide **financial assistance of 50% of the expenditure incurred, up to a maximum of Rs 2 lakh, per patent.** Out of these a maximum of Rs 1 lakh may be given on expenditure incurred in filing of patent, attorney fees, patent tracking etc. and upto maximum of Rs 2 lakhs on final acceptance of the patent.

#### 32.5 **Subsidy / Incentive on VAT**

This facility will be available to all industries including MSME, Handloom, Sericulture, Handicraft, Khadi and village industries products, as given below :

- (a). MSME shall be eligible for **reimbursement of 60% of Net VAT paid per annum, up to a maximum of 100 % of total fixed capital investment** made, for different duration depending on the location of the units as mentioned below.

Sl. No.	Location	Duration Years
1.	A	5
2.	B	7
3.	C	9

(b) **Large and Mega Industries shall be eligible for reimbursement of 50% of the NET VAT paid per annum up to a maximum of 75% of total fixed capital investment** for different duration depending on the location of the unit as shown in the above table.

(c) Handloom, Sericulture, Handicraft, Khadi and Village Industry products shall be eligible for reimbursement of **75% of the NET VAT paid per annum up to a maximum of 100% of the total fixed capital investment** for different duration depending on the location of the unit as shown in the above table

(d) (i) Apparel, Textile, Food Processing, Automobiles, IT/ITES and Bio-Tech units shall be eligible for **reimbursement of 75% of NET VAT paid per annum up to a maximum of 75% of the total fixed capital investment** for different duration depending on the location of the unit as shown in the above table.

(ii) Large amount of Fly Ash and Blast Furnace Slag is likely to be generated by a number of existing, upcoming and proposed integrated steel plants with Captive Power Units and coal based Thermal Power Plants in the State. The generation of these wastes causes environmental pollution. These wastes are normally used in brick making, cement production, soil conditioning etc. With a view to make partial use of these materials it is proposed to extend the VAT incentive, as envisaged in 32.5 d (i) above, to such mega industrial units which use atleast 25% (by weight) Fly Ash or Blast Furnace Slag as raw material mix of the State for production provided their product conforms to BIS or equivalent International Standard.

(e) Industrial units which have qualified to be new unit by expansion / modernization / diversification will be entitled to get similar benefits in respect of VAT as mentioned above in their respective categories. However, they have to maintain separate record of production and investment details for such expansion / diversification / modernization. In case, maintaining a separate record is not possible by such units the benefit to such eligible units shall be available in the ratio of installed capacity.

(f) Any unit claiming these benefits will have to get registered with Commercial Taxes Department, Government of Jharkhand and shall have to file all their statutory returns.

(g) Department of Commercial Taxes shall give top priority to such units in matters of final assessment of annual tax return in a specific time frame.

(h) Commercial Taxes Department shall also notify the responsibility of assessing officers along with time frame to be maintained in assessment of tax.

(i) Payment against VAT reimbursement claim will be made on annual basis and claim for such payment has to be made after the plant has been operated for atleast one full financial year.

(j) The unit for which return assessment has not been duly completed by Commercial Taxes Department, will not be eligible for reimbursement of the VAT claimed for the next year.

(k) VAT reimbursement claim for the final year i.e. the last year of eligibility period can only be entertained after the complete assessment of all the previous years.

(l) After availing VAT reimbursement facility for eligibility period, industrial units are to maintain tax compliance at similar level in future for the same number of years they have claimed VAT e.g. a unit which has

claimed VAT reimbursement for five years for location. The Unit will have to do the tax compliance for another five years after the expiry of reimbursement.

(m) For claiming VAT subsidy, the industrial unit will be issued a passbook from the Department of Industries in which the details of the output tax payable (including CST) and tax paid under Jharkhand VAT (including CST) would be entered and verified by the Commercial Taxes Department in the form prescribed in Annexure - III. Director, Industries will be authorised to pay the incentive on the basis of the verification for which rules will be made separately.

*Note : Notwithstanding anything contained in this Industrial Policy, the State reserves its right, to take appropriate direction including amendment, deletion or substitution of any incentives as granted in this Policy after the implementation of the Goods and Services Tax System into the State.*

### **32.6 Incentive for Industrial Parks, Private Industrial Area / Estate**

32.6.1 50% of cost, upto maximum Rs 10 crore, incurred on development of common infrastructure of green field textile, apparel park, IT/ITES park, Bio-technology park, Gems and Jewellery park, Bio-tech and Herbs park, Chemical and Pharmaceutical parks, Food Park, Automobile Vendor Park etc {as mentioned in sl. 15.(i-viii)} and private industrial area / estate will be borne by the State Government. Such infrastructure will mainly include road network, drainage, drinking water and power transmission etc.

32.6.2 State Government will provide 50% reimbursement of registration fee of land of above mentioned industrial parks and private industrial area / estate.

### **32.7 Incentive for Cluster Development**

**Minimum grant of 10% of total approved project cost** by the Government or SPVs own contribution, whichever is less, will be offered by the State Government to cluster schemes approved by Govt. of India for the State.

**32.8 Incentive for textiles and apparels**

(a) **100% reimbursement of stamp duty and transfer duty paid by the industry will be allowed for execution of lease, lease cum sale or sale deeds** in respect of industrial land / plots allotted or purchased by industry and Execution of Lease Deeds in case of industrial sheds / plots taken on lease.

(b) Textile / apparel manufacturing units will be provided financial assistance for purchase of land close to the Apparel / Textile Park for construction of dormitories to house the workers at the rate of one acre for every 1000 workers employed. **The assistance will be limited to 50% cost of land up to a maximum of Rs 50 lakh.**

**32.9 Incentive for agro-food processing cluster.**

**The State Government will give an assistance of 10% of the project cost provided the DPR of the project is approved by GOI-MSME.**

**32.10 Incentive for captive power plant**

**New or existing industrial units setting up captive power plant shall be exempted from the payment of 50% of electricity duty for a period of five years for self – consumption or captive use** (i.e. in respect of power being used by the plant) from the date of its commissioning.

**32.11 Incentive for IT / ITES**

(a) **Mega IT units will be exempted from electricity duty for five years.**

(b) **New IT – ITES as well as expansion units investing between Rs 5 crores and Rs 50 crores and employing more than 100 direct workers** would be eligible for a comprehensive project investment subsidy (CPIS).

(c) **Recruitment Incentive of Rs 2.5 lakh per 50 people (local people including those who have studied in the State) will be given to the IT – ITES unit. This will be one time benefit with maximum limit of Rs 25 lakh.**

(d) **100% reimbursement of stamp duty**, transfer duty and registration fee paid by IT-ITES industries on sale / lease deeds on the first transaction.

(e) **50% reimbursement of stamp duty**, transfer duty and registration fee paid by IT – ITES industries on sale / lease deeds on the second transaction.

(f) Facilities at (d) and (e) will not be available for IADA land.

(g) **Lease rentals (including premises on rent) up to 50% of actual cost incurred subject to a maximum of Rs 5 lakh per annum will be reimbursed** up to a period of three years for the plug-and-play built up office space of minimum 2500 sq. ft. These units will not be allowed to take benefit under land / building component of CPIS. However, other component of CPIS like incentive for plant, machinery etc. can be availed by them.

(h) **Government will encourage Captive Power Generation in IT-ITES locations. 40% of the capital expenditure incurred in soundless captive power generating sets will be reimbursed. This will be one time incentive under CPIS** (by clubbing the pollution control equipment incentive & environment friendly programme).

32.12 **Incentive for Tourism** (No other incentives mentioned in the policy elsewhere will be applicable except the following).

32.12.1 (a) **There will be total exemption of luxury tax, electricity charge at domestic rate**, on the Bed and Breakfast (Home stay) facilities on dwelling units and no separate permission from urban local bodies for land use will be required. It will be applicable for maximum 5 years.

(b) Five Star Hotels at Ranchi, Jamshedpur & Dhanbad and Three & Four Star Hotels at other places of the State will get 50% reimbursement of Luxury Tax for a maximum period of five years.

**(Multiplexes have already been granted 100% exemption of Entertainment Tax by Deptt. of Urban Development, GOJ)**

32.12.2 New Ropeways and Amusement parks set up in the State will be reimbursed **entertainment tax for a period of 5 years** from the date of becoming fully operational.

### **33. EXPANSION / MODERNISATION / DIVERSIFICATION**

Units undergoing Expansion / Modernisation / Diversification and fulfilling the criteria mentioned at sl. 6 and sl. 7 at Annexure-I, will be treated at par with new Industrial units and will be eligible for incentives accordingly even if the unit might have availed of benefits for earlier expansion / modernisation / diversification under any earlier policy as an unit. For expansion / modernisation / diversification of MSME units, if the gap period between DOPs of earlier project and the one under implementation is two years then only the benefit can be availed under this policy. Similarly, for large and mega projects the gap between DOPs of earlier project and the one under implementation is to be three years for availing the benefits.

DPR indicating details of time schedule and completion for expansion / modernization / diversification has to be submitted to



industries department for approval. If approval is not communicated within 30 days it will be treated as deemed approval.

Projects under MSME category will be approved by a Committee headed by Director, Industries and those under Large and Mega category will be approved by the Secretary, Industries.

## **34. GENERAL PROVISIONS**

### **34.1 Public Utility Services**

The following categories of industries/ establishments shall be declared as "Public Utility Services" for the purpose of application of provisions under Chapter-V of the I.D. Act 1947.

- (i) Information Technology & IT Enabled Services.
- (ii) Bio Technology
- (iii) Agro-based processing
- (iv) Electronics & telecommunications
- (v) Export Oriented Units and units in parks.
- (vi) Infrastructure projects including industrial parks and SEZs

### **34.2 Exemption from some of the provisions of Factories Act**

Industrial units and establishments in the following categories shall be exempted from the provisions of Chapter VI of Factories Act 1948 (working hours of Adults).

- (i) Information Technology & IT Enabled Services.
- (ii) Bio Technology
- (iii) Electronics & telecommunications

(iv) Export Oriented Units.

(v) Industries set up in Special Economic Zones.

34.3 The Industrial Estates, Industrial Areas, Industrial Parks, Growth Centres etc. shall be excluded from the tax regime of the Municipal and other local authorities for management by local industries associations, provided that the latter undertake to maintain the infrastructure of the industrial estates either directly or through other agencies by taking consent of Urban Development Department or by amendment of the relevant Act, if required. Urban Development Department shall frame the guidelines and prescribe the fee for providing such services.

34.4 Tourism, Information Technology (IT) and Biotechnology related units including laboratories may be allowed in Urban areas in conformity with Master Plan in force and following other relevant clearances. Floor Area Ratio (FAR) for above mentioned unit may also be considered to the extent with conditions as defined in sl. no. 26.3.8.

#### 34.5 **Labour Reform**

A time bound action plan shall be formulated for expeditious implementation of following labour reforms.

(a) According highest priority to amalgamation of different records, registers and returns required to be maintained under the various labour laws, flexible women working hours, and introducing systems of "self-certification" for labour related compliance of routine nature.

(b) A system of joint inspection by various regulatory agencies such as Jharkhand State Pollution Control Board (JSPCB), Labour Inspector, Chief Inspector of Factories & Boilers, Regional Provident Fund Commissioner,

and Regional Director, Employees State Insurance Corporation shall be devised and implemented in a time bound manner.

(c) The implementation of these provisions shall be reviewed from time to time and complaint, if any, of investors / companies will be received by the Single Window Cell of the Industries Department.

#### 34.6 **Chartered Engineers / Inspectors**

The State Government is contemplating to authorise chartered engineers possessing requisite qualifications to perform the duty of Inspector of Boilers with regard to registration, inspection and renewal.

#### 34.7 **Applicability of Incentives (special mention)**

(a) Incentives under CPIS are not available for mega industries.

(b) The **industries which made investment** earlier and have qualified as **mega industries**, based on norms fixed under annexure 1 {11(iii)}, **and have not availed subsidy / benefits and DOP declaration under the previous policy JIP 2001 inspite of DoP before 01.04.2011, will be entitled to benefits under this policy.**

(c) The provisions under 20.7 will be applicable to eligible industrial units, even if Government of India provides similar benefits. It will be an addition to incentive of Government of India.

(d) Incentives where time frame has not been mentioned will be available for a maximum period of five years.

#### 34.8 **Special Mega Units.**

**Industrial units with investments of three times the investment norm fixed under annexure 1 {11(iii)} for mega classification, will be considered**

**for special incentives, package etc., on case to case basis, as decided by the State Cabinet.**

**35. DATE OF PRODUCTION (DoP)**

35.1 All industrial units must obtain the Certification of Date of Production (DoP) from competent authority for availing benefits under this policy. The EM part II or IEM will not be sufficient to substitute DOP certificate.

35.2 An industrial unit has to invest minimum of 85% of proposed capital investment and achieve minimum of 50% of rated production capacity, as envisaged in project proposal / DPR to become eligible for filing of application of DoP to Industries Department.

35.3 (a) The industrial unit becoming eligible can submit DoP application within one month of the commencement of production as envisaged in DPR.

(b) The application form for DOP can also be submitted on-line.

(c) The applications for DOP, submitted on-line, will be acknowledged by Director Industries (DI) / IADA / GM, DIC , as may be the case.

35.4 (a) MSME units will get a maximum of six month's relaxation of time for submission of DOP application. However, the application has to be submitted with expressed reason duly supported by documentary proof.

(b) A penalty deduction of 3% per month with maximum 10%, from the amount of incentives will be imposed for delayed submission of application beyond 6 months. This deduction will be made at first transaction out of CPIS incentives for non mega and Net VAT for mega unit.

(b) In case of delay in submission of application beyond next six months, penalty deduction of 5% per month, with maximum 25%, will be imposed

on the amount payable at first transaction, out of admissible amount of CPIS incentives for non mega, and net VAT for mega units.

35.5 (a) Application forms complete in all respect only will be considered for issue of DoP certificate.

(b) Mere submission of EM Part II or IEM will not be sufficient for the purpose of disbursement of subsidy under this policy.

(c) It may be mentioned that incomplete application without required details or application with errors will be treated as application not submitted and stand automatically rejected. The concerned authority may intimate the same to the applicant.

(d) Once the application of DoP is rejected the concerned industrial unit will be compelled to submit the completed application form afresh.

(e) Application for DoP will not be treated as incomplete in case of non-issue of requisite certificates by statutory authorities. In such cases the applicant has to attach a copy of the application submitted to such statutory authority with date etc. along with DoP application.

35.6 (a) Normally the application for issuing DoP certificate will be disposed of within a month from the date of receipt of application.

(b) If for any reason, however, the disposal is delayed, the reason of delay will be explained and such delay will not exceed more than three months.

35.7 (a) All such industries covered under existing MoUs, where substantial progress has been achieved during the previous policy period (15.11.2000 - 31.03.2011) but DoP has not been fixed, will be entitled to avail benefits / concession under this new policy under relevant category.

(b) Industrial units will be entitled for reimbursement / payment of subsidy / incentives under different categories only from the next financial year of DoP.

(c) Industrial units, with investment above Rs 500 crore, which have commenced production / operation before 01.04.2011 and have not applied for the issue of Date of Production (DoP) certificate by the Industries Department may approach the Department for issue of such certificate to avail the benefits only under Jharkhand Industrial Policy- 2012.

36. **MEMORANDUM OF UNDERSTANDING (MoU)**

36.1 (a) MoU may be agreed / signed between Government of Jharkhand and Investors for new investment.

(b) MoU may be agreed only for Mega Industries.

(c) Initially, MoU indicating the intention of the investor in brief about the proposed industry and the possible facilitation to be extended by the State Government which will remain valid only for a maximum period of 12 months.

(d) Subsequently, second stage of MoU will be signed which will include complete details of the project including DPR with the site selected, resources required for the unit, possible sources of funds, raw materials, consumables, utilities, manpower requirement, infrastructural details, time-frame for implementation etc.

(e) MoU signed initially will automatically expire after one year if the second stage of MoU is not signed with the State Government.

36.2 (a) Existing MoUs which have been partly or fully executed and for which benefits have been availed under Jharkhand Industrial Policy 2001 will stand completed.

(b) Previously reached MoUs, where 50% of the proposed investment has not been made, will be required to be reached afresh after expiry of the existing due date of MoU or 31.03.2012, whichever is earlier. Such MoUs reached afresh will be treated as second stage of MoU, as mentioned in 36.1

(d).

(c) All cases of previously reached old MoUs, with inadequate investment or without investment, will be re-evaluated by High Powered Committee before these are permitted for second stage MoU as mentioned in 36.1 (d).

## 37. **FACILITATION**

### 37.1 **Facilitation by DIC / IADAs for awareness creation and grievance redressal.**

(a) DIC and Industrial Area Development Authority will be organizing interaction meeting between officials of Industry Department and investors / industries bodies / industries association for facilitating the filing of various types of forms claiming incentives / benefits under the policy.

(b) Electronic communication with industrial units including Micro and small units through e-mail will be promoted.

(c) Information kiosks will be set up in major district centres for easy access of information for entrepreneurs and investors.

(d) Investors guide / information booklets will be made available for information of investors. All relevant information will also be made

available to the investors in website / on-line. Director of Industries will ensure compliance.

(e) Investor's meets and road shows will be organized at State / National / International level by the State Government in collaboration with Industrial Houses / Industries Associations etc.

(f) Clearances with other Departments will also be facilitated by DIC / IADAs.

### **37.2 Policy Period**

The State Government may at any time amend any provision of this policy. Normally the policy will remain operational for 5 years (01.04.2011 to 31.03.2016)

### **37.3 Doubts Resolution**

(a) Doubts relating to interpretation of any term and / or dispute relating to the operation of any provision under this industrial policy shall have to be referred to the Industries Department, Government of Jharkhand for clarification / resolution and the decision of Government in this regard shall be final and binding on all concerned.

(b) In case of any doubt the "English Version" of the policy will be considered an authentic version.

### **37.4 Procedure for operationalisation of the provision of the policy.**

Implementation of various provisions covering the incentives, concessions etc will be subject to the issue of detailed guidelines / statutory notifications, wherever necessary in respect of each item by the concerned Administrative Department.

### **37.5 Role of JIIDCO**



Jharkhand Industrial Infrastructure Development Corporation (JIIDCO) will be the Nodal agency for all infrastructural construction work of Industries Department including Industrial Area Development Authorities (AIADA, BIADA, RIADA, SPIADA), public sector undertakings like Jharcraft and other institutions like Government Mini Tool and Training Centre at Ranchi and Dumka. Besides, JIIDCO will also provide technical input, as and when required by Industries Department including vetting of the project proposal, preparation of DPR, issues pertaining to Single Window Operationalisation etc.

#### 37.6 **Role of JINFRA**

Jharkhand Infrastructure Development Corporation (JINFRA) will be nodal agency for all projects of Jharkhand to be pursued under PPP.

#### 37.7 **Promotion of Clean and Green Technologies**

Enterprises will be encouraged to adopt cleaner production techniques and go for green technologies and processes to protect the environment and ecology.

#### 37.8 **State Award to Enterprises**

Performance of industries are evaluated every year and on the basis of objective evaluation criteria, suitable awards are given by the State Government for outstanding achievement in environment management, labour welfare, R&D, Safety Profit maximization, innovative production, turn around of sick industries, corporate social responsibility, entrepreneurship and quality. Sixty two awards, during last 6 years have been awarded. Scheme of enterprises adopting such best practices will continue to be recognized with State awards every year.

#### 37.9 (a) **Single Window Clearance** Mechanism will be enacted for according required clearances / approvals of projects submitted by entrepreneurs

within specified period. Composite Application Forms (CAF) along with statutory fees for all clearances connected with the investor's proposals will be received by the Single Window Clearance cell which will facilitate required clearances from the concerned departments or the authorities of the State Government and other agencies.

(b) Till the time Single Window Clearance Mechanism is enacted, existing Single Window Cell in Industries Department will be strengthened with dedicated team of personnel / departmental officers & experts to provide better single point contact services for investors. The cell will also come out with newsletters, departmental publicity materials and other relevant documents for entrepreneurs.

37.9 A **web-based application portal** with monitoring and feedback capability will be created to operationalise the framework – administrative guidelines to assist entrepreneurs and facilitate speedy and time bound processing of their applications.

37.10 **On line monitoring system** is proposed to be introduced for developing better interface between the investor, the Industries Deptt. and other related Departments of GoJ.

#### 37.11 **Environmental Clearance**

(a) To ensure smooth environmental clearance the State Level Environment Impact Assessment Authority (SEIAA), and State Level Expert Appraisal Committee (SEAC) as provided in the gazette notification dated 14.09.2006 part II, Sect. 3 (ii) of Ministry of Environment and Forest, Government of India, New Delhi have been empowered.

(b) The consent to operate under the Water and Air Act given by Jharkhand State Pollution Control Board to industries of the State will remain valid for a maximum period of five years.

(c) State Govt. would extend necessary support to Jharkhand State Pollution Control Board (JSPCB) for expediting the disposal of applications of investors / entrepreneurs for environmental clearance. The following measures are envisaged to be undertaken for the purpose.

**Industrial Zoning** : Zoning on the basis of environmental aspects, land availability etc will be carried out to enable the entrepreneurs to select appropriate site for their project so that NOC is issued faster.

**Third Party Audit** : Necessary support will be extended to JSPCB for organizing third party audit for better compliance of environmental laws.

**Skill Upgradation** : Skill upgradation programme of technical personnel of JSPCB and related organizations is envisaged to be organized in Environmental Engineering / Management.

#### 37.12 **Concept of Niveshak Samadhan Adalat**

(a) With a view to providing a timely and effective dispute / grievance resolution mechanism for units / enterprises, the State Government shall constitute a NIVESHAK SAMADHAN ADALAT which shall meet every month atleast once (more frequently depending on the business in hand) and hear the grievances / complaints of investors and make its recommendation to the appropriate authority / authorities for consideration and redressal of the grievances.

(b) The NIVESHAK SAMADHAN ADALAT will be chaired by Member Board of Revenue. Two other members of ADALAT will be eminent experts of Finance, Management and Industry and law.

(c) Secretarial assistance will be provided by Single Window Cell.

(d) This forum will act as revisional authority against the order of Secretary, Department of Industry related to implementation of provisions of this policy.

(e) A separate notification in detail will be issued to this effect.

37.13 Efforts will be made to bring all regulatory Departments on the same platform by constituting a committee under the Chairmanship of Chief Secretary. The committee consisting of representatives from all related Departments will work out the detailed modality of joint inspection, frequency of inspection etc so that clearances / approvals are given to the entrepreneurs within specified time.

### **38. MONITORING AND REVIEW**

(a) A committee under the Chairmanship of Chief Minister will be constituted to review the implementation of the policy. This will meet atleast twice in a year.

(b) All concerned departments and organizations would issue necessary follow up notifications within a month to give effect to the provisions of this Policy. The implementation of this policy will be duly monitored by Government at the level of Chief Secretary atleast once in a quarter, so that the State Government may carry out a mid - term review of this Policy.

**38.1.** The incentives / subsidies / reliefs outlined in this policy shall be available to industrial units which commence commercial production from 01.04.2011 till the validity of this policy.

**38.2.** For sanction and disbursement of the subsidy / incentives, contained in this policy, for MSME a Committee would be constituted under the Chairmanship of Director, Industries with the Director, Handloom,

Sericulture and Handicraft, a representative each of the Commercial Taxes Department, Jharkhand State Electricity Board (wherever necessary) as well as the concerned Managing Director of the Industrial Area Development Authority or GM, DIC as its Members. For sanction and distribution of incentives to industrial units other than MSME, the High Powered Committee under Chief Secretary will function.

A detailed Resolution in this regard will be issued subsequently.

### **38.3. Definitions**

The definitions given in the Annexure to this policy shall be treated as part of this policy.

### **39. POWER OF THE STATE GOVERNMENT**

39.1 Notwithstanding anything contained in the foregoing paragraphs of the industrial policy, the State Government by issuance of notification in the official gazette may amend or withdraw any of the provisions and / or the schemes mentioned herein above.

39.2 If any difficulty arises in giving effect to provisions of the industrial policy, the same shall be referred to the State Government through Chief Secretary and thereon the decision taken shall be final.

**Order:** It is ordered that a copy of the resolution should be sent for publication in the special edition of the Jharkhand Gazette, Reputed Journals and Newspapers and be circulated among all the Departments / Departmental heads and Subordinate office of the Government.

By the Order of the Governor of Jharkhand

Sd/-

(A.P.Singh)

Secretary

Industries Department,

Government of Jharkhand.

***Memo No 1958, Ranchi, Dated 16.06.2012***

Copy with enclosure forwarded to the Superintendent, Government Press, Hinoo, Ranchi for its publication in the special edition of Jharkhand Gazette. It is requested that 500 (five hundred) copies of the published Gazette be made available to the department.

By the Order of the Governor of Jharkhand

Sd/-

(A.P.Singh)

Secretary

Industries Department,  
Government of Jharkhand.

***Memo No: 1958, Ranchi, Dated 16.06.2012***

Copy with enclosure forwarded to all Departments / Departmental Heads / Commissioner, Commercial Taxes, Department of Commercial Taxes / Managing Director, All Corporations under Department of Industry / All Industrial Area Development Authorities / Chief Executive Officer, Jharkhand State Khadi Board, Ranchi, Jharkhand/ Chairman, Jharkhand State Electricity Board, Ranchi/ All Commissioners/ All Deputy Commissioners / All Deputy Development Commissioners / All General Managers, District Industry Centres / Director, Handloom, Sericulture and Handicrafts/ Director, Industry / Resident Commissioner, Jharkhand Bhavan, New Delhi.

By the Order of the Governor of Jharkhand

Sd/-

(A.P.Singh)

Secretary

Industries Department,  
Government of Jharkhand.

## **ANNEXURE - I**

### **Definitions**

1. **Effective date:** "Effective date" means the date on which the provisions of this Policy come into force i.e. 01.04.2011. This Policy will remain in force for 5 years up to 31.03.2016.
2. **Industrial Unit/Industrial concern:** 'Industrial unit / concern' means any unit / concern engaged or to be engaged in manufacturing / processing / servicing industry under the following categories:
  - a) Industries listed under the First Schedule of the Industries (Development and Regulation) Act 1951 as amended from time to time.
  - b) Industries falling within the purview of the following Boards / Agencies:
    - (i) Small Industries Board
    - (ii) Coir Board
    - (iii) Silk Board
    - (iv) All India Handloom and Handicrafts Board.
    - (v) Khadi and Village Industries Commission.
    - (vi) Any other agency constituted by the Government of India or Government of Jharkhand for industrial development.
  - c) Other categories:
    - (i) Mining or development of mines
    - (ii) The maintenance, repair, inspection or servicing of machinery of any description or vehicles or vessels or motorboats or trailers of tractors.
    - (iii) The setting up or development of an Industrial Area, Industrial Estate, Integrated Infrastructure Development Export Promotion Industrial Park, Export Promotion Zone or Growth Centre.
    - (iv) Providing special or technical knowledge or other services for the promotion of industrial growth.

- (v) Providing Engineering, Technical, Financial, Managerial, Marketing or other services or facilities for industry.
- (vi) Providing services relating to Information Technology, Telecommunication or electronics including satellite linkage and audio or visual cable communication.
- (vi) Tourism.

**3. Existing Industrial Unit**

"Existing Industrial Unit" means an industrial unit which is in commercial production on or before 31.03.2011.

**4. New Industrial Unit**

"New Industrial Unit" means an industrial unit in which commercial production has commenced within five years from 01.04.2011.

**5. Sick Unit**

"Sick unit" means an industrial unit declared sick by the Board for Industrial and Financial Reconstruction under the Sick Industries Companies (Special Provision) Act, 1985 or by the State Apex Committee for SSI headed by the Director of Industries or the High Level Empowered Committee headed by the Chief Secretary for large and medium sector. Sick units also include units closed for being in red for years or for financial reasons or for reasons of obsolete technology.

**6. Expansion / Modernisation**

"Expansion / Modernization of an existing unit would mean additional fixed capital investment to the extent of 50% or more of the non-depreciated value of fixed capital investment just before taking up this expansion / modernization in this unit leading to at least 70% of additional production of the capacity along with 70% of the total created capacity after expansion.



**7. Diversification**

Diversification of an existing unit would mean additional fixed capital investment in to the extent of 50% or more of the non-depreciated value of fixed capital investment just before taking up this diversification in this unit leading to increase in turnover by 50% over the highest turnover achieved during past three years immediately before taking up this diversification.

Diversification must result in production of at least one additional product. If the unit discontinue with the existing production, the increase in turnover will not be considered.

***N.B** : Before expansion/modernization/diversification the project proposal must be submitted for approval. The approval shall be communicated within 30 days of submission, if approval is not accorded within the stipulated time, it will be deemed approval.*

**8. Fixed Capital Investment**

The 'Fixed capital investment' means an investment made in land, building, plant and machinery as well as productive assets of permanent nature such as tools, jigs, fixtures, dies, crane, electrification except DG Set and pollution control equipment.

**9. Ancillary Industrial Unit**

An "Ancillary Industrial Unit" is an industrial unit in which capital investment has been made up to the limit specified by the Government of India from time to time.

## 10. **Date of Production**

(a) The "date of production" of an industrial unit shall mean the date on which the unit actually commences commercial production of the item for which the unit has been registered, as envisaged in sl. 35.2.

(b) As regards the date of production of a Micro and Small Units, the certificate issued by the respective General Manager, District Industries Centre and the respective Managing Director, Industrial Area Development Authority would be valid.

(c) In case of any dispute regarding the date of production of Micro and Small Unit, issued by IADA's / GM, DIC the decision of the Director of Industries shall be final.

(d) In case of large and medium industries (other than SSI) the certificate issued by the Director of Industries would be valid.

(e) In case of any dispute regarding the date of production of large and medium industries, issued by Director of Industries, the decision of the Principal Secretary /Secretary Industries shall be final.

(f) Separate certificate for date of production has to be submitted for availing benefits as envisaged in sl. no. 35 under JIP-2012.

## 11. **Classification of Industrial Units**

### **i. Micro, Small and Medium Enterprise (MSME) Industry**

A "MSME Industry" is an Industrial unit in which capital investment has been made up to the limit specified by the Government of India from time to time.

### **ii. Large Scale Industry**

An industrial unit which is not classified as Micro, Small, Medium and Mega Enterprises shall be classified as large scale industry.

### iii. Mega Projects

Sectorwise Mega Project classification will be as below :

Sl. No.	Sector	Minimum Investment	Direct employment generation
1.	Manufacturing	Rs 250 crore	300
2.	(a) Automobiles	Rs 300 crore	500
	(b) Auto components	Rs 50 crore	100
3.	Steel, Aluminium and other mineral based industries except cement	Rs 1000 crore	300
4.	Ancillary & Down-stream industries	Rs 50 crore	50
5.	Agro-processing / food processing, bio-technology/ pharmaceuticals	Rs 50 crore	100
6.	Textile / reeling/spinning/weaving / garmenting projects / apparel	Rs 25 crore	500
7	Information Technology (IT-ITEs industries)	Rs 50 crore	1000
8	Cement	Rs 300 crore	100

- Except the above mentioned sector-wise classification, projects in other sectors with investment above Rs 250 crore will come under Mega project classification.
- Mega investors under above mentioned categories will be required to develop ancillary industries for spares / consumables for their respective mega units. The investment for their ancillary units will be in addition to the investment shown above.

## 12. **Classification of Backward Areas**

For the purpose of determination of types and quantum of incentives available under this policy, different areas of the State are being classified into the following categories :

### **Category A** (Least Backward) :

Blocks in bracket have been given District-wise. **Ranchi** (Ranchi Sadar, Nagri, Ratu, Ormanjhi, Kanke and Namkum), **East Singhbhum** (Dhalbhum, Potaka, Ghatshila, Nowamundi and Goalmuri), **Dhanbad** (Govindpur, Jharia and Chirkunda), **Seraikela-Kharsawan** (Chandil, Adityapur, Kharsawan, Gamharia), **Bokaro** (Chas, Bermo, Chandankayari, Chandrapura and Petarwar), **Ramgarh** (Ramgarh and Patratu) and **Giridih** (Giridih Block)

### **Category B** (Backward) :

**West Singhbhum** (Jhinkpani and Chakradharpur), **Ramgarh** (Mandu), **Dhanbad** (Baliapur), **Bokaro** (Gomia and Jaridih), **Hazaribagh** (Hazaribagh, Katkamdag, Daroo, Keredari, Barakagaon and Barhi), **Giridih** (Saria), **Kodarma** (Chandwara), **Chatra** (Tandwa), **Dumka** (Dumka Sadar), **Godda** (Godda and Sundarpahari), **Khunti** (Khunti), **Deoghar** (Madhupur, Devipur and Deoghar), **Latehar** (Chandwa), **Garhwa** (Garhwa and Bhawnathpur), **Palamau** (Daltonganj), **Seraikela- Kharsawan** (Rajnagar) and district headquarters of the remaining districts.

### **Category C** (Most Backward) :

All remaining blocks not mentioned in category A and category B.

13. Multiplexes covered under Tourism for exemption in entertainment tax will mean New Multiplex Cinema hall of at least 03 Screens with minimum capital investment of Rs 3.00 crore & above with modern projection system, sound system, air conditioner, generator set, furniture & fixtures etc.
14. Food processing industries will be categorized / classified as per Government of India norms.
15. Renewable energy - as defined and explained by Ministry of Renewable Energy, Government of India, from time to time.
16. **NETVAT** - means tax payable and paid, under sub-section (I) of Section 17 of Jharkhand Value Added Tax Act, 2005.

**ANNEXURE - II**  
***List of Industries Not Eligible For Incentives***

1. Saw Mills, Wood Sawing and Furniture.
2. Drilling Rigs, Bore Well, Tube Well Establishing Units, Concrete Mixing Plants, Road Metal Mixer, Readymade Concrete Mixture and similar facilities mobile in nature.
3. Tea Blending/Mixing Units.
4. Units Connected with Cutting of Raw Tobacco and Gul Related Products and Guraku
5. Bottling and Repackaging of Drugs/Pharmaceuticals/Chemicals without Processing and value addition (Excluding formulation and manufacturing units).
6. *Iron Scrap "Iron and Steel Processors" including cutting of sheets, bars, angles, coils, M.S.Sheets, recoiling, straightening, corrugating, drop hammer units etc.*
7. *Book Binding / Note Book / Exercise Note Books / Registers / Ledgers / File Pads / Office files etc.*
8. Rubber Stamp Making
9. Photo Copying and xerox machines
10. Stenciling Units / Processing of Stencil Papers.
11. Tailoring (Except Readymade Garment Manufacturing Units)
12. Laundry/Dry Cleaning.
13. Photography, Studio Labs, Video Parlours, Videography, Cinematography, Theatres, Photo studios, colour film laboratories, Video, Audio Cassette Recording and Watch Repairing.
14. Clinical/Pathological Laboratories/Nursing Homes/Clinics including Indian system of medicines except Super speciality Hospitals with investment more than Rs 50 Crore.

15. Beauty Parlours.
16. Goods and passenger carriers.
17. Guest Houses / Restaurants.
18. Petrol Pumps.
19. Narcotic Drugs, Tobacco barons / tobacco re-drying / processing, Beedi / Cigarette Manufacturing and other tobacco based products.
20. Sponge Iron Plant with or without CPP.
21. *All process of Edible Oil Seeds / Cakes viz. 1. Groundnut 2. Sesam 3. Safflower 4. Rape seed / Musturd 5. Coconut (both tender & dry) 6. Sunflower, Niger Cotton Seed. (All processes include Decorticating, Expelling, Crushing, Roasting, Parching, Frying).*
22. Rice hullers & Rice mills except Rice Mills with capacity of atleast 50 Metric Tonne per day and annual output of minimum 5000 Metric Tonne.
23. *Ice Cream, Ice Candy, Kulfy, Ice Fruit, Pepsy, Tuty Fruity etc. except those having ISI, AG Mark or FPO Mark.*
24. *Powder of Chilly, turmeric, masala, spices, curry, sambar etc. except those having ISI, AG Mark or FPO Mark.*
25. *Distilleries, Breweries, Beer and other Alcoholic Drinks.*
26. *All table meat, animal rearing / farming like poultry, piggery etc.*
27. *Varnishes and Thinners.*
28. Crushing / washing of Iron ore, Coal, Stone etc including segregation / blending except coal washries.
29. Tyre retreading.
30. *Mines & Mining Activity including development of Mines etc.*
31. *Hard Coke / Smokeless fuel plant and any unit using coal as raw material which constitute more than 50% of cost or volume of total raw material.*
32. *Explosive manufacturing units including SMS bulk explosives.*

33. *Vehicle or any consumer product show rooms, service / repairing centre or sales centre.*
34. *Brick making units except refractory bricks making, bricks making with use of fly ash / red mud or similar other industrial waste.*
35. *Any petroleum product storages.*
36. *Fruit Juice Base, Packaged drinking water / mineral / aqua, aerated and soft drink units (excepting the units manufacturing fruit pulp or fruit pulp and juice out of it).*
37. *Sweets / namkeen etc.*
38. *Soap making units not operated by power driven machinery.*
39. *Shampoos and other cosmetic items except those having ISI mark.*
40. *Manure mixing industry.*
41. *Service Sector (not specifically allowed in the policy).*
42. *Banned items by State Government or Government of India from time to time will also come under this list.*

**Note:**

1. Government reserves the right to make any changes in the above negative list.
2. The decision of Government whether a unit falls in the Negative list or not, shall be final and binding.



## ABBREVIATIONS

ADB	Asian Development Bank
AHD	Animal Husbandry Department
AIADA	Adityapur Industrial Area Development Authority
AMG	Annual Maintenance Guarantee
APEDA	Agricultural Product Export Development Authority
APMC	Agricultural Produce Marketing Committee
	Assistance to States for Development of Export Infrastructure and Allied
ASIDE	Activities
BIADA	Bokaro Industrial Area Development Authority
BOOT	Buy, Own, Operate and Transfer
BOT	Build, Operate and Transfer
BPO	Business Process Outsourcing
CFC	Common Facility Centre
CFTRI	Central Food Technology Research Institute
CIMAP	Central Institute of Medicinal and Aromatic Plant
CNT	Chhotanagpur Tenancy
CPIS	Comprehensive Project Investment Subsidy
CSR	Corporate Social Responsibility
CST	Central Sales Tax
DIC	District Industries Centre
DOP	Date of Production
DPR	Detailed Project Report
DVC	Damodar Valley Corporation
EM	Entrepreneur Memorandum
EMD	Earnest Money Deposit
EPF	Employees Provident Fund
ESI	Employees Provident Fund
FAR	Floor Area Regulation
FDI	Foreign Direct Investment
GM Land	Gair Mazarua Land
GM, DIC	General Manager, District Industries Centre.
GOI	Government of India
GOJ	Government of Jharkhand
GSDP	Gross State Domestic Product
GST	Goods and Service Tax
IADA	Industrial Area Development Authority
ICD	Inland Container Depot
IEM	Industrial Entrepreneur Memorandum
IFAD	International Fund for Agricultural Development
IHRI	Indian Horticulture Research Institute
IIUS	Integrated Infrastructure Upgradation Scheme
IL & FS	Infrastructure, Leasing and Finance Services
IT	Information Technology

ITES	Information Technology Enabled Services.
ITI	Industrial Training Institutes.
Jharcraft	Jharkhand Silk, Textile and Handicraft Development Corporation
JHARNET	Jharkhand State Information and Communication Network.
JIIDCO	Jharkhand Industrial Infrastructure Development Corporation
JINFRA	Jharkhand Infrastructural Development Corporation
JSERC	Jharkhand State Electricity Regulator Commission
JSMDC	Jharkhand State Mineral Development Corporation
JSPCB	Jharkhand State Pollution Control Board
KVIB	Khadi and Village Industries Board
KWH	Kilo Watt Hour
MD	Managing Director
MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MOU	Memorandum of Understanding
MSE	Micro and Small Enterprises
MSME	Micro, Small and Medium Enterprises
MW	Mega Watt
NABARD	National Agricultural Bank for Rural Development
NFBD	National Fishery Development Board
NH	National Highway
NHM	National Horticulture Mission
NID	National Institute of Design
NIFT	National Institute of Fashion Technology
NIRD	National Institute of Rural Development
NOC	No Objection Certificate
NSDC	National Skill Development Corporation
NSTEDB	National Science and technology entrepreneurship Development Board.
PESA	Panchayats Extension to Scheduled Area
PH	Physically Handicapped
PPP	Public Private Partnership
PSU	Public Sector Undertaking
R & D	Research and Development
R & R	Rehabilitation and Resettlement
RBI	Reserve Bank of India
RIADA	Ranchi Industrial Area Development Authority
SAU	State Agriculture University
SC / ST	Scheduled Caste / Scheduled Tribe
SD	Security Deposit
SEAC	State Level Expert Appraisal Committee
SEB	State Electricity Board
SEIAA	State Level Environment Impact Assessment Authority
SEZ	Special Economic Zone
SHG	Self Help Group
SIDBI	Small Industrial Development Bank of India
SITP	Scheme for Integrated Textile Park

SLBC	State Level Banker's Committee
SLEC	State Level Empowered Committee
SLIIC	State Level Inter Institutional Committee
SPT	Santhal Pargana Tenancy
SPV	Special Purpose Vehicle
SSI	Small Scale Industry
STPI	Software Technology Park of India
STPs	Science and Technology Park
TUFS	Technology Upgradation Fund Scheme
UAS	University of Agricultural Sciences
VAT	Value Added Tax
XLRI	Xavier Labour Relations Institute.

>kj [kM v©| kfxd ulfr & 2012

>kj [kM v<sup>o</sup>] kfxd ulfr - 2012  
fo"k; &Lkph

ØALKA	fo"k; &oLrı	i"B
1	ALrkouk	3-5
2	mİs ;	6-7
3	j.kuhfr	7-9
4	Ofie	9-10
5	[knku	11
6	ty	11-13
7	ew/Oir Lkfo/kk, j	13-16
8	ekuo Lk-Lkk/ku fodkLk	16-17
9	d <sup>o</sup> ky fodkLk	17-18
10	m e'khyrk fodkLk	18-19
11	buD; wšku dİn	19-20
12	v <sup>o</sup> ] kfxd {ks= fodkLk Akf/kdj.k	20-24
13	u, futh v <sup>o</sup> ] kfxd {ks= dk fodkLk	24
14	v <sup>o</sup> ] kfxd xfy; kjk	25
15	v <sup>o</sup> ] kfxd ikd	25
16	fo'kšk vkFkd {ks=	26
17	dyLVj fodkLk	26-27
18	I  e  y?kqv <sup>o</sup> e/; e m e ¼ e, Lk, ebZ	27-29
19	eV; Lko/ku	29-30
20	jške mRi knu] gFkdj?kk v <sup>o</sup> gLrf'kYi dks i kRl kgu	30-32
21	VĐI Vkbžy , oa, i j sy	32-34
22	Nf"k [kk   ALk-Ldj.k vk/kkfjr m  "xk- dks i kRl kgu	34-39
23	vkW"e"ckby v <sup>o</sup> vkW" mi dj.k	39-40
24	Atk	40-41
25	, Q+Mh vkbZ Lk-o/kZu	42
26	Lkpkuk A <sup>o</sup> ] "fxdh @ tĐ A <sup>o</sup> ] "fxdh	42-45
27	i ; M u	45-46
28	fQYe m  "x	46
29	fu; kř I -o/kZu	46-47
30	v <sup>o</sup> ] kfxd #X.krk	47-50
31	v <sup>o</sup> ] kfxd foYk	50-51
32	A`RLkkgu v <sup>o</sup> fj; k; r-	51-59
33	foLrkj @ vk/kfudhdj.k @ fofo/khdj.k	59-60
34	LkkeW; Ako/kku	60-62
35	mRi knu frfFk	63-64
36	Lke>řk Kki u	65
37	I fo/kk I g; kx	65-69
38	fuxjkuh v <sup>o</sup> Lkeh{k	70
39	jKT; Lkjdkj ds vf/kdkj, vuçdk - I & II, Lkkdřsk{kj	70-83

# >kj [k.M Lkj dkj v<sup>o</sup> kfxd fo0lx

## LkdYi

fo"k; : >kj [kM v<sup>o</sup> kfxd ulfr – 2012.

### 1. ÁLrkouk

- 1.2 >kj [kM jkT; ds l'tu dsckn >kj [kM v<sup>o</sup> kfxd ulfr – 2001 d" dk; kZUor fd; k x; kA m | kx ulfr dk ey mls; ] jkT; ds v<sup>o</sup> xhdj.k ds fy, miyC/k LkLk/ku'a dk Lkfu; ftr v<sup>o</sup> 0; ofLFkr rjhds Lks mi; "x djuk FkA bLkdk y{; ÁkNfrd l d k/kuka dk eW; o)u , oa ekuo LkLk/ku'a dk i Hkkoh rjhds Lks mi; kx dj jkT; ds fodkLk ds fy, vfrjä j"txkj rFk LkLk/ku mRi Uu djuk FkA
- 1.2 bl vks| kfxd ulfr dh vof/k ds n<sup>o</sup>ku v<sup>o</sup> xhdj.k ea ; FkSB Áxfr gkLky dh xbA blk vof/k ea 28,424.06 dj"m+#i , ds vu<sup>o</sup>fur fuošk ds LkFk jkT; ea 26 esk m | "x 106 o<sup>o</sup>gr- v<sup>o</sup> e/; e m | "x , oa 18,109 l<sup>o</sup> e rFk y?kq m | "x LFkfir fd, x, ftl ea yxHkx 63,000 y"x"ad" bu m | "x"aeaj"txkj feyKA QyLo: i te'knig & LkjbZsyk & pkbZkLk jkex<+& irjkrw & gtkjhckx| ykrqkj & panok| jkph & y"gjnxk| c"dkj" & pnufd; kjh & /kuckn & fxfjMhg tLks bykd"aea thou dh xqkoYkk ea Lkqkj ds LkFk&LkFk jkT; ds jktLo Lkxg ea Hkh ; "xnku fn; kA
- 1.3 fu; fer v<sup>o</sup> esk fuošk l fuf'pr djus ds fy, ] jkT; cM+ m | "xi fr; "a d" fuošk ds fy, >kj [kM d" p<sup>o</sup>us grq l gen djus ea LkQy jgkA rnuqkkj] Áe[k v<sup>o</sup> kfxd ?kju"aea , oa jkT; Lkjdkj ds LkFk , e0vk0; 0 fd; k x; k gA dbZ ck/kvka v<sup>o</sup> dfBukb; "a ds ckotm j\$ rka ds LkFk Lkh/ks ckrphr dj m | kxka ds }kjk 8,000 , dM+ Hkfe dk vf/kxg.k fd; k x; k gA bLkds vykok jkT; Lkjdkj ds }kjk m | "x"ad" yx0x 3000 , dM+ Hkfe miyC/k dj; h xbz g\$ ftl ea fo | r mRi knu okyh bdkb; k; Hkh 'kkfey gA djhc 17 esk m | "x mRi knu ea vk x, g\$ rFk foYkh; o"l 2011-12 ds n<sup>o</sup>ku dbZ vl; v<sup>o</sup> kfxd bdkb; "a ds pkyw"us dh Lk0kouk gA
- 1.4 110E ; "tuk vof/k ds n<sup>o</sup>ku jkT; ea bLi kr mRi knu 8 fey; u Vu ¼ e0Vh0½ Lks c<ej 12 yk[k Vu Áfr o"l g" x; k gA orëku ea nšk ds dgy LVhy mRi knu dk yxHkx 20 l s 25%

Òkx >kj [kM ea mRi kfnr g" jgk gA bUVhX/M bLkr l a a ka ds ÁLrkfor foLrkj ds LkFk jkT; 25 fey; u Vu Lks vf/kd LVhy dk mRiknu djus ds l kFk Òkjr dk LVhy gc cu tk, xkA fofÓé Ádkj ds vkW" xM LVhy] t" igys vk; kr fd, tkrS Fk\$ vc jkT; ea mRi kfnr g" jgs gA bLkh rjg jkT; ea , Y; fieuk dk mRiknu 80,000 ehfv"ð Vu Lks c<+dj 200,000 ehfv"ð Vu g" x; k gA LkheW , oa (Dydj ds mRiknu ea Òh egROI wZ of) gkFLky dh xbz gA

1.5 j\$ke mRiknu ds {ks= ea Òh vÒri wZ of) gPZ gA rLkj fLKYd dk mRiknu 2006 ds 100 ehfv"ð Vu l s de dh vi\$kk ea 2010-11 ea 716 ehfv"ð Vu dh fjd, MZ of) ntZ dh xbz gS rFkk vc bLk {ks= ea yxÒx 1.25 yk[k j"txkj dk Lktu gPZ gA

1.6 jkT; ea [kuu v\$ mR [kuu ea Òh of) ntZ dh xbz gA bLk {ks= Lks mRiknu 2003-04 ds : 0 6523.4 dj" M+Lks c<+dj 2009-10 ea : 0 10170.5 dj" M+g" x; k gA

1.7 Lkdy jkT; ?kjsyw mRi kn ¼th0, LkOMh0i h0½ ea yxÒx rhu xqkk of) gPZ g\$ t" rst fodkl dk |krd gA >kj [kM dh e"tmk dher" a ij Lkdy jkT; ?kjsyw mRi kn 2000-01 ds : 0 39191.09 dj" M+Lks c<+dj 2010-11 ea : 0 120010.20 dj" M+g" x; k gA bLkh rjg >kj [kM dh Áfr 0; fä vk; ] 2001-02 ds : 0 14392 dh riyuk ea 2010-11 ea c<+dj : 0 38350 g" xbz gA

1.8 rFkfi ] ; gk vkAFkd xfrfof/k; "a d" c<kok nus ds fy, ] fodkLk ds orÈku Lrj d" cuk, j [kus ds fy, rFk v\$ Òh cgrj fodkLk dh xfr d" gkFLky djus dh t+ jr gA pfd jkT; Lke) [kfut LkLk/ku" a Lks Lkà é g\$ vr% LFkkuh; y" x" a ds ykÒ d" vf/kdre djus ds fy, budk eW; o/kZu LkfgR Lko" Ñ" V mi ; "x vko' ; d gA

1.9 vkAFkd mnkjhdj.k futhdj.k v\$ o\$ohdj.k dh otg Lks v" | k\$xd ifjo\$ ea cM+ i \$kus ij ifjorZu gq gA N" V\$ y?kq v\$ e/; e m | e" a ¼ e0, Lk0, e0bD½ ij cgr t\$ jn; k tk jgk gA Lkeghdj.k d" mér fd; k tk jgk g\$ ÁnLk.k ekunM vf/kd dB" j g" x, g\$ [kuu LohÑfr; "a ds fy, "tkv" v\$ "u tkv" dh vo/kkj.kk d" fodfLkr fd; k x; k gA eW; &; ftr dj ½oV½ d" ykxwfd; k x; k g\$ v\$ vkxs bLks eky v\$ Lkòk dj ¼th0, LkOVh0½ }kjk ÁfrLFkfi r djus dh Lkòk gA

1.10 >kj [kM v" | k\$xd uhfr&2001 ds fØ; kIlo; u Lks i; kIz vuØo ÁkR gPZ gA v" | k\$xd {ks= fodkLk Ákf/kdj.k jkph v" | k\$xd {ks= fodkLk Ákf/kdj.k (RIADA)} vkfnR; ij v" | k\$xd {ks= fodkLk Ákf/kdj.k (AIADA) v\$ c"dkj" v" | k\$xd {ks= fodkLk Ákf/kdj.k (BIADA)}, jkT; [kknh c" MZ >kj [kM v" | k\$xd vk/kkjHkr Lkj puk fodkLk fuxe (JIIDCO) v\$ >kj ØkV t\$ks

LkxBu"aus jkT; ds v<sup>o</sup>| "xhdj.k ea mYy<sup>s</sup>[kuh; ; "xnku fn;k gS v<sup>o</sup> udn vkf/kD; dh fLFkfr ea gA y<sup>s</sup>du vkbDVh0] t<sup>b</sup> Á<sup>o</sup>| "fxdh] fo'kSk vkAFkd {ks= (SEZ), v/k'Áokg ÁLk<sup>o</sup>dj.k Wkmu LVhe Á,Lk<sup>s</sup>Lkx<sup>1/2</sup>] [kk| ÁLk<sup>o</sup>dj.k vkfn t<sup>s</sup>ks {ks="a ea okN<sup>r</sup> Áxfr v<sup>o</sup>h rd Ákr ug<sup>e</sup> dh tk Lkdh gA

bLkds vykok jkT; ea o<sup>o</sup>gr@exk m| "x"adh LFkki uk djus dh d'f'k'k dj jgs fuoskdka dks 0<sup>o</sup>ie ds vf/kxg.k ea dfBukb; "a dk Lkkeuk djuk iM+jgk gA

1.11 n<sup>s</sup>k ea rLkj fLkYd ds mRi knu ea >kj[kM dk igyk LFkku gA vxzkh c<f cuk, j[kus v<sup>o</sup> j<sup>s</sup>ke mRi knu] gFkdj?kk] gLrf'kYi] [kknh] oL= vkfn Lkgr e<sup>o</sup>t<sup>m</sup>k xkeh.k m| "x"adh i<sup>o</sup>% th<sup>o</sup>r djus ds fy,] buds vk/kfudhdj.k@Á<sup>o</sup>| "fxdh mé;u ea Lkgk; rk v<sup>o</sup> vko'; d vke Lkfo/kk,] mRi kn fMtkbu] foi.ku LkeFku vkfn Lkgr (backward) i'poré v<sup>o</sup> (forward) vxdré Lk<sup>o</sup> tu Ánku djus dh ifjdYi uk dh xbz g<sup>s</sup> rkfd osfo'o Lrj ij ÁfrLi/k<sup>e</sup> g<sup>a</sup>v<sup>o</sup> muds mRi kn yk0dkjh cu LkdA

1.12 or<sup>b</sup>ku uhfr dk y{;} fo'kSk : i Lks [kfut v<sup>o</sup> ÁkN<sup>r</sup>frd Lk<sup>o</sup>kk/ku vk/kkfjr m| "x] y?kq m| "x] c<sup>o</sup>u; knh Lkfo/kk/vk ds fodkLk v<sup>o</sup> i<sup>o</sup>ok<sup>o</sup> ; kx; #X.k bdkb; "a ds i<sup>o</sup>ok<sup>o</sup>Lk ea fuosk d" vf/kdre djus ds fy, ek<sup>o</sup>y d" m| "x ds vu<sup>o</sup>ny cukuk gA bl dk m<sup>o</sup>s; jkT; 0j ea m| "x"adh LFkki uk dj ÁkN<sup>r</sup>frd Lk<sup>o</sup>kk/ku"adh vf/kdre e<sup>o</sup>;o)Z djuk gSftI I sfd jktLo vk<sup>s</sup> jkstxkj I tu gksI dA

1.13 mi ;<sup>o</sup> ifj-'; e<sup>o</sup> m| "x] m| "x Lk<sup>o</sup> ds Áfrfuf/k; "i fuoskd"i fo"i; Lks Lk<sup>o</sup>/kr fo'kSkK"adh vkfn ds LkFk xgu fopkj&foe'kZ ds ckn bLk uhfr dk eLk<sup>o</sup>nk r<sup>s</sup>kj fd;k x;k gS v<sup>o</sup> muds fopkj"adh Lkek; "ftr fd;k x;k gA ; g mEhn dh tk jgh gSfd bLk uhfr ds dk; k<sup>o</sup>; u Lks jkT; ea Lkfo/kktud : i Lks v<sup>o</sup>| "xhdj.k gkfLky g"xk] j"t<sup>o</sup>xkj mRi é g<sup>o</sup>xs v<sup>o</sup> ifj.kkeLo: i jkT; dk Lkexz fodkLk Lk<sup>o</sup>o g" Lkds<sup>o</sup>kA

## 2. m<sup>o</sup>s; :

2.1 >kj[kM d" fuoskd"adh ds iLk<sup>o</sup>hink fuosk LFky ea cnyuk v<sup>o</sup> jkT; ds LFkk; h v<sup>o</sup>| k<sup>s</sup>xd fodkLk d" c<kok n<sup>o</sup>ka

2.2 cM<sup>o</sup>m| "x"adv<sup>o</sup> , e0, Lk0, e0bD@vut<sup>o</sup>ach m| "x"ads chp Lk<sup>o</sup>dk"adh LFkki uk djukA



- 2.3 Áe[ k v<sup>o</sup>| k<sup>s</sup>x d bykd' a eam | "x" a ds fodkLk dsfy, ] fVdkÁ mi Ò" äk oLrq; j; bat' hf; Gjx Lk' keku vkfn ds fofuekZk dh xfrfof/k d" c<kok nsuA
- 2.4 jkT; ea [kfut v<sup>o</sup> vll; ÁkÑfrd Lk'kk/ku" a ds Lko" RÑ" V mi ; "x d" Lk'fo/kktud cukukA
- 2.5 j's ke mRi knu] gLrdyk] gFkdj?kk] [kknh v<sup>o</sup> xte" | "x vkfn ds fodkLk ea rsth ykus dsfy, Á; kLk fd, tk jgs g<sup>s</sup> rkfd xkeh.k {k<sup>s</sup>= "a ea j" txkj Lktu] LFkkuh; Lk'kk/ku" a ds mi ; "x v<sup>o</sup> r\$ kj mRi kn" a d" fu; k<sup>r</sup> djus ds m' s; "a d" Áklr fd; k tk LkdA xkeh.k gLrf' kYi d" Lkj {k.k v<sup>o</sup> c<kok nsdj Lk'kkÑfrd fojkLkr] i ja jk v<sup>o</sup> jhfr d" Lke) djus dk iz kl fd; k tk, xkA
- 2.6 d<sup>o</sup>ky&vk/kkfjr] i ; kbj.k Ánlk.k epa m | "x rFk vkbDVh0] t<sup>b</sup> Á<sup>o</sup>| "fxdh] i ; Vu vkfn d" c<kok nsuA
- 2.7 cKxokuh] i qi "Ri knu v<sup>o</sup> [kk | ÁLk'kdj.k m | "x" a ea jkT; dh vu<sup>o</sup>phv ifjflFkr dk mi ; "x djukA
- 2.8 v<sup>o</sup>| k<sup>s</sup>x d fodkLk ea vu<sup>o</sup>kp<sup>r</sup> tkfr] vu<sup>o</sup>kp<sup>r</sup> tutkfr v<sup>o</sup> Lkekt ds vll; o<sup>o</sup>pr ox" a dh Òkxhkhj Lk'uf' pr djukA
- 2.9 fuo<sup>s</sup> k ds ifjo<sup>s</sup> k ea Lk'kkj dsfy, Li" V v<sup>o</sup> fo' oLkuh; fof' k" V mi k; LFkfi r djukA
- 2.10 mér mRi knu] mRi kn v<sup>o</sup> mRi kn drk dsfy, v<sup>o</sup>| k<sup>s</sup>x d bdkb; "a ds rdudh mé; u vk<sup>s</sup> 'kk<sup>s</sup> k d" c<kok nsuA
- 2.11 I hkk0; #X.k bdkb; "a d" i q<sup>t</sup>éfor djukA
- 2.12 fdLkh {k<sup>s</sup>= ds fi NM<sup>s</sup> u dh otg Lk' Lkkekftd & vk'Fkd foÑfr; "a d" j" dus dsfy, Lk'rfyr {k<sup>s</sup>=h; fodkLk Lk'uf' pr djukA
- 2.13 i hi hi h e" M ea v<sup>o</sup>| k<sup>s</sup>x d ikdZ@Lk'eg@v<sup>o</sup>| k<sup>s</sup>x d {k<sup>s</sup>= "a d" fodflkr djukA
- 2.14 LkeL; k jfgr Lk'nsu' khy Á'kkLku Ánku djus v<sup>o</sup> Lke; ku<sup>o</sup>kkj i kjn' k<sup>e</sup> rjhds Lk' ekey" a ds ÁÒkoh fui Vkj k djus dsfy, Áf0; kvka dk Lkjyhdj.k v<sup>o</sup> Á'kkLkfud o dkuuh Lk'kkj Lk'uf' pr djukA
- 2.15 ekuo Lk'kk/ku fodkLk dk; Øe v<sup>o</sup> vll; d<sup>o</sup>ky fodkLk dk; Øe" a ds rgr bat' hf; Gjx d, yst" @e<sup>s</sup> Mdy dkyst" @u<sup>e</sup> Llx Lk'Fkku" @Ác<sup>s</sup> lku Lk'Fkku" a ea futh fuo<sup>s</sup> k d" c<kok nsuA

### 3. j. kuhfr :

- 3.1 v<sup>o</sup>|kfxd v<sup>o</sup> Lkæ) Lkekftd cfu; knh <tps ds fodkLk dsfy, ifjoš k rš kj djuk v<sup>o</sup> mLs Lk{ke cukukA
- 3.2 "Lke; c) vuøfr; ä dsfy, v<sup>o</sup>|kfxd Lkfo/kk ræ ¼Lkxy çOM" fLkLve½ dk fodkLk v<sup>o</sup> i fjpkyuA
- 3.3 jkt d"kh; fj; k; r v<sup>o</sup> ykÖ"adk ; fädj.kA
- 3.4 m| "x"ad] fo'kšk : i Lks ,e0, LkObD {ks= d"] Lke; ij v<sup>o</sup> i; klr \_\_.k Áokg Lkfu'pr djus dsfy,] Lkefpr 0; oLFk LFkfi r djus dk Á; kLk djukA
- 3.5 mi ; ä fo/kku@fu; e"aa Lkefpr Lk{ke Áko/kku"ä }kjk i; klr LkeFkd Lkok,; Ánku djrs gq v<sup>o</sup>|kfxd {ks= d" mudsfoi .ku Á; kLk"aa Lkgk; rk djukA
- 3.6 m|e'khyrk fodkLk dk; Øe ij tšj nsukA
- 3.7 N"Vsfctyh mRiknd bdkb; "aij tšj rFk futh Òkxhnhj dsek/; e Lks 'kð Á<sup>o</sup>| "fxdh dk mi ; "x djrs gq xš i kjä fjd Átkz dsl zr"adk fodkLkA
- 3.8 Áed[k m| "x"ä }kjk vuðkxh bdkb; "adk fodkLkA
- 3.9 fuxjkuh] eW; kolu] v<sup>o</sup> f'kdk; r fuokj.k ræ d" LkLkFxR : i nsukA
- 3.10 v<sup>o</sup>| "xhdj.k e] fo'kšk : i Lks vk/kkjHkr Lkjpuk fodkLk@v<sup>o</sup>|kfxd {ks= fodkLk@ v<sup>o</sup>|kfxd i kd@ekuo LkLk/ku fodkLk@Lkok {ks= vkfn ea [kkl rkš ij Lkkožtfud & futh Òkxhnhj ¼ hoi hoi hoi½ dh vo/kkj.kk d" ykxw djukA
- 3.11 mi ; ä oškfud] rduhdh v<sup>o</sup> Ácakh; d<sup>o</sup>ky Lkgr] LFkkuh; m| "x"ä dh vko'; drk ds vuq i ekuo LkLk/ku d" fodfLkr djuk v<sup>o</sup> vf/kdre j"txkj miyC/k djukA mš; dh Ákflr ds fy,] d,i jV Lkekftd nkf; Ro ¼Lk0, Lk0vkj0½ ds rgr cgr cMš fuoškd"ä }kjk Lkjdkj ds v/khu rduhdh LkLkFku"ä ds vxhdj.k d" Á"RLkfgR fd; k tk, xkA
- 3.12 LVhy] vkW"e"ckby] [kk| v<sup>o</sup> Ñf"k ÁLkLdj.k] byðV"fuDLk] Lkjpuk v<sup>o</sup> Lkpkj Á<sup>o</sup>| "fxdh vkfn d" Lkefi r u, v<sup>o</sup>|kfxd vk/kkjHkr Lkjpuk dh LFkku] ftuea u,yst fLkVh] mRN"Vrk dæ] Á"ek; u dæ] fo'kšk vkAFkd vpy ¼ LkObD tM0½ vkfn 'kkfey g"æA
- 3.13 cgr N"Vš y?k] dV/hj m| "x] gFkdj?kk] jške&mRiknu v<sup>o</sup> gLrdyk dsfy, foi.ku Lkgk; rk miyC/k djkbz tk, xhA

- 3.14 ftyk Lrjh; fuxjkuh Á.kkyh ds fodkLk }kjk #X.krK dh j"dfKke Lkgr] #X.k bdkb; "a dh igpku v<sup>g</sup> i<sup>u</sup>#)kjA
- 3.15 vius ne ij ;k eny m| "x"ä ds LkKfK fey dj] vf/kd mRi knu {kerk c<ku} c<sup>g</sup>Mx rFkK cM<sup>s</sup> i<sup>g</sup>kus dh vFkD; oLFkK LFkfi r djus ds fy, Lkeng ½dyLVj½ vk/kkfjr , e0, Lk0, e0bD ds fodkLk d" c<tok n<sup>s</sup>kA
- 3.16 , e0, Lk0, e0bD vf/kfu; e&2006 ds dk; kD; u Lkgr Á"RLkkgu , oafj; k; r ds vkd"kd i<sup>g</sup>dst dsek/; e Lks , e0, Lk0, e0bD {ks= ds fodkLk ij t<sup>ij</sup> n<sup>s</sup>kA
- 3.17 i<sup>u</sup>okLk , oa i<sup>u</sup>LFkK u uhr ¼/kj0, M0vkJ0i, fyLkhi&2008 ea Lkák"/kuA
- 3.18 LkMd] i kuh] Òfe] fctyh vkfn Lkgr mRi"V cfu; knh <kps dk fodkLk v<sup>g</sup> mLks v<sup>g</sup> | kfxd fodkLk d" Á"RLkkgu djus ds fy, m| "x"ä d" mi yC/k djukA
- 3.19 efgyk<sup>h</sup> v<sup>u</sup>lkpr tkfr@v<sup>u</sup>lkpr tutkfr ds m| fe; "a ds fy, fo'kSk Á"RLkkgu ÁLrkfor fd, x, g<sup>A</sup>
- 3.20 m| "x"ä d" rduhdh : i Lks Áfr; "xh cukus ds fy,] uohure Á<sup>g</sup> | "fxd; "a d" viuku} ch0vkbD, Lk0] vkbD, Lk0v"0 9000@14000 ; k vU; jk"Vh; ; k v<sup>r</sup>jkzVh; Áek.khdj.k t&ks xqkoYk Áek.khdj.k Ákr djus ds fy, fo'kSk Á"RLkkgu ÁLrkfor fd, x, g<sup>A</sup>
- 3.21 , e, Lk, ebz fodkLk Lk<sup>h</sup>Fku@bD, 0, u0 b<sup>h</sup>M; k v<sup>g</sup> LFkkuh; p<sup>h</sup>cj v<sup>h</sup>D+ d, eLkZ ds Lkg; "x Lks fu; k<sup>r</sup> foi.ku v<sup>g</sup> vU; Lk<sup>h</sup>kr ed" a ij tkx: drk dk; D<sup>e</sup> vk; "ftr fd, tk, x<sup>s</sup> v<sup>g</sup> fu; k<sup>r</sup> Lk<sup>h</sup>/k<sup>u</sup> ds fy, fu; k<sup>r</sup> d" a d" Lk<sup>h</sup>nu'khy cukus v<sup>g</sup> Á"RLkkgu djus ds fy, Lkg; "x fn; k tk, xkA
- 3.22 Lkjdkj }kjk futh {ks= dh Òkxhnhj ds LkKfK fofÓé v<sup>g</sup> | kfxd Lk<sup>h</sup> nkva v<sup>g</sup> Lkeng" a ea voty ¼<sup>h</sup> y<sup>u</sup>UV½ 'k"/ku Lk<sup>h</sup> = v<sup>g</sup> [krjukd vif"K"V Ác<sup>h</sup>ku Lk<sup>h</sup> = LFkki uk dh Lk<sup>h</sup>o/kk ÁLrkfor g<sup>A</sup> bLkds vfrfj<sup>h</sup>ä xM<#<sup>h</sup> [knku LFky" a ea vif"K"V ds : i ea iM<sup>h</sup> jgus okys [kfut Lkgr d<sup>h</sup> v<sup>g</sup> | kfxd vif"K"V" a ds eY; &o/k<sup>u</sup> dk Òh Á; kLk fd; k tk, xkA

#### 4. Òfe

- 4.1 (d) ÁR; d ftysealU; ure 200&500 , dM+Òfe ds vf/kxg.k }kjk Òfe c<sup>h</sup>l dk fuekzk djus v<sup>g</sup> ml s cfu; knh v<sup>g</sup> | kfxd enyHkr I f<sup>h</sup>o/kkva ds Áko/kku ds LkKfK v<sup>g</sup> | kfxd Lk<sup>h</sup> nk ds : i ea Lk<sup>h</sup>kedu djus ds Á; kLk fd, tk, x<sup>A</sup>

([k] Lkjdkjh tehu vFlók Lkkeku; Òfie] vf/kdkákr% cðkj vḡ ÁLkj Òfie] dks jkT; ds foFlku  
Hkkxka ea fpflgr dj igpku djus vḡ mLkdk mi; ;x djus ds fy, 0; ki d vH; kLk 'kq fd; k  
tk, xkA

4.2 dN v<sup>o</sup>|kfxd bdkb; k; ½dæh; Lkoztud {ks= ds miØe] jkT; Lkjdkj ds miØe vḡ futh  
m|e½ ftlga igys Hkñe vkçVr dh xbz n'kd"á Lks vrfjDr Hkñe j"ds j[kus dk Á; kLk dj jgh  
gA >kj [kM tLks vuqkpr&v jkT; eñ bu m|"x"á dh okLrfod vko'; drk ds ipeV; kðu  
dh t+ jr gS vḡ tḡk Òh okñr g] mudh vko'; drk Lks vf/kd Òfie vḡ mLkdk mi; ;x  
vkçVr fd, x, mġs; ds fy, ugġ fd; k tk jḡk gS Lkjdkj }kj oki Lk ys yh tk, xh vḡ  
Òfie çd cukus ds fy, , Lkh vf/k'kSk Òfie dh foLrñr Lkph rS kj dh tk, xhA ; g jkT; d]  
fuokd"á ds fy, vko'; drkuq kj vLkkuh Lks Òfie dh i'skd'k djus ea Lk{ke cuk, xkA

4.3 ifj; "tuk ds fy, Òfie dh okLrfod vko'; drk tkuus ds fy,] m|"x"á dh LFkkiuk grq  
fuokd"á ds ifj; "tuk ÁLrko"á dh vPNh rjg Nkuchu dh tk, xhA

4.4 (d) v<sup>o</sup>|kfxd m|e"á ds fy, Òfie vf/kxg.k] ; kuh LoSPNd ; k vuSPNd] Òkjrñ; Òfie vf/kxg.k  
vf/kfu; e&1894 vḡ >kj [kM LoSPNd Òfie vf/kxg.k fu; e&2010 ds rgr Áko/kku"á; "T; rk  
ds vuqkjj fd, tk, xA

([k] v<sup>o</sup>|kfxd m|e"á ds fy, Òfie dh ÁR; {k [kjhn Lkh0, uOVh0@, Lkoi hOVh0 vf/kfu; e ds Áko/kku"á  
ds vrxr dh tk, xhA

(x) tḡk Òh Á; "T; gñ ogk; ½d½ vḡ ¼[k½ ea vuqkph {ks= vf/kfu; e ¼ h0bD, Lk0, 0½ ds Áko/kku ykxw  
g"xA

(?k) jktLo vḡ Òfie Lkqkj foðkx , d Lke; c) rjhds Lks mi; ;ñ Òfie vf/kxg.k 'kh?krk Lks fui Vkus  
ds fy, ck/; g"xA

(³) ÁLrko ds fu"i knu ds fy, jktLo vḡ Òfie Lkqkj foðkx 4.4 ½d½ vḡ ¼[k½ ea Áko/kkuka ds  
vuqkjj , d foLrñr Lke; &Lkhek rS kj djskA foÓé ÁLrko"á dh fLFkr ds foj.k foðkx dk  
osLkbbV ij j[kk tk, xkA

4.6 fuok djus okys v<sup>o</sup>|kfxd m|e"á d" th0, e0 Òfie ; k Lkjdkjh Òfie dñy mLkh fLFkr ea  
gLrkrfjr dh tk Lkdrh gS tc vf/kdkák jS r rFkk vl; Ádkj dh Òfie dh miyC/krk  
Lkqf'pr dh xbz g"Á

4.7 fuošk djus okys v<sup>o</sup>|kšxd m|e"ä d" th0,e0 Òfie] jktLo v<sup>o</sup> Òfie Lk<sup>o</sup>kkj foðkx }kjk vf/kk<sup>o</sup>fpr fu<sup>o</sup>fn"V fu;e v<sup>o</sup> 'kr"ä ij] i Ís ds n" ckj uohdj.k ds Áko/kku ds LkkFk 30 Lkky ds fy, i Ís ij nh tk Lkdrh g<sup>o</sup> rFkfi] gLrkrj.k ds 5 Lkky ds vnj Òfie dk mLk Á; "tu ds fy, mi; "x fd;k tk,xk ftLkdsfy, og vkciVr dh xbz g<sup>o</sup>

4.8 Ñf"k Òfie ds v<sup>o</sup>|kšxd Á; "tu ds fy, : i krj.k ds ekeys ea fdjk, v<sup>o</sup> gLrkrj.k Lks Lk<sup>o</sup>kr Ápfyr jktLo fu;e ykxw g<sup>o</sup>xA

4.9 (d) n"ghj QLkyh vFlok vf/kd mi tk<sup>o</sup> Ñf"k Òfie dk mi; "x djus Lks cpus v<sup>o</sup> foLFkki u d" u; ure djus ds Lk<sup>o</sup>h Á; kLk fd, tk, x<sup>o</sup>A

([k] jkT; Lkjdkj }kjk ou <sup>o</sup>Lk<sup>o</sup>{k.k½ vf/kfu; e&1980 dh /kkjk "2' ds rgr Òkr Lkjdkj Lks i<sup>o</sup>z vu<sup>o</sup>nu yus ds ckn] t<sup>o</sup>gk; vko'; d g] ckxku fodkLk@i; /u Á; "tu"ä ds fy, vif"kv Òfie@fuEuhÑr ou Òfie ych vof/k ds fy, i Ík vk/kj ij mi yC/k djkbz tk Lkdrh g<sup>o</sup> t" ou vk/kfjr@i; /u m| "x"ä d" Á"RLkkfgr djxhA

4.10 Lkjdkj u, mi; <sup>o</sup>LFkku ea Òfie vf/kxg.k dk Á; kLk djxh v<sup>o</sup> fof"kv rFk Lkkekl; m| "x"ä ds fy, ey<sup>o</sup>Ör Lk<sup>o</sup>o/kkvka dk fodkLk Lk<sup>o</sup>uf'fpr djxhA

## 5. [knku

5.1 v<sup>o</sup>|kšxd m|e"ä d] ftlg"us dPps eky ds eW; &o) u ds fy, jkT; ea vius Lk<sup>o</sup> æ yxk, g<sup>o</sup> ÁkFkfedrk vk/kj ij [knku@o'khÑr <sup>o</sup>cdsivo½ [knku<sup>o</sup> vkciVr djuk ÁLrkfor g<sup>o</sup>

5.2 [kuu i Ík Ánku djus ds ekeys e<sup>o</sup> jkT; ds ckj fLFkr m| "x"ä dh rnyuk e<sup>o</sup> jkT; Lkjdkj ds fy, i<sup>o</sup>z ea i; k<sup>o</sup>r j"txkj v<sup>o</sup> jktLo Lk<sup>o</sup>kk/ku mi yC/k djkus okys Lk<sup>o</sup>krfor : i Lks 0; ogk; Z #X.k bdkb; "ä d" ojh; rk nh tk, xhA

5.3 mu m| "x"ä ds ekey"ä dh Lkeh{k<sup>o</sup> djuk ÁLrkfor g<sup>o</sup> ftlga [knku vkciVr dh tk p<sup>o</sup>h g<sup>o</sup> y<sup>o</sup>du Lk<sup>o</sup> æ"ä d" LFkfir ug<sup>o</sup> fd;k g<sup>o</sup>; k t<sup>o</sup>gk; i Ís ij ÁnYk [knku dh /kkj.kk {kerk Lk<sup>o</sup> æ dh vko'; drk Lks vf/kd g<sup>o</sup> v<sup>o</sup> ; fn vko'; d g] rks vkciVr [knku d" j] djus; k i Ís ij ÁnYk dPps eky dh ek=k ea dV<sup>o</sup>h djus ds fy, dne mBk, tk, x<sup>o</sup>A

5.4 [kku ,oa Hk<sup>o</sup>Ro foðkx }kjk jkT; ds [kfut vk/kfjr m| "x"ä }kjk ok<sup>o</sup>Ñr dPps eky dh i; k<sup>o</sup>r mi yC/krk ds fy, , d mi; <sup>o</sup>i) fr r<sup>o</sup>sj dh tk, xhA

5.5 (d) [kku , oaHkrRo fo0kx] [kku'a ds ykbLkkk@i ík LkcaKh vkonu ds Lke; c) fui Vkj k dsfy, , d  
i kjn'kÉ oc vk/kkfjr i) fr r\$ kj djsxA

([k] [kuu i ísd" vñre : i nsuk vġ mLks Ánku djus dk dk; ] fdjk; nkjh dkuu" a ds Áko/kku" a d"  
/; ku eaj [krsgq fd; k tk, xkA

5.6 jkT; ds t: jrean m| "x" a dsfy, dPps eky dh vkiñr grqbu [kku" a dk fodkLk djus dsfy,  
, e, Lk, ebZ ds Lkeġ Lkgr i; kZr foYkh; l HkkO; rk okyh v©| kfxd bdkb; "a d" vll; dá fu; "a ds  
LkkFk Lka ġa m| e 'kq djus ea Lk{ke cukus ds fy, vf/kd yġ v; Ld vġ d"; ys dh [kku  
vkfn] >kj [kM jkT; [kfut fodkLk fuxe ¼t0, Lk0, eOMhOLk0½ d" vkcaVr djus ds Á; kLk 0h  
fd, tk, xA

5.7 Lk0h Lkca/k r , tálk; "a l s i jke 'kz d jrsgq jkT; dh Áe[k [kku" a dsfy, jsyos Lkatky vġ vll;  
cġu; knh Lkfo/kkva ds fodkLk dh 0; ki d ; "tuk r\$ kj dh tk, xhA

## 6. ty

6.1 jkT; ea l kekl; r; k 1200&1400 fe0eh0 o"kkz Lk0h {ks" a ea gkrh gS vġ i js jkT; ea fo'kky  
Lk[; k ea ty fudk; ] tyk'k; vġ unh ?kkV; k; ġa t" v©| kfxd mi; "x ds fy, 0h mi yC/k  
ġa ty dh okLrfod mi yC/krk Lkuf' pr djus dsfy, , d rktk Lkoġk.k fd; k tkuk ÁLrkfor  
ġa

6.2 bLk nyD Lkakk/ku dk rdLkkr mi; "x djuš U; ure ty dh [kir djus okyh Á©| "fxfd; "a  
d" viukus rFkk m| "x" a ea 0; ogr@vif'k"V ty ds mi; ksx ds lk' pkr- i qumā ; ksx }kjk vi f{kr  
ty dk Áfr'kr fu/kkZjr djus dh vko'; drk grqmfr mik; "a ds dk; kll0; u dsfy, fuoskd" a  
ij Á0ko Mkyus ds Á; kLk fd, tk, xA

6.3 ty vkiñr ; "tuk r\$ kj djus ds Á; kLk fd, tk, xA foyo. khdj. k ¼MI syusku½ Lka æ" vġ  
m| "x" a d" i q%pf0r rFkk mipkfjr vif'k"V ty dh vkiñr dh l HkkO; rk dk irk yxk; k  
tk, xkA Lkjdkj vkbD, OMh0, 0@fo'kSk Á; "tu okgu ¼, Lk0i h0oh0½ vkfn ds ek/; e Lks m| "x" a  
dsfy, fo'kky ty vkiñr ; "tukvka d" dk; kZ0r djus rFkk Lkfo/kk nsus dk Á; kLk djsxA

6.4 fo0nd ¼MQjsU'k; y½ ty nj&Lkph dh LkdYiuk ÁLrġ dh tk jgh gS

(d) v©| kfxd ty dh [kir d" U; ure djus okys rFkk fdLkh 0h fu; ked fudk; @  
Ákf/kdkjh@jk"Vh; ekud" a }kjk fu/kkZjr ekun. M dh nyuk eġ ; Fkk Lk0o de mi; "x djus okys

m|`x`a v9 viuh [kir ds fy, ck+ ds ikuh dk mi ;`x djus grq Lkk/ku`i) fr; `a dk vkfo"dkj djusokysm|`x`a dsfy, Oh de 'k9dA

([k] jk"Vh; ekud`a ; k fu; ked Lka.Fkk@Akf/kdkjh }kjk fu/kkZjr ekud`a }kjk fu/fin"V v9kr ekun.M dh rnyuk eavf/kd ty dh [kir ds Lkn0Z ea Oh fo0nd ty 'k9d ALr9 fd; k tk jgk gA

(x) vkca/u ds I zr 1AkNfrd unh I zr] Lkjdkjh Lokfero okys ty 0B/kj] ugj vkfn1/2 v9 LkkFk gh] dPpsEky ds : i ea ty dh [kir ds Lkn0Z ea Oh fo0nd ty 'k9d ALr9 fd; k tk jgk gA

6.5 m|`x fo0kx] A tkz fo0kx v9 vl; fo0kx`a ds ijke'kz Lk9 ty Lkk/ku fo0kx }kjk m|`x`a fo|9 Lka a`a vkfn d` ty vkca/u dh vkof/kd Lkeh{k dh tk, xh v9 rRdky 0koh vko'; drk d` /; ku ea j[krs gq okLrfod vko'; drk ds vuqkj ty dk de vkca/u@vukca/u@i9%/kca/u fd; k tk, xkA

6.6 (d) o"kkz ty Lkp; u] i9p0.k] v9 vif'k"V ty dk i9% A; `x m|`x`a ds fy, vko'; d g`xkA , e0, Lk0, e0bD ds vykok vl; m|`x`a ds fy,] vkb0, OMh0, 0 ds A09o {k9 ds ckgj bLkds vuqkyu dh fuxjkuh ty Lkk/ku fo0kx }kjk dh tk, xhA

([k] vks] k9xd {k9 fodkl i kf/kdkj 1/vkb0, OMh0, 0% Lks ckgj , e0, Lk0, e0bD bdkb; `a }kjk Lor% Aek.khdj.k dh vu9fr g`xhA

6.7 ty Lkk/ku fo0kx m|`x`a }kjk jkT; ds fof0e {k9@vpy`a ea 0fexr ty ds mi; `x ds ckjs ea foLrr fn'kk fun9k tkjh djskA

6.8 x9&ekuLku vof/k ds n9ku v9|k9xd ty dh ek9 d` ijk djus ds fy, v9|k9xd bdkb; `a }kjk Lk9g.k gLr{ki d` ARLk9fr fd; k tk, xkA

6.9 v9|k9xd bdkb; `a ds fy, >kj [kM jkT; Anlk.k fu; a.k c"MZ 1/t0, Lk0i hOLLk0cho1/2 }kjk fu/kkZjr fuLLkj.k ekunM dk vuqkyu vko'; d g`xkA

6.10 ty Lkk/ku fo0kx }kjk 'k9?kz gh ty ulfr r9 kj dj Adkf'kr dh tk, xhA

## 7. eny0ur Lkfo/kk, j

- 7.1 jkT; Lkjdkj }kjk fuošk d'a ds fy, xqkoYkk okyh cfu; knh Lkfo/kk, i ; Fkk & LkOh&eQke ds vuoply LkMel] fuckZk fo|q vkiñr i ; klr ty] jsyos vkfn ds ek/; e Lks Lka "tu mi yC/k djkus ds Á; kLk fd, tk, xA
- 7.2 jkT; Lkjdkj }kjk LkkoZt fud&futh Òkxhnhkj ¼ hoi hoi hoi½ ds ek/; e Lks Òfrd vq Lkkekftd cfu; knh <kps ds fodkLk d" 'kh"z ÁkFkfedrk nh tk, xhA fo|q] nijLkpkj] LkMel] gokbz v'i} vkbZkhMh] Ápkyu ræ vkfn eafuth fuošk ds i kBI kgu fn; k tk, xkA
- 7.3 dk; &LFky rd iñy tkus dh vo/kkj.kk d" Lkfo/kktud cukus ds fy, Vkmuf'ki rFkk vl; cfu; knh l fo/kkvka ds fy, ] vq] kfxd {ks=@Lkã nkvka@cM@s-vq] kfxd {ks=@ LkxqVdk ea 10% ; k vf/kdre 25 , dM+Òñe fo'kSk : i Lks j [kh tk, xhA
- 7.4 cfu; knh <kps ds fodkLk dh ÁfØ; k eñ ijs {ks= ds fy, , dhñr i ; kbj.k Ácãku ; "tuk d" vi ukrs gq ty fudk; ] ikfjLFkfrdh vq gfj; kyh dk mfpr /; ku j [kkk tk, xkA
- 7.5 jkT; ds Ákñfrd LkLk/ku" a ds ifjogu ds fy, Lkeñr xfy; kjs cukus ds fy, fo'kSk Á; kLk fd, tk, xA bLk Á; "tu ds fy, jsy vq ifjogu eæky; ] Òkjr Lkjdkj Lksenn yh tk, xhA
- 7.6 yf{kr m| "x" a dh vko' ; drk dks /; ku j [krs gq jkT; Lkjdkj vkpfyd Lkeng" a ½ dyLVj½ ds fodkLk ds fy, fof'k"V mik; djs xhA jkT; us ch0v"0Vh0] ch0v"0v"0Vh0 vkfn dh vo/kkj.kk d" i gys gh ykxw djuk 'kq dj fn; k gS vq futh fuošk ; k ykd futh Hkxhnhkj ¼ hoi hoi hoi½ ds LkFk eny Òñr Lkfo/kkvka dh ifj; "tukvka ds foYk i "k.k vq Lkpkyu ds fy, 0; ki d fn'kk&funãk fodfLkr fd, tk, xA
- 7.7 jkT; ea [kuu m| "x d" t"Mrh gpz 0; ki d vq LkfodfLkr jsyos Á.kkyh e"tm gA jkph] c"dkj] /kuckn vq te'knij ea 0; ki d eky okgu@pkyu Lkfo/kk, i mi yC/k gA bLkds vvykok] fdfjc#] ygjnxx vq Lkwy d"yQhYMEk fy0 ds LkOh d"; yk [knku" a ea v; Ld Òkj.k Lkfo/kk, i mi yC/k gA
- 7.8 d"mjek & gtljhckx & jkph] d"mjek & fxfjMhg] nò?kj & nqdk] cjgh gtljhckx rFkk Vljh & ygjnxx ds chp jsy l Ei dZ Ánku djus dk dk; Z i gys gh 'kq fd; k tk pppk gA
- 7.9 (d) cjgh&gtljhckx&jkph&egfy; k&cgjx"jk ds chp jk"Vh; jktekxZ 33 d" 4 yu ekxZ cukus dk dk; Z Áxfr ij gA

([k] jkT; dh 1500 fd0eh0 LkMel dk ch0v"0Vh0 ¼ U; uñVh½ vk/kkj ij Lkqkkj djus ds fy, LkMel fuelZk foðkx] >kj [kM Lkjdkj vq vkbZ y , .M , Q0, Lk fyfeVM us Lka ã : i Lks



>kj [kM , DLkyjvM j"m Møyi eW dā uh fyfeVM ¼tš vkjMhLk, y½ dh LFkki uk dh gA jkph & irjkrw & jkex<+LkMēd] jkph Gx j"m dsfgLLks d" Ng yu okyk cukuk] pkbčckLk & dkæ & p°dk j"m rFkk vkfnR; ij & dkæ j"m dk fodkLk bl ;"tuk ds vaxr vkPNkfnr gS vG dk; kō; u fd; k tk jgk gA

(x) l a kst drk ea l dkkj ds fy, , u0, p0&2 d" jkT; ds mYkj&iwē fgLLks rFkk te'knij ea vkfnR; ij vky fczt l s tkMūs okyh xkfolnij&nēdk&l kgcxat l Mē l fgr vl; dbz ;"tuk, j Áxfr ij gA

(?k) gfYn; k] ikjknhi vG fodfl r fd, tk jgs /kkejk i"VZ Lks Lkā dz t"Mus ds fy, jkT; Lkjdkj òh vi us {k= ea vi us LkMēd us/odZ d" etar cuk jgh gA

7.10 jkT; dh jkt/kkuh jkph] fu; fer gokbz Lkōkvka ds ek/; e Lks fnYyh] d"ydkrk] epb] i Vuk ds LkkFk tMh gpZ gA jkph gokbz vī's dsmē; u dk dk; ZÁxfr ij gA

7.11 jkT; Lkjdkj us jkph ea , ; j dKx"Z ifjLkj LFkkfir djus ds fy, dne mBk; k gA ; g fu; kZkē[ kh m| "x" a d" c<kok nsxk] fo'kSk : i Lks mlga t" mPp eW; vG u"V gkus okyh olrYka ds {k= ea ifjpkYu dj jgs gA i qī "Riknu vG cXokuh vk/kkfjr m| "x bLk Lkfo/kk dk ykō mBk LkdrsgA

7.12 >kj [kM òie Lks f?kj k gYk jkT; gA Lkeph canjxkg vf/kxE; rk d" Lkfo/kktud cukus ds fy, Lkkgcxat vG jktegy ea xak unh ij uōgu ds fy, vk/kkjHkr Lkjpkuk ij òh fopkj fd; k tk jgk gA jkT; Lkjdkj ds vutkj.k ds ifj.kkeLo: i] òkjr; jk"Vh; jktekxZ Ákf/kdj.k] òkjr Lkjdkj }kj Lkkgcxat ij iY dk fuelZk fd; k tkuk gA bLLks nSk ds mYkj iwē fgLLks ds fy, , d xfy; kjk [ky tk, xA vk; kr vG fu; kZ dh Lkfo/kk Ánku djus ds fy, jkT; Lkjdkj ; k r" gfYn; k i"VZ ; k ikjknhi canjxkg ij , d Lkefir yaxj Mkyus dh txg ds fy, Á; kLk djsxA

7.13 (d) >kj [kM jkT; Lkpkuk vG Lkpkj us/odZ ¼>kjuv/¼ 22 fty" 35 mi [kM'a vG 212 [kM'a ds e[; ky; "a d" jkT; ds e[; ky; ds LkkFk t"Mus okyk] vR; k/kfud Lkpkj us/odZ gA >kjuv/ , d cz/McM vkbZ h vk/kkfjr b&xouk us/odZ gS t" jkT; òj ea vRj.k ds fy, , d Lkjf{kr ep Ánku djrk gA d"kkxkj] okf.kT; dj] òie iathdj.k foòkx] òfo"; fuf/k] tle vG eR; q Áek.k i=] vkokLk; Áek.k&i= vkfn ijh rjg Lks dEI; WjhÑr gS vG dbz vl; dk; ZÁxfr ij gA okf.kT; dj foòkx ds dEI; Wjhdj.k gkus l s 0; ki kj vG m| "x {k= ds fy, foj.kh nkf[ky djuk] b&òqrku] iathdj.k vkfn Lkfo/kktud g"xA

([k] 10 Lkjckjh foðkx"ã ea b&Ákfr ¼i kD; kj eV izkkyh½ 'kq fd; k tk pðk gA ; g fonšk Lks bPNð fufonkdrkz/ka d" fofuñ"V Lke; eafufonk ÁfØ; k ea ðkx yus ea Lk{ke cuk, xkA

(x) jkT; Lkjckj us jkT; ðj ea vkñVdy Qkbcj ÷ydst LFkkfir djus dh ifjdYi uk dh gA LkØh iZkM eç; ky; "ã vç i pk; r"ã d" czM cM duð'ku mi yC/k djkus ds Á; kLk fd, tk jgs gA vc rd fofÓé njLkpkj dá fu; "ã }kjk yxØx 2200 fd0eh0 vkñVdy Qkbcj ÷ydst LFkkfir fd; k tk pðk gA bV/juV vç e"ckby mi ; "xdrkz/ka dh Lkçk; k Øe'k% yxØx 4.7 ykçk vç 100.05 ykçk gA

; wkbMh ; "tuk ea ðh egRoiwz Áxfr dh xbz gS vç yxØx 4 ykçk 'kgjh vkcknh vç 25 ykçk xteh.k vkcknh igys Lksgh vkoÿk dh tk pðh gA

7.14 xhu QhYM VðLkVky@, içy ikdZ vç vkbDVh0&vkbDVh0bD, Lk0@ck; " Vðu,y"th ikdZ ds vrxr Lkkel; vk/kjHkr Lkj puk fodkLk ds fy, vupku fn; k tk, xkA

## 8. ekuo LkLk/ku fodkLk

8.1 vxkeh m|"x"ã grq jkT; ea vk jgs m|kska ds fy, ekuo l ð k/ku ¼rdudh½ dh ðkjh vko'; drk g"xhA bLkfy,] u, rdudh LkLkku"ã d" Á"RLkfggr djuç e"tink LkLkku"ã d" v|ru djuç vç m|"x&LkLkku Lkã "tu"ã d" c<kus ds fy, fo'kšk Á; kLk fd, tk, xA

8.2 bLk Lke; jkT; ea vk/kk ntZu Lks vf/kd LkQ; ofLFkr bat hf; çjx d,yst gð t" fd bat hf; çjx dh yxØx LkØh egRoiwz 'kkçk vka ea rdudh f'kçk Ánku dj jgs gð vç bruh gh Lkç; k ea , ðks bat hf; çjx d,yst gð t" fd vðh vi us ÁkjãOd voLFk ea gA bLk rjg jkT; ea 13 Lkjckjh i,fyVðDud gð vç , ðks gh 17 vL; i,fyVðDud d" LFkkfir djus ds fy, dne mBk, x, gA ðkjr Lkjckj dh feuh Vny : e ; "tukvka ds vrxr jkph , oa nðdk ea Vny : e dh LFkki uk dh xbz gA

, d rdudh fo'ofok|ky; LFkkfir fd; k tk jgk gS vç futh fo'ofok|ky; vf/kfu; e 'kh?kz gh ykxwg" tk, xkA

8.3 jkT; Lkjckj oRrðku , oa LFkkfir gks jgs bat hf; çjx d,yst @i,fyVðDud@ vkbDVh0vkbD fo|ky; "ã d" ihihih Á.kkyh ds vrxr Ácãku ds fy, l {ke 'kç{k d@vç| fxd Lkeng"ã d"

gLRkrfjr djus ds fy, bPNpd gš rkd >kj [kM jkT; ea m | "x" a grq; "X; , oa dky ekuo  
I d k/ku dh vko'; drk dh i fr vLkkuh Lks g" Lkd xhA

bLk ; "tuk ds rgr] m | fe; "a d" e t m k Òou] Á; "x'kkyk, } dk; Zkkyk, } mi dj.k vkfn  
gLRkrfjr djus dk Álrko gSftLkLs; FkkLk Òo de Lke; eš fcuk fdLk ijš kkuh ds LkL Fku dk  
mé; u Lkfo/kktud rjhds Lks g" LkdA

8.4 futh {ks= ea rduhdh@'kšf.kd LkL Fku" a dh LFkki uk d" Lkqe cukus ds fy, Lkj dkj }kjk  
bPNpd fuoškd" a d" , Lks LkL Fku" a grq Òie Ánku djus dk Álrko gA Lkj dkj Òie dh  
xš&mi yC/krk dh fLFkr eš mLk fo'kš {ks= ds fy, Lkj dkj }kjk fu/kkZjr nj ij LkL Fku dh  
LFkki uk djus okyh , tLk d" Òie dh ykx ds 50 Áfr'kr dh Áfri fr dh tk, xhA , Lks  
LkL Fku" a d" vko'; d cfu; knh Lkfo/kkvka dk Lk; "x nus ds Á; kLk Òh fd, tk, xA

8.5 bPNpd I LFkkuk@fuoškdka ds }kjk mDr {ks= ea jk"Vh; I L Fkka ; Fkk&, eOI hOvkbD@  
, OvkbDI hOVhObD , oa vU; ds }kjk fu/kkZjr eki n.Mka ds vLrxr ešMdy dkwst] futh  
fo'ofok | ky; ½tI ea 30 ifr'kr ukeadu 0; kol kf; d , oa fu; kst u vk/kkZjr dkd ½ dh LFkki uk  
djus ij m | ks dk ntKz fn; k tk; xkA bu I L Fkvka ds }kjk dkfeD] i z k l fud I qk j , oa  
j k t H k " k k foHkx >kj [k.M I j dkj ds }kjk fu/kkZjr eki n.Mka ds vk/kk j ij 25 ifr'kr I hVa jkT;  
ds fuokfI ; ka ds ukeadu grq vkj f {kr djus dh vfuok; Zk gksxA ; | fi ; s I L Fk, a b l ulfr ds  
vrxr forrh; i k l kgu dh gdnkj ugha glach] i j U r q I a d /kr foHkxka ds }kjk dh tkus okyh  
I fo/kk i k l r dj I drh gA

8.6 foKku , oa Á | "fxdh] ekuo LkLk/ku fodkLk LokLF; tLks Lkæ) foOkx" a }kjk vi us Álrko" a ds  
dk; kwo; u ds fy, foLrr , oa v y x & v y x fn'kkfunžk dh Álrqr dh tk, xhA

## 9. d ky fodkLk ½Ldy Mdy eš ½

9.1 m | "x , oa 0; ki kj ds mi ; "xkFz dky tu'kfä dk fodkLk , d Áeq [k {ks= gA mOjrs d ky  
Lkeng" a ea d ky mé; u ij /; ku dææ fd; k tk, xkA

9.2 jkT; Lkj dkj dk ; g Á; kLk jgsk fd cktkj Lkpkfyr -f"Vd".k ds ek/; e Lks d ky fodkLk grq  
futh {ks= ds fuoškd d" c<kok fn; k tk, A

9.3 efgykva ds d ky fodkLk ij t j fn; k tk, xk rkd mudsfy, j" t xkj ikus ds volkj c<A

9.4 fo f'k"V v | kšxd Áf'k {k.k LkL Fku ½vkbDVhOvkbD½ , d h txgka ij LFkfr fd, tk, xš tgka  
fo'kšK dkexkj vf/kd I q; k eami yC/k gkA

9.5 Lkxeh Lkpyu] e'khu ifjpyu v<sup>g</sup> j[k&j[kko] ÓÍh Lkpyu v<sup>g</sup> j[k&j[kko] vkW'e'ckby bathfu; Gjx] uyLkkt[h] jRu dKvuv<sup>g</sup> pedku\$ fo|<sup>r</sup> bathfu; Gjx tLks {ks="a ea cg&d<sup>o</sup>ky dh ÁLrfr grq , d fo'kSk vf0; ku 'kq fd; k tk, xkA 0; kogkfjd Áf'k{k.k Lkfr ikB; Øe : i&j[<sup>r</sup>kk r; djus dk vk\$ Lkpyu ea m|kska dks 'kkfey fd; k tk, xkA

9.6 m|'x dsfy, vko'; d d<sup>o</sup>ky"adk i rk yxkus v<sup>g</sup> Áf'k{k.k nus okys LkLkku"aea , Lks d<sup>o</sup>ky ds fodkLk ds fy, m|'x&LkLkku ds chp ikjLifjd fopkj&foe'kz d" ÁRLkfr fd; k tkuk ÁLrfor gA

9.7 bei,oj] xte njx tLks jk"Vh; d<sup>o</sup>ky fodkLk fuxe ¼ u, LkMhLk½ ds e<sup>o</sup>tnk Ókxhnkj"aea dh Lkxvka dk mi; ks dj cj"txkj@de j"txkj okys ; pkvka ds d<sup>o</sup>ky dk fodkLk fd; k tkuk ÁLrfor gA , u, LkMhLk }jk foYk i"kr bu 0; koLkfr; d Áf'k{k.k Ánkrvka l sykHk ; g gSfd mfr fuxjuh l sykHk cj"txkj@de j"txkj@ Loj"txkj okys ; pkvka dh c<h vk; Lks d<sup>o</sup>ky fodkLk dk; Øe ds Á0ko dk eW; kdu djuk Lk0o g"xkA

10. **m|e'khyrk fodkLk ½UVji ½; kjf'ki Møyi e½½**

10.1 Lkjfr dk; Øe"aea , oa ; "tukvka ds ek/; e Lks m|e'khy xqk"ad" vr/ufo"V djus ds Á; kLk fd, tk, xsftueafufufyf[kr 'kkfey g"xs

(d) jkT; ea m|e'khyrk ds LkqoLkj"adk mi; "x djus dk i rk yxkus ds fy, , d Áfr"Br Lkygdkj dh Lkxk, j Ákr djukA

([k) , d m|e'khyrk fodkLk LkLkku dh LFkki uk v<sup>g</sup> fof0é mik; "a ds tfj, bLks etar cukukA mi k; ka ea Lkjdkjh Lkg; "x Lkfr jk"Va Lrjh; m|e'khy LkLkku"ad ds LkLk j.kulfrd xBt"m+, oa m|'x] rduhdh , oa i škøj LkLkku] vukdkku o fodkLk] ukckM] cš] ihoihoi ho mi Øe"avkfn ds LkLk Lk "tu 'kkfey gA

10.2 Áfr"Br LkLkku Lks m|e'khyrk ikB; Øe ea LkEefyr g"us ds fy, vukfr tkfr@vukfr tutkr v<sup>g</sup> efgyvka d" 'kq'd ds 50 Áfr'kr dh WNg ekg ds m|e'khyrk ikB; Øe grq vf/kdre #0 50j000 v<sup>g</sup> 1 o"lz ds ikB; Øe grq vf/kdre #0 100j000 dh Lkhek½ Áfri fr fo'kSk ÁRLkku Lo: i Ánku dh tk, xhA Lke; &Lke; ij Lkjdkj , Lks LkLkku"ad" vf/kLkfr djxhA

- 10.3 vks| kfxd {ks= fodkl i kf/kdkj ¼/vkbD, OMhO, 0½ m | fe; "a dsfy, vko' ; d Lkgk; rk Ánku djxkA Áf'k{k.k i kus okys m | fe; "a dsfy, vkbD, OMhO, 0 buVjSDVo dk; Døe dk vk; "tu djxk ftLka m | fe; "a ds Lkkaus vkus okyh LkDkfor LkeL; kvka ds Lkek/kku ds fy, Áf'k{k.k Ánku fd; k tk, xkA
- 10.4 , DLkO, yOvkjOvkbD] te'knij eam | e'khyrk fodkLk dk; Døe igys Lksgh 'kq g" pplk gSvG Áf'k{k.k/ka ds ntkj scp d" Áf'k{k.kr fd; k tk jgk gA dk; Døe vkxs Oh tkjh j [kuk ÁLrkfor gA

11. **bUD; wsku dnz ½buD; wsku l ½j ½**

(d) ; pkvka }kjk u, [kkt d" ÁRLkfggr djus, oaKku vk/kkfjr o mPp rduhd okys mRi kn"ads fodkLk dsfy, jkT; eabUD; wsku dæ Lfkkfir djusdsfy, jk"Vª Lrjh; vuþkalkku , oafodkLk dæ , oafokku vG Á©| "fxdh ds Áeþk LkLkku"ad" ÁRLkfggr fd; k tk, xkA

([k) 0; ki d 0; oLkk; fodkLk , oai skoj Lkøkvkad" , dhÑr djus dsfy, vG of'od Kku ds uVodz rd igp Ánku djrs gq , mPp Á©| "fxdh dk; k ds fodkLk , oaLkFkZu dsfy, vkbDvkbD, e0, jkph , oa, DLkO, yOvkjOvkbD, te'knij ds Lkg; "x Lks mPp rduhd vk/kkfjr 0; ki kj fodkl dnz Lfkkfir djusdk Á; kLk fd; k tk, xkA

(x) m | fe; "ad" Ñf"k Á©| "fxfd; "ads ifjikd ¼ xh fotuð buD; w½j ½ dk LkqoLkj Ánku djus dsfy, jk"Vh; foKku , oa Á©| "fxdh m | ferk fodkLk c"MZ ( , u0, LkOVhObDMhOcho), foKku , oa Á©| "fxdh foðkx, Økjr Lkjdkj , oa >kj [kM Lkjdkj ds Lkg; "x Lks m | fe; ka dks df"k rduhd vk/kkfjr bD; w½j dh Lfkkuk iLrkfor gS rkfd os(i) Ñf"k-0; oLkk; dk; I (ii) 0; oLkk; ijke'kz (iii) foRr dh Lkqo/kk Ánku djus(iv) vk/kkjHkr l jþuk , oaLkqo/kkvka rd igp gkflky djus dsfy, ÁOk'o'kkyh cu LkdA

12. **v©| kfxd {ks= fodkLk Áf/kdkj**

- 12.1 v©| kfxd {ks= fodkLk Áf/kdkj (vkbD, OMhO, 0), vi us v/khu {ks= ds vrxZr Øfie vf/kxg.k , oa LkMdel, ukys ikdz ty vki ðr , oavi usfu; æ .kk/khu v©| kfxd {ks= eaLkkozt fud Lkqo/kkvkadsfodkLk tLkh vk/kkjHkr LkjþukRed Lkqo/kkvkadsfy, ftEþkj g"xkA

m | fe; "ad" viuh v©| kfxd bdkbz Lfkkfir djusdsfy, , uohuhdj.k dh Lkqo/kk ds LkFk ok'ekd fdjk, ij 30 o"Kzdsi Ís l fgr v©| kfxd {ks= eaØfie/'kM, vkfn vkcaVr fd, tk, xkA bl

iðkj vkávr Hkfe ds fy, nş fdjk; k iR; d 10 o"ã ds ckn Lkã'ku fd; k tk l dskA  
v<sup>o</sup> kfxd bdkbzLFkfi r djusdmîš; Lksvkávr Òie/'KM dk mi; kx fl QZml mnæš; dsfy,  
gh ekU; gksk ftl dsfy, Hkfe dks iVVs ij fn; k x; k gš fdl h vU; mnæš; dsfy, ughA ; g  
Òh Lkfuuf' pr fd; k tk, xk fd Òie dk vká/u okLrfod vko'; drk ds vk/kkj ij fd; k x; k gA  
rFkfi] i ík foyš[k dsfu; e o 'krãdk fu/kkj .k fd; k tk, xkA

12.2 jkT; dsÁR; d v<sup>o</sup> kfxd {ks= fodkLk Ákf/kdj (vkbD, OMhO, 0) }kj 12.1 eamfYyf[kr v<sup>o</sup> kfxd  
m|eãdsfy, de Lksde 1000 , dM+Òie dk vf/kxg.k djusv<sup>g</sup> i; kZr cfu; knh Lkfo/kk, j, oavU;  
Lkfo/kkvkædk fodkLk djusdk Á; kLk fd; k tk, xkA

12.3 ubzv<sup>o</sup> kfxd bLVV, ikdZvkfn dsLkæãk eã vkbD, OMhO, 0 , d 0; ki d ySM tkfUak lyku Hkfe dh  
tkfUak½ ij dk; Zdjxk, v<sup>g</sup> ; Fkk l Hko e<sup>o</sup>tmk v<sup>o</sup> kfxd l ánkva ds {ks= ; kstuk dk nkf; Ro  
l HkyskA fdl h [kkl {ks= eã , d Lkeku mRiknu/mRikn okys , d tš s fo'kš m| xka dks  
LkeghN<sup>r</sup> fd; k tk, xkA

12.4 v<sup>o</sup> kfxd {ks= fodkLk Ákf/kdj.k viusdekUM {ks= dsm|eãdsfy, Kku dæ v<sup>g</sup> Lkfo/kk inkrk ds  
: i eadk; ZdjxkA

12.5 v<sup>o</sup> kfxd {ks= fodkLk Ákf/kdj }kj l ftr jktLo dk 5 % vius dek.M {ks= eã d<sup>o</sup>ky  
fodkLk/m|ferk fodkLk Òie xokusokyã ds vki nk , oã [krjs ds Ácãku ds fy, d<sup>o</sup>ky fodkLk ij  
[kpZds mîš; Lks vyx j [kk tk, xk] rkfd Hkfe xokusokys, oamudscPpsLkefpr d<sup>o</sup>ky gkfl y  
dj bl vks] kfxd {ks= ; k fdl h vU; txg ij ykHknk; d jkstxkj ikr dj l dA

12.6 de l s de 40 ifr'kr Hkfe e<sup>o</sup>tmk vkbD, OMhO, 0 ; k vkus okys vkbD, OMhO, 0, v<sup>o</sup> kfxd  
bLVV/{ks= /ikdZfuth v<sup>o</sup> kfxd {ks= vkfn eãNkV/s v<sup>g</sup> y?kqm|eãdsfy, vkj f[kr g<sup>o</sup>xhA

12.7 fdLk h u, v<sup>o</sup> kfxd {ks= eã 10% vká/u ; "X; mi yC/k Òie , Lks Òie xokusokyã (bLk v<sup>o</sup> kfxd  
uhfr dh vof/k dsn<sup>g</sup>ku vf/kxghr Òie) dsfy, vyx l sj [kh tk, xh ftUg<sup>o</sup>us, d , dM+; k mLkLks  
vf/kd dh Òie xok; h gA , Lks Òie xokusokyãd" m|kx LFkfi r djus ds fy, Ápfyr nj ij  
Hkfe Ánku dh tk, xh c'krãfd Hkfe mi yC/k gks vkš os vU; ik=rk dsekunM<sup>r</sup>ad" ijk djrs gA

12.8 vkbD, OMhO, 0 LkÒh vkávr Òie KM<sup>r</sup>adh mi; kšxrk dk i rk yxkus ds fy, okf<sup>r</sup>kd fujh{k.k djxkA  
fujh{k.k ny }kj , df=r folRr tkudkj h osLkbbV ij ÁLr<sup>r</sup> dh tk, xhA , Lks m|fe;ã ds  
ekeyã e<sup>o</sup> t" Òie KM<sup>r</sup>adh mi; "x ugha dj jgs gã; k vi; kZr <x Lks Òie KM<sup>r</sup>adh mi; "x ml mîš;  
dsfy, dj jgs gš ftLkdsfy, vká/u fd; k x; k Fkk , d vká/u d" fujLr djusi j fopkj fd; k tk  
Lkdrk gš; k Òie dh ykx r dscjkcj t<sup>o</sup>pkZuk yxk; k tk Lkdrk gA v<sup>o</sup> kfxd {ks= eã Òie dsvká/u

dsckn ; fn vkcà/h }jkk fu/kkzjr lke; dsòhrj (Lkfe , oay?kqm | e dsfy, 2 o"lZ, oavll; m | e"ads fy, 5 o"lò i wkr; k dk; kled m | "x ugè yxk; k tkrk g\$ r" Òfie dk vkcà/u fujLr dj fn; k tk, xkA

12.9 i Ík/kkj d }jkk i Ísdh 'krRkè dk mYyàku djus dh fLFkr eþ Ákf/kdkj] Òfie eW; dh oki Lkh fd, fcuk gh i Ík/kkj dsi Ík vf/kdkj d" fujLr dj Lkdrk gA

12.10 cãkd Òfie Lkgr Òfie dk LokfeRo] geškk Ákf/kdkj dsi kLk jgskA Òfie&eW; ftLkeafodkLk ÁÒkj Òh 'kkfey g\$ vi jØKE; jgsk v\$ geškk Ákf/kdj .k }jkk fu/kkzjr fd; k tk, xkA

12.11.1 (i) i Ínkrk }jkk i Ínkj dh vuþkfr Lkã fYk dsi Ík/kkjh vf/kdkj"ad" i Ís ds i HkkoH vof/k ds n\$ku i Ínkj }jkk vfpflgr u, m | eh dsi {k eafuEufyf[kr 'kr"ãdsvk/kkj ij gLrkrj.k ds vlxg ij fopkj dj Lkdrk gA

(d) i Ínkj usi Ísdh LkÒh fu/kkzjr vi {kkvka dh i frz dh g\$ v\$ i Íseafufgr fdLkh Òh 'krzdk mYyàku ugè fd; k gA

([k) i Ínkj usvkbD, OMhO, O }jkk vuþ"fnr ifj; "tuk ifronu ds vuþkkj i Ík/kr {k= dk mi; "x fd; k gA

(x) i Ínkj ij Lkjdkjh ; k foYkh; LkLFku"adh d"bzokkfud, fof/kd ; k foYkh; n\$ rk ckdh ugè gA

(?k) u, m | eh ds i kLk ftLks i Ínkj vi uk i Íkf/kdkj gLrkrfjr djuk pkgrk gA Òfie ds mi yC/k Òf[kM ij fu"i knu dsfy, 0; ogk; ZLkòk0; /dk; kòo; u ; kx; i fj; "tuk g"uh pkfg, A

(³) Òfie dk Òf[kM gj rjg ds\_\_ .k Òkj Lkseþã g"uk pkfg, A

12.11.2 ,e0, Lk0, e0bD dsfy, Òfie dsorèku eW; dk U; ure 15% , oavll; I s25% gLrkrj .k 'kyd ds : i eaoLknyk tk, xk v\$ , ksgLrkrj .k LksLkã/kr LkÒh fopkj/khu 0; ; ] ftLkealKÒh Lkkofof/kd , oa Lkjdkjh cdk; k jkf'k dk Òkrku 'kkfey g\$ mLk u, m | eh d" ogu djuk g"xk, ftLks i Ínkj vi uk i Íkf/kdkj gLrkrfjr djuk pkgrk gA

12.12.1 i Ínkrk fuEufyf[kr 'kr"ãij i Ínkj }jkk LoBNk Lks vuþkfr I ã frR ds i R; i Zk dks Lohdkj dj Lkdrk gA

(d) i Ínkj usi Ísdh LkÒh fu/kkzjr vi {kkvka dh i frz dh g\$ v\$ i Íseafufgr fdLkh Òh 'krzdk mYyàku ugè fd; k gA

([k] i Ínkj us i Ík/kr {ks= dk vkbD, OMhO, O }kjk vuøfñr ifj; "tuk fji "VZ ds vuøkkj mi ; "x fd; k gA

(x) i Ínkj ij bLk Ø[KM ds ifr dkbZ Lkjdkjh ; k foYkh; LkLFku"adh d"bZ oSkkfud, fof/kd ; k foYkh; nkf; Ro ugÉ gA

(?k) Øfie dk Ø[KM gj rjg ds\_\_k Økj Lkseþi g"uk pkfg, A

12.12.2 fdl h Nks/s m | e }kjk vkca/u ds, d o"lz ds Øhrj Ø[KM ds LoSPNd i R; izk ds ekeys eþ d"bZ 'kYd ugÉ oLkwyk tk, xkj Øysgh mä bdkbzusLkæ æ , oami dj.k dh LFkki uk ead"bZ Axfr u dh g"Ar Fkfi Ákf/kdj.k }kjk vkca/u fd, tkusds1 o"lz ds ckn vG 5 o"k"ard Ø[KM ds i R; izk ds nGku Hk[k.k.M ds orþku eW; dk ,e, Lk, ebZLks2% vG vU; Lks5% tþkZus dh oLkwyh dh tk, xhA

12.13 i Ínkj dh eR; qg"us dh fLFkr eþ ftLk 0; fä dks mYkj kf/kdkjh ; k vU; Fkk vf/kdkj gLrkrfjr fd; k tk, xk, og i Íknkrk d" bl izdkj eR; q ds rhu eghus ds Øhrj u"fvLk nadj Lkfr djxkA mRrjt hoh ; k Lkæ) vkcaVrh ds mYkj kf/kdkjh mLk rjg l á fr ij i Ík&LoRokf/kdkj djæ s ft l izdkj vuø fr l á fr ij ey vkcaVrh dk LoRokf/kdkj Fkk, yfdu døy nkonkjh vG i Íknkrk }kjk foj"/kh nkonkjh ds fu/kkj.k ds cknA ; fn nkonkjh , oafoj"/kh nkonkjh tFVy Áñfr ds gð r" i Íknkrk dks vf/kdkj gksk fd nkonkjh , oafoj"/kh nkonkjh ds vf/kfu.kZ ds Á; "tu grq ekeys dks Lk{ke nhokuh vnkyr eays tk, A

12.14 vuø fr l á fr e LFkfi r dh tkusokyh vG l ksd bdkb; "æax§ rduhdh , oarduhdh tu'kfä d" fu; þr djrs Lke; } i Ínkj ds fy, t+ jh gS fd >kj [KM ds LkkelU; fuokfLk; "ad" ftueas os y"x Hkh 'kkfey gð ftUg"aus d{kk 9 ds ckn LksU; ure pkj o"lz dh vof/k rd i <kbZ dh gð x§ rduhdh Jskh eall; ure 50% vG rduhdh Jskh eall; ure 25% y"x ad" j" tækj egg\$ k dj k, A

12.15 gLrkrfj.k Lokfero ifjorZu, i Ík/kr Ø[KM dk i R; izk ds LkØh ekey" a eþ 1 , dM+rd ds Ø&{ks= ds fy, #0 10]000 vG , d , dM+Lks vf/kd Ø&{ks= ds fy, vfrfjä #0 2]000 Áfr , dM+ ÁLkLkdj.k 'kYd ns g"xkA

12.16 vkbz/Mh, }kjk gLrkrfj.k, Lokfero ifjorZu, mi ; þi i Ík foy§k , oa l e; & l e; ij ol wys tkus okys i Ík fdjk; k, fodkLk 'kYd, j [kj [kko 'kYd vkfn l fgr Ø[KM"ads vkca/u dh folr r i kn'kÉ , oamÍs ; uhfr r\$ kj dh tk, xhA

12.17 jkT; dh Ápfyr i þokZk , oai uLFkka uk (vkj0, M0vkj0) uhfr ykxwg" xhA



12.18 rhozLksv<sup>o</sup> | "xhdj.k grqjgh ea 350 , dM+Öfie ij esxk xzFk Lk<sup>o</sup>/j LFkfi r djus ds fy, vk/kfud vol j pukRed Lkfo/kkvka ds LkkFk fodkLk dk; Z 'kq fd; k x; k g<sup>o</sup> xzFk Lk<sup>o</sup>/j dk fodkLk ÁfrLi /kkz fufonk ij ÁLrkfor g<sup>o</sup>

bLk Ádkj n<sup>o</sup>?kj ftysds v<sup>o</sup>rx<sup>r</sup> n<sup>o</sup>hi j v<sup>o</sup> | kfxd bLV<sup>v</sup> ds fy, 547 , dM+Öfie mi yC/k g<sup>o</sup> bLk ij 'kh?kz gh dk; k<sup>o</sup>; u 'kq gks tk, xkA

12.19 v<sup>o</sup> | kfxd {k<sup>o</sup> fodkLk Ákf/kdkj }kjk viusdekUM {k<sup>o</sup> ds v<sup>o</sup>rx<sup>r</sup> v<sup>o</sup> | kfxd bdkb; "aea<sup>o</sup>"kz ty Lk<sup>o</sup>; u, n<sup>o</sup>ku ty Lk<sup>o</sup>; u v<sup>o</sup> ty dk i p<sup>o</sup>p<sup>o</sup>.k , oavif'k"V i p<sup>o</sup>#i ; "x Lk<sup>o</sup>uf"pr fd; k tk, xkA

12.20 v<sup>o</sup> | kfxd {k<sup>o</sup> fodkLk Ákf/kdj.k }kjk viusdekUM {k<sup>o</sup> ds v<sup>o</sup>rx<sup>r</sup> vkus okyh bdkb; "adsv<sup>o</sup> | kfxd m<sup>o</sup>s ; "adsfy, is ty , oaty vki<sup>o</sup> r dh , d foLr<sup>r</sup> ; "tuk r<sup>o</sup> kj dh tk, xhA

### 13. u, futh v<sup>o</sup> | kfxd {k<sup>o</sup> "a @ bLV<sup>v</sup> dk fodkLk

13.1 (d) jkT; Lkjdkj foYkh; Lkgk; rk n<sup>o</sup>dj de l s de 75 , dM+ ds futh vks<sup>o</sup> | kfxd bLV<sup>v</sup> dh LFkfi uk@fodkLk d " ÁRLkfg<sup>r</sup> djsxA , k<sup>o</sup> futh v<sup>o</sup> | kfxd bLV<sup>v</sup> ds fy, fodkLkd<sup>o</sup> }kjk Öfie dk vf/kxg.k dh tkuh p<sup>o</sup>fg, A bLkds cnys ea Lkjdkj bLV<sup>v</sup> ds fy, eny<sup>o</sup> Lkfo/kkvka ds fy, Lkg; "x nsxA bLk rjg ds cfu; knh <kps ea e<sup>o</sup>; r% LkMed l j puk, i hus dk ikuh, fctyh dh vki<sup>o</sup> r vkfn 'k<sup>o</sup>fey g<sup>o</sup>

([k) bLk rjg ds futh v<sup>o</sup> | kfxd bLV<sup>v</sup> dk de Lks de 40% {k<sup>o</sup> futh v<sup>o</sup> | kfxd fuoskd<sup>o</sup> }kjk , e<sup>o</sup>, Lk<sup>o</sup>, e<sup>o</sup>b<sup>o</sup> dh LFkfi uk ds fy, p<sup>o</sup>fg<sup>r</sup> gksk<sup>o</sup> | tks vks<sup>o</sup> | kfxd bLV<sup>v</sup> ds fodk<sup>o</sup> l s vyx gksxA

(x) bLk Ádkj ds futh v<sup>o</sup> | kfxd bLV<sup>v</sup> dk Lokfero, j [k&j [kko vkfn fodkLkd ds i kLk gh g<sup>o</sup>xkA

(?k) vks<sup>o</sup> | kfxd {k<sup>o</sup> fodk<sup>o</sup> l kf/kdkj, vius Lk<sup>o</sup>á/kr dekUM {k<sup>o</sup> ds v<sup>o</sup>rx<sup>r</sup> futh v<sup>o</sup> | kfxd bLV<sup>v</sup> dk i ; b<sup>o</sup>sk.k v<sup>o</sup> fu; æ.k djsxA

(<sup>o</sup>) vks<sup>o</sup> | kfxd {k<sup>o</sup> fodk<sup>o</sup> l kf/kdkj ds vf/kdkj {k<sup>o</sup> ds ckgj dh futh v<sup>o</sup> | kfxd bLV<sup>v</sup> dk i ; b<sup>o</sup>sk.k v<sup>o</sup> fu; æ.k Lk<sup>o</sup>á/kr ftyk m | ks d<sup>o</sup>h<sup>o</sup> }kjk fd; k tk, xkA

13.2 bLk rjg ds v<sup>o</sup> | kfxd bLV<sup>v</sup> dk fodkLk vks<sup>o</sup> | kfxd {k<sup>o</sup> fodk<sup>o</sup> l kf/kdkj ds LkkFk Lk<sup>o</sup> p<sup>o</sup> : i l s LFkfi r djus dh l k<sup>o</sup>kuokvka dk iz kl fd; k tk; skA

13.3 futh fodkLkd'a }kjk v<sup>o</sup>|kfxd bLVV dh LFkki uk ds ifj; "tuk ÁLrko'a dk eW; kndu fd;k tk, xk rFkk mLkdK vu<sup>e</sup>nu, vu<sup>n</sup>ku dh eatjh@yKò dk fu.kz fodkLk vk; ã dh v/; {krk ea xFBr Lkfevr }kjk fy;k tk, xk] ftLkds LknL; izkku Lkfo@Lkfo] iFk fuekZk] foYk] ty LkLk/kku] Átk; ; "tuk] m| "x rFkk funskd] m| "x foOkx LknL; &Lkfo g'xA

14. **v<sup>o</sup>|kfxd xfy; kjk**

(d) jkT; Lkjdkj d'Mjek – cgjx'jk v<sup>o</sup> jkph – irjkn&jkex<+j'M ij n' v<sup>o</sup>|kfxd xfy; kjad' c<kok nus@fodkLk djus ds fy, vko'; d dne mBk; s tk; xA

([k) d'Mjek v<sup>o</sup> cgjx'jk ds chp pkj ys ds nksuks vkj 25 fdyks ehVj rd xfy; kjk fodfLkr djus dk Á; kLk fd; k tk, xkA

(x) ; g v<sup>o</sup>|kfxd xfy; kjk cfu; knh Lkfo/kvka t&ks fctyh dh Lkfo/kk, j sy Lkã dz v<sup>o</sup>|kfxd bLVV] fo'k'V vkfFkd {ks= , oadyLVj t\$ h mPpre vk/kkjHkr l j p ukvka l s i f j i w k z g k s x k A

15. **v<sup>o</sup>|kfxd ikdZ**

15.1 fo'k'V ÁÑfr dh v<sup>o</sup>|kfxd xfrfof/k; "ad" mi ; Ør LFkku ij Á"RLkkfgr djus ds fy, ] jkT; ea {ks= fo'k'V fo'k'V v<sup>o</sup>|kfxd ikdZ dh ifjdYi uk dh xbZ gA

Lkjdkjh] futh] Lkã ã m| e ; k i h i h Á.kkyh ds rgr fuEufyf[kr v<sup>o</sup>|kfxd ikd'ã dh LFkki uk dh ; "tuk iLrkfor gA

- (i) ifj/kku Qkbcj v<sup>o</sup> VDLKvkby ikdZ
- (ii) vkbDVhO ikdZ@Lk, ¶Vos j VDU, y"th ikdZ ¼, LkOVhO i hO vkbD½
- (iii) jRu v<sup>o</sup> vkOkk.k ikdZ
- (iv) ck; "Vd v<sup>o</sup> gCLkZ ikdZ
- (v) dfedy v<sup>o</sup> QkekL; ¶Vdy ikdZ
- (vi) QM ikdZ
- (vii) vkW"e"ckby oBMj & vuUkxh vks] kfxd ikdZ
- (viii) vL; xfrfof/k; k; t&ks – flkjfed ikdZ] lykFLVd ikdZ] u,yst ikdZ] foYe flkVh vkfnA

15.2 pfd mi ; ðä LkÖh dæ bUD; wsku dæ dh rjg dk; Z dj l drs gð vr% fonšk vkš Hkjr ea  
vuð ðkku vkš fodkl i fjn'; dks /; ku ea j [kdj buea l s dñ dñka dks mRd"V dñnz ds : i  
eafodfl r djus dk i Lrko gð

15.3 mij"ä ; "tukvkað Òkjr Lkjdkj dh ; "tuk ds varxð LohÑr djkus ds Á; kLk fd, tk, xA

15.4 futh v©|kšxd bLVV ds fy, ÁLrkfor LkÖh Lkfo/kk; v© ykÖ] futh ; k ihih e"m ea  
fodflkr mij"ä ikd"ä d" Öh mi yC/k g"xA

15.5 vuðo.k v© ifj; "tuk LohÑfr rFk ykÖ dh Lohdfr mLk Ádkj g"xh tškk fd 13-1 v© 13-  
3 ea oÆ.kr gð

16. **fo'kšk vkFkd {ks= ¼ Lkbž ¼½**

16.1 fo'kšk vkFkd {ks= v©|kšxd fuošk d" vkdÆkr djus ds fy, v© fu; kð d" c<kus ds fy,  
fodklk batu dh rjg gð ; g LkdYi uk vkbDVhO@ vkw"e"ckby@ jkLk; fud& nok rFk vU;  
{ks="aea ykxw dh tk, xhA

16.2 vkfnR; ij ea ÁFke mRikn fo'kšk fo'k"V vkw"e"ckby v© vkw" dā"u/ fo'kšk vkFkd tku dh  
Lohdfr fey xbz gS rFk ; g dk; kðo; u ea gð

17. **dyLVj fodklk**

17.1 (d) jkT; Lkjdkj, Òkjr Lkjdkj dh e"tmk ; "tukvka ds rgr m| "x" a ds Lkkefigd fodklk d"  
ÁRLkkfgr djsxA

([k) jkT; Lkjdkj, Òkjr Lkjdkj ds , e0, Lk0, e0bD ea=ky; ds y?kq m| "x dyLVj fodklk  
dk; ðe v© vkbDi hoi h0 funškky; ds vkbDVkbD; kko ; "tukvka ds varxð] m| "x" a ds Lkkefigd  
fodklk ds fy, LkÖh vko'; d Lkg; "x Ánku djsxA

(x) jkT; ds v©|kšxd dyLVjka ea m| "x" a v© LkÖh Lkfo/kr foðkx"e, tšLk; "a dh  
Lkg Òkfxrk ds LkkFk Òkjr Lkjdkj dh ; "tukvka dk ykÖ mBkrs gq , d dyLVj fodklk dk; Z  
; "tuk ds ek/; e Lks cfu; knh Lkfo/kk vka dh xqoYkk d" c<k; k tk, xA jkT; Lkjdkj dyLVj  
; "tukvka dk; bl ds izkj@l kko; rk , oa xfrfof/k; "a dh vU; dkjd" a dks /; ku ea j [kdj ij d  
Lkg; "x v© Ánku djsxA

(?k) jkT; Lkjdkj us 56 dyLVjka dh igpku dh gS ftuea fjQDVjh dyLVj] /kuckn; y?kq  
LkheW dyLVj] jkex< ðk&k&/kkrq Lkeg] fc' .kq<} gtLjhckx+ v© [k/h( LVhy ÁLkLdj.k Lkeg]

fxfjMhg] gkMz d'd dyLVj] /kuckn v9 Qkftk rFkk gSM Vny dyLVj] 0æek] c'dkj" 'kkfey gA

(3) jske mRi knu, gFkdj?kk v9 gLrf'kyi {k= ea i0Z l s gh dyLVj ds : i ea dk; kZlor g" jgs gA

17.2 vkfnR; ij vKW" dyLVj : 0 65 dj" M+ dh dy ykxr ij dk; kZlor dh tk jgh gA bLdkk y{; ij h{k.k Lkfo/kkvka dk fodkLk , oa LkhObDVhOih v9 , pOMCY; 0, e0, Q0 dh LFkki uk dj i ; kbj.k Lkqkkj djuk gA

17.3 dyLVj , LkOih0oh0 d" 0fie dh [kjh@vkc@u@vf/kxg.k ds fy, ftyk inkf/kdkjh @iczk funskd ¼vk; Mk] fc; kMk] fj; kMk , oa Li h; kMk½ rFkk vU; Lkjdkjh , tLk; "a ds ek;/ e Lks vko'; d Lkgk; rk Anku dh tk, xhA

18. **I ½e, y?kq v9 e/; e m | e ¼ e0, Lk0, e0bD½**

18.1 , e0, Lk0, e0bD us j" t xkj ds i ; kZr volkj mi yC/k djkus ds vykok nsk ds fuekzk v9 fu; kZr ea fo'kSk ; "xnku fn; k gA bl sc<kok nss ds fy, fuEukidR i kRl kgu fn, tk; ks %&

(i) Lkjdkjh fo0kx v9 jkT; ds Lokfero okys ykd mi de] fuxe] ckMz fodkLk Ákf/kdkj] bEiMkeV VLV] uxj i kfydk, } vf/kLkMpr {k= dh Lkfefr; k] Lkgdkjh fudk; v9 jkT; Lkjdkj }kjk Lkgk; rk ÁkR LkLFku v9 dā fu; k] ftuea Lkjdkj dk vāk 50 % ; k F; knk g\$ ds }kjk dz ds ekeys ea >k] [kM ds l {e v9 y?kq m | "x" a }kjk fufer oLrpkā d" eV; vf/kekurk nh tk, xhA

(ii) LFkkuh; I ½e v9 y?kq m | e" a ¼ e0, LkObD½ ds fgrka dh Lkj {kk ds fy, jkT; Lkjdkj }kjk , d foi .ku uhfr r\$ kj djus dk ÁLrko gA

ÁLrkfor uhfr ds Áko/kku" a ea fuEukidR 'kkfey gA-

**(d) fcfMx ds fy, fufonk Ái = fu%kq d mi yC/k dj; k tk, xhA**

**([k) vxzku tekjfk'k ½bD, e0Mh0½ v9 Áfr0fr tek jk'k ¼ LkOMh0½ dh vnk; xh Lks NWA**

**(x) Lkjdkj ds vkn'sk ij fcy fMI dkmfUVx Lkfo/kk mi yC/k djkbz tk, xhA**

(?) 10% eW; oj; rk ; kuh t gk l we v g y?kq m | e" a dh fufonk , y 1 ds 10%  
ds v n j g' a W; ure fufonk n j ½ , d i n z fu/ W j r i k j n' k e Á f Ø; k ds ek/; e Lks  
LFkkuh; l we v g y?kq m | e" a d" , y 1 i j v k n s k d k L k e f p r Ø l x ½ f/ k d r e  
20% ½ Á L r k f o r f d ; k t k L k d r k g A

(iii) 0; ki kj esy" j" M 'k' ds ek/; e Lks > kj [ k M ds m | e" a v g L k Ø k Ø; ? k j y w v g o s' o d c k t k j  
ds chp ckrphr ds fy, ep mi y C/ k dj k u k A

(iv) , e0, Lk0bD d" j k" V h; r Fk k v r j k z V h; 0; ki kj esy" a v g Á n' k z u; " a r Fk k v r j k z V h;  
Á f r f u f/ k & e M y" a e a Ø k x y u s d s f y, Á" R L k k f g r d j u k A

(v) d o y , e0, Lk0, e0bD ds m R i k n" a ds Á n' k z u ds f y, , d L F k k b z Á n' k z u - L k g & L k E e s y u d æ dh  
L F k k i u k d j u k A

18.2 > kj [ k M l we v g y?kq m | e L k f o/ k k i f j" k n - L F k k u h; , e0, Lk0bD d" v i u s x q k o Y k k o k y s m R i k n" a  
dh f c Ø h e a v k u s o k y h L k e L; k v k a d s f u j k d j . k ds f y, , d v/ k z U; k f; d f u d k; d k x B u d j u k A

18.3.1 18-1 ½ i) ds v r x h' , e0, Lk0bD Lks [ k j h n h x b z l k e x h ds f y, i j h v k i f r ds 30 f n u ds v n j  
L k i w k z Ø q r k u d j k u s d k Á; k L k f d ; k t k, x k A

18.3.2 f c u k e W; o j h; r k L k f o/ k k o k y h j k T; dh v Ø l k s x d b d k b; k j v l u; F k k ; " X; i k, t k u s i j] f u E u r e  
n j ¼ y 1 ½ i j] v i u h { k e r k ds v u t k k j] d k; k n s k ds v f/ k d r e 50% r d, L k j d k j h f o Ø k x" a v g  
v l u; L k k F k k v k a ¼ 18-1 e a f d, x, m Y y [ k k u t k k j ½ d k s v i u s m R i k n" a dh v k i f r d j L k d r h g A

18.3.3 d P p s e k y d k m R i k n u d j u s o k y h b d k b; " a d" , L k s L F k k u h; m | " x" a d" [ k j h n e a o j h; r k n s u s ds  
f y, j k t h f d ; k t k, x k] **f t u d k m R i k n u b L k Á d k j ds d P p s e k y i j f u Ø j d j r k g A** b L k h  
Á d k j] j k T; e a f L F k r L k k o z t f u d { k s- ds m i Ø e" e f u t h { k s- ds c M s m | " x" a d" m u d s } k j k  
v i s { k r d P p s e k y v g v l u; e n" a dh [ k j h n h ds f y, ] L F k k u h; m | " x" a d" [ k j h n e a o j h; r k n s u s  
ds f y, j k t h f d ; k t k, x k A j k T; e a m i y C/ k o u k i t dh v k i f r e a Ø h L F k k u h; m | " x" a d"  
o j h; r k n h t k, x h A

18.4 , e0, Lk0, e0bD dh Á Ø l " f x d h r Fk k f M t k b u L k a d k h L k e L; k v k a d k L k e k/ k u d j u s ds f y,  
Á Ø l " f x d h L k k F k k u L k s Á R; d d y L V j d" t" M f s g g] y?kq m | " x v g r d u h d h L k k F k k u" a ds c h p  
l g h k k f x r k f j' r k c u k; k t k, x k A

18.5 , e0, l 0, e0bD d k s e k b d k s f o Y k L k k F k k u" j] d P p s e k y] d æ r c k t k j r d i g p v k f n ds l k f k  
f a y d s t Á n k u d j u s d k Á; k L k f d ; k t k, x k A

18.6 dyLVj dh , e, Lk, ebz ij; "tukvka d" e[; r% ykd futh Òkxhmkjh ¼ hoihoiho½ ds ek/; e Lks LkkekU; Lkfo/kk dae ¼LkhO, QOEkho½ mi yC/k djkus ij fo'kSk cy fn; k tk, xkA

18.7 Òkjr Lkjdkj }kjk Lkpkfyr , l kbM] dšMV xkjð/h QM VLV ; kstuk] , eO, LkO, eObD ds fy, dyLVj fodkLk dk; Øej dšMV fyð dšV Vy LkfCLKMh ; "tuk] Á©| "fxdh mé; u ; "tuk tškh ; "tukvka rFkk Òkjr Lkjdkj ds fofÒé eæky; "a dh vl; dbz Á"RLkkgu ; "tukvka d" jkT; ds , eO, LkO, eO m|e" a ds ykÒKfz Lkefpr : i Lks t" Mk tk, xkA bu ; "tukvka dh mfpr iñr ds Á; kLk fd, tk, ps rfd m|fe; "ad" bu ; "tukvka dk vf/kdre ykÒ fey LkdA

19. eW; &Lkø/kū ½oY; w, fM'ku½

19.1 >kj [kM jkT; [kfut] txy] cxxokuh] ty LkLk/ku] vkfn tšksfo'kky ÁkÑfrd LkLk/ku" a Lks Òjij gA bu LkLk/ku" a ds eW; &Lkø/kū Lks jkT; dk fodkLk rhoz xfr Lks g" LkdskA

jkT; d" dPps eky dh mi yC/krk v[ v©| "xhdj.k ds vk/kkj ij vkB e[; {ks=ka ea foÒkfr fd; k tk Lkdrk gA

iykew- x<ek : y[ v; Ld] M"y"ekbV] d"; yk] xDkbV] puh feÍh v[ xukbV ds Hk. MkjA

y" gjnxk v©| kšxd {ks= : c, DLkbV ÒMkj ij vk/kkfjr vY; ðhfu; e m| "x fo | r Lka æA

d" Mjek - gtljhckx+ : ekbdk vk/kkfjr m| "x fo | r] LkheM] dkp] , YokW v©| kšxd {ks= LVhy] njLkpkj v[ fjQDVjh] fo | r Lka æA

jkph v©| kšxd {ks= : e/; e v[ ogr m| "x] vkbOv/hO & vkbDVhObD, LkO] [kk | ÁLkLdj. kA

/kuckn - c"dkj" v©| kšxd : d"; yk v[ LVhy] fjQDVh] d"; yk vk/kkfjr fo | r Lka æA

çLkgÒe v©| kšxd {ks= : y" gk v[ LVhy] vkW" iqt] LkheM] ; jfsu; e] rkæc v[ ¼te' knij v[ vkfnR; ij½ Lk'us dh [knku] vkbDVhO&vkbDVhObD, LkO] ou mRi kn v[ vk/kkfjr] m| ku , o[kk | ÁLkLdj. k] jške v[ oL= fuekz kA

?kkVfLkyk v©| kšxd {ks= : rkæc v[ ou vk/kkfjr m| "xA

nø?kj - tLkMhg v[ : ry dh fey] dkp] LVhy] Lkæf/kr v©| k/kh; i škš nok] Lkñky ijxuk d"; yk vk/kkfjr fo | r Lka æ] jške & di Mk m| "xA

jkT; ea vofLFkr mi; ða fofÒé v©| kšxd {ks=" a ea LkLk/ku" a ds fy, eW; ; "tu dk Á; kLk fd; k tk, xk v[ Lkæf/kr {ks=" a ds l hkkO; dk Lkai wkz mi; "x fd; k tk, xk] rfd Lkai wkz jkT; ea fcuk fdLk {ks=h; vLkekurk ds m| "x" a dk foLrkj v[ vkfkd xfrfof/k; k] , d Lkeku Lkai é g" A

- 19.2 fi Nys dN o"i"ã ea DsIVO vG vl; ijpkfyr [kku"ã Lks yG v; Ld ds /kny ¼QkbUI ½@ pwrZ , df=r gq gA bl s {ks= ea vKfkd fØ; kdyki "ã ds c<us ds dkj.k bLkdh ek=k ea vG Òh vf/kd of) g" Lkdrh gA jkT; Lkjdkj }kjk bu eghu pwrkã ds i sYV cukus dks i kBI kfgr fd; k tk; sk rfd jkT; eagh vKj eW; o/kU gkA [kku foOkx }kjk bu pwrkã d" i sYV cukus okyh bdkb; "ã Lksfyæst dh Lkfo/kk Ánku dh tk, xhA
- 19.3 (d) vPNs i; kbj.k] Ácaku 0; ogkj vG Dyhu rduhd d" c<kok nus ds fy, jkT; Lkjdkj bW/hxM LVhy lykã/ vG i,oj lykã/ ds i Lk LkheW lykã/ dh LFkki uk dj LyS rFk QykbZ , s k ds mi; "x d" ÁRLkfgr djsxA
- ([k) exk LVhy vG fo | r dh bdkb; k; LkheW vG bW dh bdkb; ka dks bu I kefxz, ka dh vki firZ ds fy, yeh vof/k ds vuçk ds vk'okLku }kjk bu inkfKã ds mi; "x dh igy dj Lkdrh gA
- (x) ,e0, Lk0, e0bD QykbZ , s k dh bW/s cukus ds fy, QykbZ , s k dk mi; "x dj Lkdrh gA
- 19.4 Ánkk.k dh j"dfkke vG U; uhdj.k ds fy, uohu ÁQ" fxdh ds ek/; e Lks cgrj vif'k"V Ácaku gsrq m| "xãd" ÁRLkfgr fd; k tk, xkA
- 19.5 dkcU ØSMV ræ ds ek/; e Lks jktLo Lk0/kU djus ds fy, ÁRLkfgr fd; k tkuk ÁLrfor gA dkcU ØSMV 0; ki kj ds fy, , d u"MY , tãkh dh igpku dh tk, xh t" bPNd dãfu; "ã d" rduhdh] vKfkd vG LkãFkxr Lkg; "x Ánku djsxA

20. **jške] gFkdj?kk vG gLrf'KYi d" ÁRLkku**

- 20.1 nsk ea >kj [kM d" rLkj jške ds mRiknu ea igyk LFkku Áktr gA bLk {ks= ea vxzkh LFkku d" cuk, j [kus vG {ks= dks fo'kSk /; ku nus ds fy,] , dLkeku xrfof/k; "ã ea 'kkfey LFkkuh; dkjhxj" , Lk, pth vG , u0th0v"0 ds dyLVj }kjk Lkhefgd vG LkãfBr rjhds Lks fMtkbu] Áf'k{k.k] m| e'khyrk fodkLk] foi .ku] dPph Lkxexh ds ekeys ea Lkgk; rk ; k Lkefku nus ds fy, 2006 ea >kj [kM fLYd] VDLkVky , M gMhØkV Møyi eW d, i j'sku ½>kjØkV½ dh LFkki uk dh xbA >kjØkV døy nsk ea gh ugE cfYd fonSk"ã ea Òh , d cM ds : i ea mØjk gA >kjØkV 2 yk[k Lks T; knk fj; jI jhyj] fLi ul j cu djka , oadkjhxj"ã vkfn dh Lkgk; rk dj jgk gA ; g jkT; Lkjdkj dh foYkh; Lkgk; rk Lks u, cfu; knh <kp"ã dk fuekZk djus ds vykok e"tmk cfu; knh <kp"ã dk mi; "x djrs gq dksu cã"ã dk Òh j [k&j] [kko dj jgk gS rFk jkph]

fnYyh] d'ydkrk] c&y]j] vgenkckn v<sup>g</sup> epbz Lkgr dbz 'kgj'a ea bLkds 18 foi .ku dae gA  
Ypkbth eM dsrgr foi .ku dk Oh foLrkj fd; k tk jgk gA

20.2 , u0vkbD, Q0Vh0] d'ydkrk ds Lkg; "x Lks >kj [kM fLkYd V\$ux LkVj] [kjLkkokq , u0vkbDMh0]  
vgenkckn ds Lkg; "x Lks 'kghn fuey egr" bL VhP; W] 0x\$ k; v<sup>g</sup> , DLki "VZ Ae" ku dkmALky]  
Hkkjr l jdkj ds Lkg; "x Lks vi\$y V\$ux LkVj] ukedep] jkph dh LFkki uk dj j\$ke mRi knu]  
gFkdj?kk v<sup>g</sup> gLrf'kYi ds {ks= ea d<sup>o</sup>ky fodkLk LkcaLk A; kLk'a d" rst fd; k x; k gA

20.3 Hkk; fcfyVh x\$ foYk i "k.k ds }kjk i h0i h0i h0 eM ea jhCyx@Li hfua@cukbZfofHkx½ bR; kfn {ks=  
ds vkxs foLrkj dh ifjdYi uk dh xbz gA

20.4 (d) ; fn dk; kO; u dsfy, j\$ke mRi knu] gFkdj?kk] gLrf'kYi LkcaLk xfrfof/k; "a ea Lks fdLkH  
, d d" fy; k tkrk g\$ r" de Lks de 250 AR; {k j"txkj mRi knu dsfy, v<sup>g</sup> LiOh xfrfof/k; "a  
dh fLFkfr ea 1000 AR; {k j"txkj mi yC/k gkskA jkT; Lkjdkj }kjk jkT; ds AR; d ftys ea de  
Lks de j\$ke] gLrdj?kk , oa j\$ke dh , d bdkbz dh LFkki uk dk A; kLk fd; k tk, xkA ½buea l s  
, d vFkok fefJr½

([k] fun\$kd] gFkdj?kk] gLrf'kYi v<sup>g</sup> j\$ke mRi knu@>kj0kV ds 0; ki d i; b{k.k o Lkgk; rk  
ds v/khu ½d½ ds rgr xfrfof/k; "a d" Lka ep m|e] i h0i h0i h0 eM ds rgr ; k futh m|e" a ds  
: i eavkjD fd; k tk Lkdrk gA

(x) >kj0kV }kjk mRi kn" a ds foi .ku ea LiOh vko'; d Lkgk; rk@Lkg; "x Anku fd; k tk, xkA

20.5 (d) d<sup>o</sup>ky fodkLk dae ¼, LkMhLkH½ dh LFkki uk dsfy, Oh foYkh; Lkg; "x fn; k tk, xkA

([k] , Lks , LkMhLkH ea Af'kf{k}kr fd, tkus okys Af'k{k}kFk; "a dsfy, Lkg; "x dh Lkhek vf/kdre  
#0 5000 Afr Af'k{k}kFkÉ rd Lkfer g" xhA

(x) , LkMhLkH dh U; ure Af'k{k}k {kerk 2000 Af'k{k}kFkÉ Afr o" kZ g" xhA

(?k) vuLkfrpr tfr@vuLkfrpr tutkfr@'kkjhfd : i Lks fodykx@efgykvka d" Af'k{k}k  
ykr LkcaLk foYkh; Lkgk; rk 90% v<sup>g</sup> vU; d" 75% Anku dh tk, xhA

(<sup>3</sup>) Lk{ke Af'k{k}kjh l s , LkOMhOLkH0 d" x\$Mx i klr fd; k tk, xkA

20.6 i kojye dsfy, xqkoYkki wkz fo | r vki fr mi yC/k djkbz tk, xhA

20.7 (d) AR; d LknL; dsfy, #0 1-00 yk[k Lks vf/kd eW; ds Lkkeku@mRi kn" a dk mRi knu djus  
dsfy, 10 ; k mLkLks vf/kd LknL; "a okys Lo&Lkgk; rk Lkeng" a ¼ Lk, p th½ ds cqdj] jhyj] fLi uj]



gLf'kYi dkjhxj"ã d" dk; Zkhy i pth ds Áfr 2% dk C;kt nj l c&Hjtu Ánku fd; k tk, xkA

(Lk) ;g foYkh; yk0 , Lks , Lk, pth Lkeng"ã d" miyC/k djk; k tk, xk t" >kjØk¶V@ d0oh0vkbDch0@ukckMZ@Lkjdkj@ih0, Lk0; 0n@vuqk¶r foYkh; LkLfkku@cfd"ã ds LkLfk iãthÑr gð v¶ >kjØk¶V@d0oh0vkb0zch0@fdLk Ákf/kÑr jkT; Lkjdkj vu¶fr , tãkh ds ek/; e Lks fc0h dsfy, Áfr o"lz#0 10 yk[k ; k mLkLks vf/kd e¶; ds mRi kn"ã dh vki¶r dj jgsgA

(x) ukckMZ foYkh; LkLfkku bR; kfn ds ijke'kz Lks , d foLr"r Á'kkLkfud Áf0; k dh ; "tuk r\$ kj dh tk, xhA

## 21 **VÐI Vkbÿ ,oa, i jy**

21.1 Lka þã m|e| ihihh e"m] jkT; Lkjdkj bR; kfn ds rgr ifj; "tukvka ; k >kjØk¶V Lkfr bLk Jskh ds vrxr v¶| kfxd bdkb; "ã dks 0kjr Lkjdkj dh Lk0h e"tink ; "tukvka rd igp Ákfr djus dsfy, Lk¶o/kk Ánku dh tk, xh] tLksfd :-

(i) Á¶| fxdh mé; u d" "k ; "tuk ¼/h0; 0, Q0, Lk0½

(ii) , dhÑr VÐI Vkbÿ i kdZ; "tuk ¼ Lk0vkbDVh0i h0½

(iii) , dhÑr d¶ky fodkLk ; "tuk

21.2 jkT; Lkjdkj }kjk 0kjr Lkjdkj dh ; "tukvka ds rgr 'kkfey {k=ã @ xfrfof/k; "ã d" N"Mej vll; {k=ã ea oL= @ ifj/kku bdkb; "ã d" yk0 igpk; k tk, xkA

21.3 jkT; Lkjdkj }kjk ifj/kku mRi knu ds fy, jkT; ds v¶| kfxd Áf'k{k.k LkLfkku ea miyC/k Lk¶o/kkvka dk mé; u fd; k tk, xk v¶ bLk rjg ds Áf'k{k.k LkLfkku"ã d" vf[ky 0kjr h; vi¶v'kf'ki Áf'k{k.k ; "tuk ds vuqk¶j ifj/kku mRi knu ds fof0é i kB; 0eka ds Lk¶kfy djus dh vu¶fr nh tk, xhA

21.4 jkT; ea oL= bdkb; "ã dh LFkki uk ds fy, Áeqk oL= dá fu; "ã d" vkdÆkr djus dh fn'kk ea Á; kLk fd, tk, xA

21.5 pfd oL= {k= ea j"txkj Lktu dh i; klr l kkkouk gS bLkfy, ihihh @ Lka þã m|e @ futh {k= ds vrxr jhcyx @ flifux @ foflkx @ jMheM diM@ ifj/kku i kdZ bR; kfn dh LFkki uk djus dh fn'kk ea Á; kLk fd, tk, xA

21.6 >kjØkŋV d" ,d Lok; Ýk xqkoÝkkiwkZ ifj/kku Áf'k{k.k Lkú.Fkku dh LFkki uk djus ds fy, 0; ; xr **dy ifj; "tuk ykxr dk 75%] vf/kdre : 0 5-00 dj" M+rd dk Lkg; "x** Ánku fd;k tk, xkA >kjØkŋV }kjk foÝkh; Lkg; "x dk mi; "x vpy ykxr] Lkú æ e'khujh] mi dj.k] bR; kfn dh fn'kk ea fd;k tk, xk vġ >kjØkŋV Lo; a vFkok Lkú ç m | e ds : i ea ; k , dkf/kd , tálk; "Lkú.Fkku" ds Lkg; "x Lks Lkú.Fkku dh LFkki uk dj Lkdrk gA rFkfi] Áf'k{k.k Lkú.Fkku ds fy, vkoré 0; ; dk ogu ÁorZd Lkú.Fkku" }kjk fd;k tk, xkA

21.7 20-5 ea oÆ.kr foÝkh; Lkg; "x Lkú.kh Lkúo/kkva dk foLrkj fdLkh Áfrf"Br Lkú.Bu ; k Lkú.Fkku ds fy, fd;k tk Lkdrk gġ ftLkus de Lks de fi Nys ikp o"z ea , Lks Lkú.Fkku dk Lkúkyu , oa Ácdku fd;k g"Á bLks >kjØkŋV] vkb/hvkbZ] v©| kfxd ?kju" ; k vl; Lkú.Fkku" ds LkúFk Lkú ç m | e ; k ihoihoh e"m ea Òh LFkfi r fd;k tk Lkdrk gA

21.8 Áf'k{k.k Lkú.Fkku" dh uVoÉdx gFkdj?kk , oa jske mRiknu ds funskky; }kjk dh tk, xh vġ foLr r Mv/kck dk vuġ{k.k fd;k tk, xkA

21.9 (d) 20-5 ea vÉdr if'k{k.k lú.Fkku" ds }kjk if'k{k.k.kkFkZ ka l s if'k{k.k 'kųd ikr dj vkorhZ 0; ; dh 0; oLFk dh tk, xhA

([k] pfd vl; ikB; Øe" dh ryuk ea ifj/kku Áf'k{k.k ds fy, vkb/hvkbZ dk Áf'k{k.k 'kųd cgr T; knk gġ bLfy, p; fur mEhnokj" a vġ Lkú.Fkku" d"] Lkú.Fkku }kjk ÁR; d ikB; Øe ds fy, ÁR; d Áf'k{k.kFkÉ Lks oLkys tkus okys **dy 'kųd ds 50%] vf/kdre #0 5000 rd** dh Áfri r dh tk, xhA

(x) gkykfd, ; g Lkg; rk mu Áf'k{k.kFk; "a d" miyC/k ugÉ g" xh ftUga bl izdkj dh dkbZ l fo/kk jkT; Lkjdkj@dæ Lkjdkj m | "x" a bR; kfn dh Lkh0, Lk0vkj0 xfrfof/k; "a ds vrxr Ák; "ftr dk; Zde }kjk Ákr g" jgk gA

21.10 Áf'k{k.d" a d" Áf'k{k.k nus ds fy, Òh jkT; Lkjdkj }kjk vuġ"fnr ifj/kku Áf'k{k.k Lkú.Fkku"@dæ" a d" Áfr Lkrkg ÁR; d Áf'k{k.d ds fy, #0 5000 dh vf/kdre Lhek rd Áf'k{k.k ykxr **dh Áfri r** ds : i eafoÝkh; Lkg; "x Òh Ánku fd;k tk, xkA

(d) Lkjdkj@LkkoZtfud {k= ds mi Øe" a }kjk ÁRLkfgR Lok; Ýk Lkú.Fkku" ea Òkx yus okys Áf'k{k.d" a ds ekeys ea 100% vġ

([k] vl; Lkú.Fkku" ea Òkx yus okys Áf'k{k.d" a ds ekeys ea 50 % jkT; }kjk vuġ"fnr Lkú.Fkku" ea if'k{k.k vk; "ftr fd, tk, xA

21.11 >kj [kM Lkjdkj LkOh ol= ,oa ifj/kku ikd'ã d' Lkozt'fud tu'i; "xh Lkxvka ds : i ea vf/kLkfr djxhA

22. **Ñf'k&[kk| ÁLkldj.k vk/kfjr m| "x"ad" ÁRLkku**

22.1 >kj [kM ea Ñf'k ,oa cxxokuh QLky'a dh , d foLr' Jã[kyk ea [ksh ds fy, mi ; ða fofok Ñf'k tyok; q ifjLFkfr; k; gA ; gk; , d Áxfr'khy Ñf'kd Lkmpk; gS t" t'od Ñf'k, cxxokuh v'g i ði "Riknu Lks t'g gA LkLrs Jfed v'g vl; fufof'V; k; rFk if'pe cakya v'g mMLk ds v'g k'xd , oa 'kgjh dæ" a Lks bLkdh fudVrk dh otg Lks >kj [kM bu xfrfof/k; "a ea eW; &o/kz ds fy, , d vkn'kz LFkku gA Ñf'k dk; "ã Lks vf/kd yk' Ækr dju\$ vR; f/kd eW; &o/kz gkLFky djus rFk xteh.k dk; Zy o fdLku'a dh vk; ea of) djus ds fy, [kk| ÁLkldj.k v'g Lkj {k.k ij fo'kSk /; ku n'us dh t+ jr gA

22.2 (d) Okjr Lkjdkj ds dbz foOkx ¼[kk| ÁLkldj.k m| "x foOkx] xteh.k fodkLk] okf.kT; ,oa m| "x] ,eO, LkO, eObD] Ñf'k bR; kfn½ ÁR; {k : i Lks ; k ¼vi M½ , OihObDMhO, O t'kh , t'gk; "a ds ek/; e Lks e'tmk dk; Ðe"av'g ; "tukvka ds t'fj, eW; Jã[kyk ds fofOé rRo"ad" LkeFkz Ánku djrs gA

([k] jkT; Lkjdkj LkOh e'tmk ; "tukvka dh v'j >pk o i'nk djds Ñf'k m| "x@[kk| ÁLkldj.k eW; Jã[kyk ea 'kq Lks var rd , dhÑr ifj; "tuk dk fodkLk djus ea futh fuokd"ad dh enn dj Lkdrh gA

(x) jkT; Lkjdkj t+ jr i M'us ij Hkk; fcfyVh x\$ foYki "k.k ; k vl; vko'; d Lkgk; rk Ánku dj Lkdrh gA

(?k) fo'o c'd, , Mhch v'g vkbz, Q+Mh t'kh varjzVh; foYk i "k.k , t'gk; "a dh Oh enn yh tk Lkdrh gA

(³) budk ijLij&Lka "tu, LkeFkz rFk Kku d" c<kus ds fy, vkn'kz Lkfr g" Lkdrk gA

22.3 Ñf'k, cxxokuh v'g i ði "Riknu ds vykok, , u, QohMh v'g jkT; Lkjdkj dh enn Lks tyk'k; , eRL; &i'kyu v'g eRL; fe= v'g eRL; Lkgdkjh Lkfr; "a dh vo/kkj.kk d" c<kok ndj eRL; &i'kyu dh Oh x'kb'k gA >Éxk v'g LktkoVh eRL; ka ds Lk'o/kz v'g Lk'fBr eRL; foi .ku] , e, Lk, ebz ds fy, , d vPNk m| e Lkfr g" Lkdrk gA

22.4 jkT; ea Lkgdkjh Lkfr; "ã Lo&Lkgk; rk Lk'g"ã bR; kfn ds : i ea xteh.k vkcknh dh Okxhnhj d" Lk'uf'pr djds Lk'fBr {k= ea eqÉ&i'kyu] Lk'v&i'kyu] cdjh&i'kyu v'g n'k&mRiknu d" fodfLkr djus dh mRÑ"V {kerk gA i ; k'zr i 'k&LokLF; Lk'o/kk] Ñf'=e xOkzku] foi .ku us'odz

v<sup>g</sup> vU; mRi kn" a ds LkFk&LkFk n<sup>g</sup>/k mRi kn ds fy, Á'khrú , oa ÒMkj.k Lkfo/kk Ánku djus dh vko'; drk gA

22.5.1 (d) QM ikdZ vko'; drku<sup>g</sup>kkj dN LkkeU; ÁLkhdj.k Lkfo/kk,; v<sup>g</sup> vU; Lk<sup>g</sup>vk<sup>g</sup> Lkfg<sup>g</sup> Lkgk; d c<sup>g</sup>u; knh <kp" a ds LkFk 0; fáxr ÁLkhdj.k bdkb; "a ds fy, fodfLkr v<sup>g</sup> Lk<sup>g</sup>nk ds vnj v<sup>g</sup> ckgj] n"u"av"j Lks Lk<sup>g</sup>Fk<sup>g</sup>fir vki<sup>g</sup> J<sup>g</sup>kyk Lks t<sup>g</sup>M<sup>g</sup> , d N<sup>g</sup>"k @ c<sup>g</sup>xokuh ÁLkhdj.k Lk<sup>g</sup>nk gA

([k] QM ikdZ [kkLk r<sup>g</sup> ij N"Vs v<sup>g</sup> e/; e v<sup>g</sup>dkj ds m|e" a d" vu<sup>g</sup>kk<sup>g</sup>ku o fodkLk] 'khr xg] ÒMkj.k] i<sup>g</sup>dx gkmLk] [kk| ijh{k.k , oaf<sup>g</sup>'y<sup>g</sup>sk.k ds fy, Á; "x'kkyk] Áokgh mi<sup>g</sup>pkj Lk<sup>g</sup>æ] LkkeU; ÁLkhdj.k Lkfo/kk,} 'kfä] ty vki<sup>g</sup> bR; kfn t<sup>g</sup>skh Áe[k vke Lkfo/kk<sup>g</sup>vk<sup>g</sup> dh ykxr d" Lk<sup>g</sup>>k djds 0; ogk; Zk Ák<sup>g</sup>lr djus ea Lk{ke cuk, xA QM ikd" a d" c<sup>g</sup>g<sup>g</sup> gh Lk<sup>g</sup>fer Lk<sup>g</sup>; k ea Òk<sup>g</sup>jr Lkj<sup>g</sup>dkj }kjk eat<sup>g</sup>jh nh tk jgh gA bLk ckr d" /; ku ea j[krsg<sup>g</sup> Òk<sup>g</sup>jr Lkj<sup>g</sup>dkj Lks jkT; ea QM ikd" a dh Lk<sup>g</sup>; k ea of) djus dk fo'k<sup>g</sup>sk vu<sup>g</sup>"/k fd; k tk Lkdrk gA

(x) jkph ds xryLkn ea 56 , dM+ {ks= ea , d exk QM ikdZ dh LFk<sup>g</sup>kiuk dh tk jgh gS t<sup>g</sup>gk; LkM<sup>g</sup>el] ukyh] ikuh ds du<sup>g</sup>D'ku] fctyh v<sup>g</sup> 'khr ÒMkj.k J<sup>g</sup>kyk t<sup>g</sup>skh c<sup>g</sup>u; knh Lkfo/kk<sup>g</sup>vk<sup>g</sup> ds LkFk 32 [kk| ÁLkhdj.k bdkb; "a d" LFk<sup>g</sup>fir fd, tkus dh Lk<sup>g</sup>okouk gA xryLkn fLFr<sup>g</sup> dæh; ÁLkhdj.k bdkbZ d" y<sup>g</sup>gjn<sup>g</sup>xk] x<sup>g</sup>kyk] g<sup>g</sup>t<sup>g</sup>khckx] i<sup>g</sup>rk<sup>g</sup>rw t<sup>g</sup>sk LFk<sup>g</sup>ku" a ds mRi knu dæ" a Lks t" M<sup>g</sup>k tk, xk t<sup>g</sup>gk; ÁkFkfed ÁLkhdj.k fd; k tk, xkA

22.5.2 futh r<sup>g</sup> ij vf/kx<sup>g</sup>ghr tehu" a ij Òh QM ikd" a dh LFk<sup>g</sup>kiuk dh tk Lkdrh gA , Lks ikdZ Òh uhfr ds rgr jkT; }kjk vU; Ádkj ds ikd" a d" Ánku fn, tkus okys ifjdfyir yk<sup>g</sup> Ò ds gd<sup>g</sup>nkj g" xA futh QM ikd" a dh LFk<sup>g</sup>kiuk Lks Lk<sup>g</sup>æ<sup>g</sup>/kr vU; fu; e , oa 'kr" a ij fuoskd" a ds LkFk ckrphr dh tk Lkdrh gA

22.5.3 Lkj<sup>g</sup>dkjh tehu@vkS] k<sup>g</sup>sxd {ks= dh tehu ij QM ikdZ ds fodkLkd d" Lkj<sup>g</sup>dkjh@ vkS] k<sup>g</sup>sxd {ks= ds ijke'kZ Lks vU; [kk| ÁLkhdj.k m| "x" a d" mi&i' s ¼ c&yht½ ij tehu n<sup>g</sup>us dh vu<sup>g</sup>fr nh tk, xhA

22.5.4 (d) dkt<sup>g</sup> vke] dVgy bR; kfn t<sup>g</sup>sk fof'k" V QLky" a dks , e0, Lk0, e0bD dyLVj ds rgr c<kok fn; k tk, xkA

([k] , e0, Lk0, e0bD dyLVj ds iLk , d LkkeU; Lkfo/kk dæ g" xk t" mRi kn" a ds ÒMkj.k] Js<sup>g</sup>hdj.k] ÁLkhdj.k v<sup>g</sup> i<sup>g</sup>st<sup>g</sup>x] 'khr ÒMkj.k foLrkj v<sup>g</sup> Lk<sup>g</sup>ok dkm<sup>g</sup>/j ds fy, vko'; d c<sup>g</sup>u; knh <kp<sup>g</sup> mi yC/k dj<sup>g</sup>, xkA ; g cM<sup>g</sup> ÁLkhdj.k bdkb; "a ds fy, , d , d=hdj.k LFky dh rjg dke djxkA

(x) bLkdk fodkLk ,e0,Lk0,e0bD dyLVj dh ; "tukvka ea ifjdfYir ,Lki hoh e" M ea fd;k tk,xkA

22.5.5 ubZ 'khr J[kyk@'khr ÒMkj.k dh LFkki uk ; k e"tmk Lkfo/kkva ds mé;u ds Á"RLkkgu d" ,u,p,e dsrgr folr"r : i Lks<kok fn;k tk Lkdrk g\$ tgl; vuLkpr {ks"aea55% rd v9 x\$&vuLkpr {ks"aa40% rd LkfCLMh miyC/k gA 'khr ÒMkj.k@'khr J[kyk dae"adks ikp o"kká rd Ñf"k nj ij xqkoYkkiwkZfctyh Ánku dh tk,xhA

22.5.6 (d) ,oih0,e0Lkh0 vius e"tmk x"nke"á dh ÒMkj.k {kerk ds mé;u d" c<kok nsxA ,oih0,e0Lkh0 ds }kjk eku;rk i klr xknke dh lfo/kk fdLkku"adsfy, mudscktkj LFky"@Óne ea xqkoYkkiwkZ x"nke@'khr ÒMkj.k@Jskhdj.k] Nj/vbZ i\$cdx Lkfo/kkva ds fodkLk ds fy, ihoih0ih0 e" M ; k Lka qm |e ds: i ea lghkfxrk dj Lkdrk gA

([k) bLkds fy, futh tehu ij futh fuosk d" Á"RLkkgu ds : i ea inth ykxr ds 25% vf/kdre #0 50 yk[k rd Lkfo/kk dh Lkgk;rk Ánku dh tk,xh] ;fn Òkjr Lkjdkj] jkT; Lkjdkj ; k vU; LkxBu dh fdLkh vU; ; "tukvka ds varx"r bLk rjg dh Á"RLkkgu jkf" k dk ykÒ u mBk; k x; k g" A

bLk uhfr ea ifjdfYir d"bz vU; Lkfo/kk vuqku; ugÈ g"xhA

22.5.7 [kk | ÁLkldj.k m | "x"á }kjk jkT; dsckgj Lks dPps eky ds: i ea mi ; "x djus ds fy, [kjhns x, vf/kLkpr Ñf"k mRi kn ij d"bzeMh 'kfd %ektkj 'kfd%ÁÓkfjr ugÈ fd;k tk,xkA

22.5.8 , l 0, 0; 0] Lkh0, Q0vH0vkj0vkbD] vkbD, p0vjk0vkbD] ; 0, 0, Lk0] Lkh0vkbD, e0, 0ih0] ,oih0bDMh0, 0 ds LkkFk&LkkFk Ñf"ki i'kq;iky ,oa eRL; &iky fo0kx v9 Lkgdkjh Lkfefr;ka }kjk fdLkku"á fuoskd"á v9 m|e"á ds fy, vi\$kr vuLkdkku o fodkLk LkeFku] d"ky fodkLk v9 m|ferk fodkLk d" c<kok fn;k tk,xkA fo0kx }kjk folr"r fn'kk&fun&k"á dh : ijs[kk r\$ kj dh tk,xhA

22.6.1 (d) viuh fofo/k Ñf"k tyok;qn'kkvka dh otg Lks ; g jkT; **ckxokuh vk/kfjr vFk&0; oLFk** ds fodkLk dsfy, vuqny gA ; gkackxokuh mRi kn"á dk dny mRi knu : 0 37-7 yk[k ehfV"ð Vu gSftLka Lks : 0 20-77 yk[k ehfV"ð Vu vf/k'k\$ gA

([k) dbz vU; igyva ds vykok jk"Vh; ckxokuh fe'ku ¼, u0, p0, e0½ v9 jk"Vh; ekbØ" Qkpkbz fe'ku usmRi knu v9 mRi kn drk ea Lkdkkj djuseayxkrkj enn dh gA

(x) vko'; d rduhdh fufof"V; "a vG 0; ogkj }kjk Qy" a dh mRi kn drk ea of) 19-8 Vu Afr gDV\$ j Lks 11-9 Vu Afr gDV\$ j ds jk"Vh; vQkr rd½ djus ds fy, Á; kLk fd, tk jgsgA

22.6.2 bLk {ks= ij /; ku dæer djrs gq Ñf" k cixokuh foðkx vG , , pMh vG Ñf" k] tð Á©| "fxdh@Ácáku LkLFku" a vG fo' kSkK" a ds ij ke' kZ Lk\$ fo' kSk m |ferk fodkLk dk; Dø" a d" r\$ kj vG dk; kZUor fd; k tk, xkA tð Á©| "fxdh Lkgr LkLk/kr {ks= ds rduhdh vG Ácáku fo' kSkK" a d" Òh 'kkfey fd; k tk, xkA

22.6.3 (d) vK\$ kfxd {ks= }kjk Òfe vká/u ea LFkkuh; Ñf" kxr dPps eky vG LkL) Ñf" k xrfrof/k mRi kn dk mi ; "x djus okys m | e" a d" Hkfe vká/u ea i kFkfedrk nh tk, xhA

([k] tgl; vko'; d g] ogk; [kk] **ÁLkAdj.k** m | "x" a d" eQkeh m | "x ?k" f" kr fd; k tk, xk vG bLk Ádkj muds cn **½x\$ & eQkeh½ vof/k ds nGku U; wre fo | r 'kYd Lks jgr** i kus ds ik= g" tk, xA

22.7 'kgjh LFkkuh; fudk; vG jkT; foi .ku ckMZ LoPN , oa LokLF; voLFkkvka ea ekLk cktkj" a ds fodkLk ea vko'; d enn dj LkdrsgA

22.8 i hoi hoi hoi e" M ds vrxZ cdu dkj [kks dh LFkki uk vG i q#) kj Lks Òh bLk {ks= ds fodkLk ea enn feyxhA

22.9 (d) **eRL; & ikyu** bLk jkT; ea , d Áe[ k vk; Lktu xrfrof/k ds : i ea mÒdj Lkkeus vk; k gA fi Nys 10 o" k" a ea eNyh dk mRi knu 14000 ehVd Vu Lks c< dj 72000 ehVd Vu g" x; k gA xqkoYkki wkZ cht mRi knu ea , d LoSPNd fudk; & eRL; fe= dh Òkxhnhkj vG jkT; Lkjdkj dh enn Lks bLks Lkai é fd; k tk Lkdrk gS t" fi Nys 10 o" k" a ea #0 9 dj" M+ Lks c< dj #0 67 dj" M+ g" x; k gA eRL; fe= dh bLk vo/kkj.kk d" , uvkbZ/kjMh }kjk LkLks vfÒuo vo/kkj.kk vG Lko" Yke 0; ogkj" a ea Lks , d ds : i ea Lohdkj fd; k x; k gA jkT; ea 3600 eRL; fe= gA vG yxÒx 24000 ifjokj viuh vktHfodk ds fy, eNyh idMæus dh xrfrof/k ij fuÒj gA

([k] > kj [kM jkT; ds foi .ku ckMZ 'kgjh , oa xteh.k LFkkuh; fudk; bR; kfn }kjk eNyh ikyus oky" a ds fy, i kuh] Ádk' k] dpjk&fu" i knu bR; kfn Lketjpr cfu; knh Lkfo/kkvka ds fy, Lkefi r LFky dk fodkLk fd; k tk Lkdrk gA

(x) > Ìxs vG LktkoVh eNyh ds mRi knu d" c< kok nsuk Òh , d mRÑ" V vkAFkd xrfrof/k Lkfcrg" Lkdrh gA

22.10 jkT; ea ekLk {ks= e[; r% vLkafBr gA jkT; ea d'bz vk/kfud cpM[kkuk vGj ÁLkLdj.k dæ ugÈ gA i 'kq/ka dh bruh cMh vkcknh ds cktm jkT; ea ekLk m|`x dk fodkLk bLkdh {kerk ds vuq i ugÈ gq/k gA

23. **vkW"e"ckby ,oavkW" dEi kusV**

23.1 (d) Òkjr ds vxz.kh vkW"ekckby m|`x us 1950 ds n'kd ds vkjð ea te'knigj ea okf.kfT; d okgu"adk mRiknu djuk 'kq fd; kA vkt ; g m|`x okf.kfT; d okgu"ad vxz.kh mRiknd"aea Lks ,d gS vGj nsk ea ; k=h okgu"ad mRiknu ea 'kh"z rhu dā fu; "aea Lks ,d gA

([k] vkW"e"ckby dā fu; "adh t+ jr"ad" ijk djus ds fy, te'knigj ,oa vkfnR; igj ea vkW" ds iqt"ā cukus okyh bdkb; "a LkfgR 600 Lks vf/kd vuLkfxd m|`x"adh LFkki uk dh tk pph gA i R; {k : i l s 20&25 gtkj Lks vf/kd j"t×kj vGj dbz xqkk vÁR; {k j"t×kj dk Lktu gq/k gA

23.2 (d) 1980 ds n'kd Lks te'knigj ea LkÒh Ádkj ds vkW" xM LVhy"adk fuekZk fd; k tk jgk gA

([k] vkW"e"ckby ½nig; k, rhu ifg; k ,oa pkj ifg; k¼ gYds okf.kfT; d e"Vj okgu"@Òkjh okf.kfT; d okgu"adh ekx eadbz xqkk of) gphZ gA rnuLkkj] vkW" ds iqt"ā dh ekx c<h gA

(x) te'knigj & vkfnR; igj ds fudV vkW" dh vuLkfxd bdkb; "a ds fy, LkÒh Ádkj dh vko'; d cqu; knh Lkjpuk e"tm gA

(?k] vkW" ds iqt"ā ds fuekZkvka ds fy, ijh{k.k dæ] fm tkbu Á; "x'kkyk] dkj [kkus Lks fudyus okys vif'k"V ds ifj'k"/ku djus okys Lka æ vkfn tLkh vke Lkfo/kk, ; mi yC/k djkus ds fy, te'knigj ea vkW" & dyLVj d" dk; kZUor fd; k tk jgk gA

23.4 te'knigj ea vxz.kh vkW"e"ckby m|`x ds }kjk fo'o&Lrjh; Vd –gph M; W/h ekyokgu ds fuekZk ds fy, ,d ubz , l Ecyh Á.kkyh LFkfi r djus ds vfrfjä forðé Ádkj ds okgu"ad {kerk dk foLrkj fd; k gS ftLkds ifj.kkeLo#i vkuLkfxd bdkb; "a dk fodkLk gq/k gS ,oa vfrfjä j"t×kj ea of) gphZ gA

23.5 exk vkW"e"ckby mRiknd bdkb; "a }kjk ihihh ; k futh {ks= ea vkW"e"ckby oMj ikdZ dh LFkki uk dh tk, xhA ; g ikdZ ØOLkð 15 ea vU; ikd"ā ds fy, ifjdfYi r Lkfo/kkvka dks iklr djus dh gdnkj gkxhA

23.6 (d) exk vkW"e"ckby mRiknd bdkb; k; vkW"e"ckby {ks= Lks Lkaf/kr d"ky ds vk/kfudhdj.k ,oa Áf'k{k.k xrfkof/k; k; tLks fd okgu pkyu, okgu ds j[kj[kko vkfn ds fy, d"ky fodkLk dæ dh LFkki uk djxhA mDr dæ dh {kerk Áfr o"kz 1000 Áf'k{kq/ka Lks de ugÈ g"xhA

([k] jkT; Lkjdkj Áf'k{k.k dk 50% [kpZ ogu djsch t" fd Ø0LkØ 20-5 ea vídr ÁR; d Áf'k{k.k dh LkQy iwízk dsfy, Áfr Áf'k{kqvf/kdre #0 5000 g"xA

(x) d<sup>o</sup>ky fodkLk dæ }kjk ftu Áf'k{kq/ka ds Áf'k{k.k [kpZ dh Áfriír ds fy, nok fd;k tk, xk] os 'k{kf.kd Lk.Fkku"adsfy, >kj [kM Lkjdkj ds dkæd foðkx }kjk fu/kkZjr ekunM"ads vuþkkj jkT; dsfuokLk g"xA

(?k) Áfr o"lZ LkQy Áf'k{kq/ka dh dgy Lkq; k dk 50 % ; Fkk Øe LkØ 23-6 ¼x½ eamfYyf[kr Jskh ea g"xA

23.7 cgr cMh vkW"e"ckby mRi knd bdkb; k; 300 Áf'k{kq/ka dh ok'kd {kerk okys u, vkbM/hvkbZ dh LFkki uk djæh ; k LkQy Áf'k{kq dh j"txkj {kerk d" /; ku ea j [krs gq fQVj , oa vkW"e"ckby {ks= ds dN vl; Lkæá/kv dkj"ckj ds Áf'k{k.k ds fy, orðku vkbM/hvkbZ d" vi uk, æh , oa mlga mér djæhA

23.8 Øe LkØ 23-6 , oa 23-7 ea mfYyf[kr 'kr"á d" ijk djus okyh ogr- vkW"e"ckby mRi knd bdkb; k; Øe LkØ 23-6 ½d½ , oa 23-7 ea vídr xfrfof/k ds fy, , d o"lZ vf/kd Lke; ds fy, eW; &; ftr dj ½oV½ dh NW Áklr djus dh gdnkj g"xA

## 24 **Átkz**

24.1 (d) jkT; }kjk Átkz ds uohdj .kh; , oa i ; kbj.k vuþny Átkz l ír"ads vf/kdkf/kd Á; "x d" c<kok nsuk Álrkfor gA futh {ks= dh ðlxhnhj ds ek/; e Lks blga ch0v"0Vh0 vk/kkj ij fodfLkr djus ij t"j fn; k tk, xkA

([k] vius fo'kky Nf"k vk/kkj ds dkj.k jkT; ea tð&báku dh Ápj mi yC/krk gA Átkz Lkæákh ; s bdkb; k; /kku ds vo'k{k"á pkoy dh ðlkh] >kMh ds i Yk"á frud"] ð&rkih; Átkz Lkq Átkz vkfn ij vk/kkZjr g" Lkdrh gA

(x) jkT; ds iLk Áfr o"lZ yxðx 300 fnu /k" mi yC/k jgrh gA jkT; Ápj ek=k ea Lkq 'kfä ds n"gu djus dh {kerk j [krk gA

(?k) e"Vs rq ij ; g vuþku yxk; k x; k gSfd mi ; þ xj&ijá jkxr l ír"ads Lks Átkz mRi knu djus ea >kj [kM dh {kerk yxðx 400&500 exkokV gA

(<sup>o</sup>) jkT; fo|q fu; ked vk; "x ds fn'kkfunðk"ads d" /; ku ea j [krs gq] jkT; dh fctyh [kjhn dk de Lksde 10% bu l ír"ads Lks [kjhn Álrkfor gA



(p) ,d 'kq vkr g' pph gS v<sup>g</sup> 44 xlp'a ds yx0x 6000 ?kj'a d' x&ijajkxr Åtkz Lks  
Åtkzlor fd; k tk pphk gA

24.2. (d) jkT; ea 1320 exkokV dh {kerk LFkkfir gA

([k] jk"Vh; v<sup>g</sup>kr mi 0"x 1720 kwh) dh ryuk ea jkT; dk Áfr 0; fä v<sup>g</sup>kr Åtkz mi 0"x  
de 1652 kwh) gA

(x) jkT; Lkjdkj us xkeh.k fo | rhdj.k ds fy, 'kr&Áfr'kr Áklr djus dk y{; j [kk gA

24.3 (d) 'kq'd vk/kkfjr ÁfrLi) kRed c'yh ,oa Lkjdkj ds Lkforj.k ekxz ds vrxr] >kj [kM d'  
d'; ysd6 Cykkl vkcVr fd, x, gftudk fo | r ds fy, mi ; "x vi s{kr gA

([k] e/; e vof/k ea 43000 exkokV Lks vf/kd dh LkLFkki u {kerk okys rki Åtkz Lka = dh  
LFkki uk ds fy, futh fuoskd'a ds LkFk dbz Lke>rk Kkiu'a ij gLrk{kj fd, tk pphs gA  
bLkfy,] >kj [kM fuoskd'a d' de ykxr okyh fctyh dh mi yC/krk Ánku djus ds dxkj ij  
gA

24.4 jkT; Lkjdkj Åtkz ds mRi knu] ÁLkkj ,oa forj.k ea futh {ks= dh 0kxhnhkj d' c<kok nsxhA

24.5 ogr- ifj; "tukvka 1/100 dj" M+Lks vf/kd dh vpy Lka fYk ds fuosk Lkgr 1/2 vi f'k"V Å"ek dh  
i qÁkzlr }kjk Åtkz dk mRi knu djus ds fy, dsivo ikoj lykA/ LFkkfir djus ,oa Lkg0kxh  
LkLFkkvka d' Åtkz Ánku djus dh vuqfr Ánku dh tk, xhA ,Lkh bdkb; kj 5 o"ka rd fo | r  
'kq'd ea 50% NW dk yk0 0h Áklr djsxhA

24.6 bLk uhfr ds ykxw g'us dh Á0koh frfFk ds ckn Lks 0; koLkkf; d mRi knu djus okyh, uohdj.kh;  
I zr'a Lks Åtkz dk mRi knu djus okys fctyh Lka = d' ,d ubz v<sup>g</sup> kfxd bdkbz ekuk tk, xk  
,oa mLks bLk uhfr ds vrxr Lk0h Ádkj dk ÁRLkkgu Áklr djus dk gd g'xkA bu Lka = a d'  
10 o"ka rd fo | r 'kq'd dk 50% 0qrku ugE djuk i MxkA

24.7 LkpuK Á| fxdh] t&Á| fxdh ,oa i; /u Lkzdkh xfrfof/k; "a d' vorEku ; k ubz ftlga  
v<sup>g</sup> kfxd xfrfof/k ekuk tkrk gS t0, Lk0bDvkj0Lk0 dh LohNfr ds v/khu] 'kq'd ds v<sup>g</sup> kfxd  
; k okf.kT; d nj ij] t" 0h de g] Åtkz Áklr djus dk gd g'xkA

24.8 Åtkz fo0kx bLk {ks= ea v<sup>g</sup> vf/kd Lkfo/kk Ánku djus ds fy, ,d ubz ,oa vyx uhfr ÁLr<sup>r</sup>  
dj jgh gA

25. **fonsh ÁR; {k fuosk 1/4 QOMh0vkbD 1/2 d' c<kok**

fonskh ÁR; {k fuosk ¼ QOMhOvkbD½ xar0; ds vka"lk k dk fu/kkj .k djus okys Áed[k Lkpd"á ea Lks , d gA ; g jkT; d" d"ky] Kku rFk Á" | "fxdh LkÁs"kr djus dk , d ÁOk'o'kkyh rjhdk Òh gS vq v" | kfxd fu"i knu dk , d egroi wk Áj d ÒhA

mi ; ðä d" /; ku ea j [krs gq] cfu; knh Lkj puk] Á tk] [kfut fodkLk] [kk | ÁLk d.j.k] t&Á" | "fxdh] xj&ijá jkr Átk vkfn t&ks p&unk {ks= "á ea ijLij ykÒdkjh vk/kkj ij fonskh dki jv fudk; "cgjk"Vh; dá fu; "ÁokLk Òkjr h; "á ds LkFk fonskh fuosk , oa vk/kfudre Á" | "fxd; "á ds fy, rduhdh Lkg; "x LFkfi r djus dk ÁLrko j [kk tkrk gA , &ks fuoskd"á d" fo'kSk ÁkFfedrk Ánku dh tk, xhA

vko' ; drkva ds eW; k&du , oa fonskh ÁR; {k fuosk ¼ QOMhOvkbD½ ds fy, fn'kk&funz k r\$ kj djus , oa Lke; ij fui Vjk djus ij fo'kSk /; ku nsus ds fy, bLks LkLFkkr : i nsus ds Á; kLk fd, tk, xA

26. **Lk puk Á" | "fxdh @ t&Á" | "fxdh**

26.1 jkT; Lkj dkj Lk puk Á" | "fxdh ¼ vkbDVhO½ @ vkbDVhObD, LkO ds {ks= ea vkbDVhO m | "x] vkbDVhO i kd] futh {ks= ; k i hi hi h e" M ds vaxr vkbDVhO fo'kSk vk/Fkd {ks= LFkfi r djus ds fy, cM& fuoskd"á d" Á"RLkkgu nsxA

26.2 Lk puk Á" | "fxdh ¼ vkbVh½ uhfr dk mĭs; ¼ d½ vkbDVhO Lkok, j ¼ gkMbs j @ Lk, ¶ | Vos j vk/kkfjr½ , oa vkbDVhO Lke/Fkr Lkok, j ¼ d, y LkVj Lk&kh, efm&dy V&LØI'ku, chi hv" vkfn½ Ánku djus ds fy, vkbDVhO dá fu; "á dh LFkfi uk , oa fodkLk ds fy, vupdy , oa m | "x ds vupdy ekg"y Ánku djuk ¼ [k½ jkT; ds f'kf{kr ; pd"á ds fy, j"t&kj ds volkj i ñk djuk ¼ x½ jkT; ds th, LkMhi h ea of) ds fy, bLk {ks= dh fu; k'r {kerk dk n'gu djuk ¼ k½ vkbDVhO d" tuLk/kkj.k rd igpkuk , oa Lkkekftd&vk/Fkd fodkLk ds fy, bLkds mi ; "x earsth yuk gA

(ii) buea de Ò& [kM dk mi ; "x djrs gq cM& i ñkus ij j"t&kj Lktu dh {kerk gA Áfr 100 yk [k fuosk ea j"t&kj dk Lktu] m | "x ea Lkok/kd gA bLkds vfrfjä ] ; g yxÒx 'k; i ; kbj .k Ánik.k i ñk djrk gA

26.3 (d) vkbD, OMhO, O }kj Òie ds vka/u ea vkbDVhO m | "x"á d" ÁkFfedrk nh tk, xhA

([k] vkbD, OMhO, O }kj Òie ds vka/u dh fLFkr e] ogr-vkbDVhO Lkokvka d" Òie ds eW; dk Òqrku ckn ea djus dh vuøfr nh tk, xh] vFkkr~, &kh bdkb; "á }kj Òie ds eW; dk Òqrku i kp o"ka ds Òhrj i kp Lkeku fd'r"á ea djus dh vuøfr nh tk, xhA

26.3.6 e"Vj okgu vf/kfu; e ea Lkák/ku fd; k tk, xk rkd vkbDVh0 dá fu; k; vi us deþkfj; "a dk muds vkokLk Lks dk; LFky rd ifjogu ds fy, ÒkMš ij futh LokfeRo okyh vkMuh cLk'a dk bLreky dj LkdA

26.3.7 **Átkz mRiknu dk ošfyid l'zr**

5 d0oh0,0 dh Átkz vko'; drk okyh vkbDVh0&vkbDVh0bD, Lk0 bdkb; "a dh LFkki uk jkT; eadgè Òh dh tk Lkdrh gA

26.3.8 **,Q0,0vkj0 NW**

Lkæf/kr Ákf/kdj.k@'kgjh LFkkuh; fudk; "a }kjk fpfâr {ks= ds vkbDVh0 ikdz@ ,Lk0Vh0ih0 ea vkbDVh0&vkbDVh0bD, Lk0 bdkb; "a ds fy, Ápfyr Òou fuelzk Lkælkh mi&fu; e" a ds vU; Áko/kku" a ds vuq i fdLkh LFkku ij vuækl; ,Q0,0vkj0 ds vfrfjä 50% vf/kd ,Q0,0vkj0 dh vuæfr nh tk, xhA ; fn vko'; d g", r" 'kgjh fodkLk foðkx dh vko'; d vuæfr Lks Lkæf/kr Ákf/kdj.k@'kgjh LFkkuh; fudk; "a }kjk vko'; d Lkák/ku fd; k tk, xkA

26.4 **tš&Á<sup>©</sup> | fxdh**

>kj [kM ds fy, tš&Á<sup>©</sup> | fxdh d" c<kok nšs dh furkr vko'; drk gš t" u d0y jkT; "a dh i kjá fjd xfrfof/k; "a ds fy, Lk0) ð eW; fuelzk ,oa j"t xkj Lktu ds volkj mi yC/k dj k, xk cfYd v<sup>©</sup>kf/k, Ńf" k ,oa m | "x ea mLkds mi ; "x ds volkj Òh Ánku djšxkA jkT; ds fy, v<sup>©</sup>k/kh; i<sup>©</sup>k' a okys fo'kky txy" a dh 0; kflr, oKkfud ekuo&Lkúkk/ku ,oa 'kš{k d mRŃ"Vrk dk fo'kky ÒMkj, v<sup>©</sup> mLkdh vf/kdkák vkcknh dh Ńf" k ij fuðj rk cgr Qk; nen gA  
uhfr ds mĭš; "aea 'kkfey gA

- (i) jkT; dh vFk&0; oLFkk d" etar cukus ds fy, fupys Lrj ij tš&Á<sup>©</sup> | fxdh dh 'kq vkr d" c<kok nškA
- (ii) mi ; "x jkLk; fud ; ƒxd" a ds mRi knu ds fy, v<sup>©</sup> | kšxd tš&Á<sup>©</sup> | fxdh d" c<kok nškA
- (iii) xkeh.k ,oa vkfnokLkh {ks= a ds fy, **fLi #fyuk** dh [krh d" c<kok nškA
- (iv) foðé Ádkj dh tš&Átkz dk Lkkekl; mi ; "xA
- (v) Lkkekt d ,oa tš&Átkz okfudh dsek/; e Lks jkT; ds ou {ks= a dk foLrkjA

- (vi) Ñf'k&vk/kkfjr m| "x"ad" c<kok nuka
- (vii) fof0é tyok; q {ks="a ds vuophy Ñf'k ,oa cdxokuh ds fy, mPp mi t oky} Lk[Fkk ,oa dhV j"/kh cht"adk mRi knuA
- (viii) tyh; i kfjflFkfrdh&Á.kkyh dh mRi kno {kerk ea of) A

26.4.1 (d) >kj [kM v@| kfxd uhfr&2012 ds varxh ÁLrñ foYkh; Á"RLkkgu ,oa NW t&Á@| "fxdh m| "x d" Òh Ánku fd, tk, xA

([k) vkbD, OMhO, O }kjk Òhe ds vka/u ea t&Á@| "fxdh m| "x"ad" Òh ÁkFkfedrk nh tk, xhA

(x) m| "x"ad ds oxÉdj.k ; ijf'k"V&1 141 14ii)) À ds varxh ij Òkfr"kr exk m| "x ds varxh ftu t&Á@| "fxdh m| "x"ad" 'kfeY ugÉ fd; k x; k g§ mlga 32-2] 32-3] 32-4 ,oa 32-6 ds varxh Á"RLkkgu fn; k tk, xkA

(?k) Lkjdkj t&Á@| "fxdh m| "x"ad ds fy, t"t[ke i pth fuf/k 10p j dsi Vy Q.M½ dh LFkki uk d" c<kok nsxA

26.5 **vkbDVhO m| "x dsfy, fuEukidr fo'kSk Á"RLkkgu Ánku fd, tk, x&**

(i) t0, Lkoi hOLkhOcho ds vuki fYk Áek.k&i = ¼ u0v"OLkhO vuqfr½ Lks NWA

(ii) vofLFkr ds Á; "tu"ad sfy, vkpfd ofu; e"á Lks NWA

(iii) fuEukidr vf/kfu; e"á ds vuqjkyu ds Á; "tukFkz Lo&Áek.ku:

¼d½ dkj [kkuk vf/kfu; e

¼k½ fu; kstuky; ¼j fDr; "adh vf/kkqpk½ vf/kfu; e

¼x½ etnjh Òqrku vf/kfu; e

¼k½ U; ure etnjh vf/kfu; e

¼3½ vuqf/kr Jfed ¼ofu; eu ,oa mleyu½ vf/kfu; e

¼p½ dkexkj {kfriffr vf/kfu; e

¼N½ nqku ,oa Áfr"Bku vf/kfu; e

27. **i; Mu**

27.1 i ;/Mu ,oa ;k=k m | "x] vkus okys n'kd'a ea LkLks 'kfä 'kkyh {ks="a ea Lks ,d cuus tk jgk gA  
pfd i ;/Mu {ks= ea j"t:xkj dh fo'kky Lkðkuk g\$ jkT; Lkjdkj i ;/d Lkðk0; {ks="a ea v\$ vf/kd  
fuosk vkdÆkr djus grq fo'kks t'j nsuk pkgrh gA fuosk ds fy, Lkjdkjh Jkr-ka@vf0dj.k'a ,oafuth  
{ks=} n"u"ä Lks LkLk/ku ,df=r djus ds fy, Á; kLk fd, tk, xs rkd jkT; ea j"t:xkj ,oajkLo&ikflr  
dk väre y{; Ákr fd;k tk LkdA i ;kbj.k vk/kkfjr i ;/Mu] /kkÆed i ;/Mu] LkkaÑfrd&/kj"gj i ;/Mu]  
fj t;VZ vkfn ds fodkLk ds fy, ÁkFfedrk nsuk ÁLrkfor gA

27.2 c<sup>9</sup>) /kekbyfic; " t& /kekbyfic; "a ,oa v&rjkZVh; i ;/d'a ds vkxeu d" fo"ksk : i Lks /; ku ea  
j [krsgq i ßst ; k=k Ánku djus ds fy, , ; j&VðLk Lkðkva d" c<kok fn; k tk, xkA

27.3 Lkjdkjh {ks= ea yx0x 29 g"Vy" 33 i ;/d ifjLkj ,oadbz i ;/d Lkpkuk dæ] jkLr"ä ds fdukjs  
i ;/d Lkfo/kk] jki os vkfn e<sup>9</sup>tm gA buds ifjpkyy] xqkoYkk ,oa {kerk ea Lkqkj ds fy, i ;/Mu  
fo0kx i hoi hoi h0 e" M@Lk qä m | e ds v&rxZ futh {ks= dh 0kxhnhkj Lkqaf'pr djxkA

27.4 i ;/Mu fo0kx Lkkoztud] futh ; k Lk qä m | e if) r Lks g"Vy" e"Vy" ; k=h fuokLk vkfn dh  
LFkki uk ds fy, , d 0; ki d uhfr ?kk"kr@vf/kl fpr djxkA

27.5 jktLo foHkx LoßPNd Hk&vtZ v&rxZ l gefr vkokMZ ds v&rxZ j\$ r Lks 0fie dh [kjhn ds  
fy, vko' ; d Lkgk; rk egg\$ k djkbZ tk, xhA

## 28. fQYe m | "x

i pj Lk[; k ea Lkqj ÁkÑfrd /kkÆed] LkkaÑfrd&/kj"gj okys ,oa v<sup>9</sup> | kfxd LFky] ?kus taxy]  
ÁkÑfrd ty&Ái kr"ä dh mi fLFkr ,oa LkLrs Jfed"ä dh mi yC/krk >kj [kM d" fQYe dh 'kQVx  
,oabLkds fodkLk ds fy, ,d vkd"kd LFky cukrk gA jkT; ea fQYe m | "x ÁR; {k ,oa vÁR; {k  
j"t:xkj ,d vPNk l'zr g" Lkdrk gA jkT; ea ukxi gh ,oa vU; 0k"kkvka ea LFkkuh; r<sup>9</sup> ij  
fQYe"ä dk fuekzk fd;k tk jgk gA fQYe LVMM; " fQYe fLkVh vkfn LFkfi r djus ds fy,  
fo'kks Á"RLkkgu ndj futh fuosk d" c<kok fn; k tk Lkdrk gA fQYe fLkVh] LVMM; " dh  
LFkki uk ds fy, ogh Á"RLkkgu fn, tk, xs t" fof0é v<sup>9</sup> | kfxd ikd"ä d" Ánku fd;k x; k gA  
tu LkädZ ,oa Lkpkuk fo0kx }kjk i ;/Mu fo0kx] m | "x fo0kx] fQYe m | "x ds Áfruf/k; "ja  
okf.kT; d dj fo0kx vkfn Ls Lkykg&e'kfojk djds foLr'r uhfr r\$ kj dh tk, xhA

## 29. fu; kZ Lkð/kZ

fu; kZ d" c<kok nsus ds fy, jkT; Lkjdkj fuEukádr mik; djuk pkgrh g\$

- i. fu; křd"ad" cktkj Lkækh vn: uh tkudkj] fu; kř Lkækh nLrkosthdj.k] foYk , oafu; kř ds vU; vR; r egRoimkz {ks="a Lks voxr djkus ds fy, Áfrf"Br Lkykgdkj" @vkbDvkbD, QOVHO dh Lgk; rk Lks dk; Øe vk; "ftr fd, tk, xA
- ii. LFkkh; okf.kT; eMy , oam | "x Lkæka ds Lg; "x Lks vR; k/kpud Lkpuk dæ LFkkfir djus ds Á; kLk fd, tk, xA
- iii. , d , ; j dkx"Z ifjLkj dh LFkkiuk djuk ÁLrkfor gA ; g Qy" Qy" Lkft; "a vkfn tLks mRi kn" a ds fu; kř d" okfNr c<kok nska
- iv. eY; of) r , oamRi kfnr fu; kř ; "X; oLrpkæ d" cMš i Škus ij cDLi" a ea j [ks tkus ds fy, te' knij ea Økjr Lkjdkj dh Lgk; rk Lks varnŠkh; dUVšj fMi" ¼vkbDLkhOMHO½ dh LFkkiuk dh xbz gA jšyos , oadæh; mRi kn&'kYd , oalkek&'kYd foØkx" a dh Lkykg Lks bLkh Ádkj dh Lkfo/kk vU; LFku" a ea Øh LFkkfir djus dk ÁLrko gA
- v. m | "x" a d" varjkZVh; Án' křu; "a , oa 0; ki kj esy" a ea Økx šus ds fy, ÁRLkfgf fd; k tk, xkA 0; ki kfjd f' k" VeMy" a ds vlxeu" a ds fy, Økjr Lkjdkj dh ; "tukvka ds Lka" tu Lks foYkh; LkefkZu fn; k tk, xkA
- vi. fu; kř" Ue[ k bdkb; k; vko' ; d Lkok, @ukxfjd mi ; "xh Lkokvka ds : i ea ?k" kr dh tk, xhA
- vii. fu; kř" Ue[ kh xqkoYkk] vutkaku , oafodkLk dks i gpkuus , oaeK; rk nus ds fy, fu; kř i jLdkj Ánku fd, tk, xA
- viii. vks] kšxd {ks= fodkl i kf/kdkjka } kjk fu; kř" Ue[ kh bdkb; "a d" Øfæ ds vka/vu ea ÁkFkfedrk nh tk, xhA

**30. v@] kšxd #X.krk**

- 30.1 bPNd v@] I Škk0; #X.k m | "x" a dk i q#) kj jkT; Lkjdkj dh ÁkFkfedrvka ea Lks , d gA jkT; Lkjdkj us i gys Øh vLk[ ; m | "x" a ds i q#) kj @ i qokLk ea Lgk; rk dh gA jkT; Lkjdkj } kjk i q#) kj @ i qokLk ; "tuk ds v/khu 49 y?kq bdkb; "a v@] 3 e/; e rFkk ogr@exk ds m | "x" a d" Lgk; rk Ánku dh xbz gA
- 30.2 jkT; Lkjdkj bPNd rFkk I Škk0; #X.k m | "x dh #X.krk dh j" dFkke v@] i q#) kj ds fy, fuEufyf[kr dæe mBkus dk bjknk j [krh gA

30.2.1 #X.krK@LkeL; k ds 'kh?kz igpku d" Lkuf'pr djus dsfy, ] vks| kfxd fodkl i kf/kdkjka ds Ácdk funskd dh v/; {krk ea ikf/kdkj ds Lrj ij rFkk iæ.Myh; vk; ä dh v/; {krk ea muds {ks=kf/kdkj Lrj ij, m| "xifr; "m|fe; "a vq foYkh; LkLFku" a ds LkFk fu; fer Lkelo; u cBd" adk vk; "tu fd; k tk, xk vq mudsfy, fuokjd mik; fd, tk, xA

30.3 N"Vs vq y?kqm | "x" a ¼ e0, Lk0bD½ ea vq | kfxd #X.krK

30.3.1 bPNq vq thou{ke N"Vs vq y?kq bdkb; "a ds i q#) kj dsfy, , jkT; Lkjdkj , Lks i q#) kj Á; kLk" a ij fopkj djus dsfy, m| "x funskd dh v/; {krk ea jkT; Lrjh; 'kh" kz I febr ds xBu dk ÁLrko gA

30.3.2 #X.k m| "x" a ds i qokLk ds fy, jkT; Lrjh; 'kh" kz I febr }kjk Lkjdkj ds orZku Áko/kku" a ds v/khu Ácdku] foYk i ksk.k vkfn dsfy, vi f{kr i qLkjpuk dh vuqkakk dh tk, xhA

30.3.3 Okjrh; fj tØz cd | }kjk tkjh ekxZunZk" a ds vuqkjj , Lks 'kh" kz I febr }kjk rRLkædkh frfFk Lks ÁOkoh #X.k vq N"Vh bdkb; "a dh igpku dh tk, xhA bLk Ádkj dh bdkb; "a ds i qokLk grq Lkefpr jkgr vq fj; k; r i dst vuqfnr fd, tk, xA , Lks fudk; }kjk #X.k ds : i ea ?k" f"kr rFkk i qokLk dk p; u djus okyh bdkb; kj fu/kkZjr Lke; &Lkhek ds vxZr Okjrh; fj tØz cd | ds ekxZunZk" a ds vuqkjj] cd | a rFkk foYkh; LkLFku" a Lks jkgr vq fj; k; r i kus dsfy, i k= g" xhA

30.3.4 , Lkh bdkb; k; i q#) kj dsfy, bLk uhfr ds rgr ubz vks| kfxd bdkb; ka dsfy, mi yC/k] u, rFkk gky ea fd, x, uohu fuosk" a ij LkØh Á"RLkkgu dsfy, i k= g" xh] c" krZ fd bdkbz us fdLkh fi Nyh vq | kfxd uhfr ds v/khu #X.k bdkbz ds : i ea Á"RLkkgu dk ykØ ugE mBk; k g" A

30.3.5 #X.k bdkb; "a d" #X.krK dh vof/k ds nqku foyfcr Øqrku vf/kØkj ij Lkai wz NW dh vuqfr g" xh] ; fn og fo | q ckMZ ds cdk; k ea Lkfeefyr g" A

30.3.6 fo | q foPNn dh fLFkr e; #X.k bdkbz d" fo | q foPNn vof/k dsfy, , 0, e0th0 ÁOkj vq vU; Lkfonkxr xkjZ/h 'kq'd Lks NW nh tk, xhA

30.3.7 mi ; ä jkf' k dh dV" h ds ckn , Lkh #X.k bdkbz dh fo | q cdk; k Lkædkh 'ksk jkf' k dk Øqrku bdkbz }kjk fcuk fdLkh foyfcr Øqrku vf/kØkj ds 'kh" kz fudk; }kjk ekeyokj fu/kkZjr fd' r" a ea vnk dh tk, xhA rFkfi] ; fn , Lkh bdkbz Lke; ij d" bz fd' r pqtusea pvd djrh gS" r" , Lks foyfcr Øqrku vf/kØkj dsfy, fu/kkZjr nj ij , Lkh vof/k dsfy, bdkbz foyfcr Øqrku vf/kØkj dh vnk; xh dsfy, ck/; g" xhA

- 30.3.8 jkT; Lrjh; 'kñkz l febr }kjk i q#)kj i sdst dh Áxfr ij vkof/kd fuxjkuh j [kh tk, xh vq og bdkbz vq@; k vl; fo0kx@LkúFkku Lkgr pñdrkz i kvÉ ds f[kykQ+ t skk og mfpr Lke>s dkjzkbz dsfy, Lkjdkj d" vuqk k djsxhA
- 30.3.9 jkT; Lrjh; 'kñkz l febr ea jkT; Lkjdkj }kjk Lke; &Lke; ij vf/kLkñpr vq Lkjdkjh xtV ea Ádkf'kr , d s 0; fä@LkæBu 'kkfey g'æš ftLkeæ foYk fo0kx@okf.kT; dj fo0kx@Átkz@LkúFkxR foYk dk vfuoK; r%Áfrfuf/kRo g"xkA
- 30.4 #X.k e/; e vq cMšm | "x'adk i q#)kj@i qokLk
- 30.4.1 jkT; Lkjdkj }kjk cMš vq e/; e {ks= ea jkT; Lrjh; Lkkozt fud {ks= ds mi Øe"æ Lkgr thou{ke #X.k vq| kšxd bdkb; "æ ds i q#)kj ds fy, Lkeñpr mik; fodfLkr djus ds fy, Lkfo] m | "x dh v/; {krk ea , d Lkfeyr dk xBu fd; k tk, xkA
- 30.4.2 Lkfeyr }kjk #X.k@cn jkT; Lrjh; Lkkozt fud {ks= ds mi Øe"æ dk eV; kñdu fd; k tk, xk vq rduhdh vq vkñkd : i Lks thou{ke , Lks mi Øe"æ ds i q#)kj ds fy, ] i ; klr mik; "æ dh Lkñrñr dh tk, xh ftLkeæ ekuo Je l [; k dk ; fädj.k@fofuošk@ foYkh; i qxBu vkfn 'kkfey g'æA
- 30.4.3 e/; e vq cMš bdkb; "æ ds foYkh; Á"RLkkgu ds fy, ] bl vq| kšxd uhfr ds Áko/kku"æ Lks i jš Lkfeyr ¼ Fkk Øe Lk0 30-4-1 ea mfYyf[kr½ dh flkQkfj'k ds vuqkkj foYkh; fu.kz yus ds fy, e[; Lkfo dh v/; {krk ea jkT; Lrjh; ikf/kdr Lkfeyr e"tm jgsxhA Lkfeyr ea foYk] ; "tuk vq fodkLk] Átkz ds Áfrfuf/k 'kkfey g'æsvq ; g vyx Lks vf/kLkñpr dh tk, xhA
- 30.4.4 #X.k e/; e vq ogr dh bdkb; "æ dks #X.k ?k"ñkr fd, tkus grq ch0vkbD, Q0wkJ0 dks vugkšk djuk g"xkA ckn eñ ch0vkbD, Q0wkJ0 ; k 0kjrñ; fj tøz cñd dh jkT; Lrjh; vñj LkúFkxR Lkfeyr ¼ Lk0, y0vkbDvkbDLkñ0½ }kjk rš kj i qokLk ; "tuk ds v/khu vf0Klr fj; k; ra vq Lkfo/kk, ; jkT; Lrjh; ikf/kdr Lkfeyr ¼ Lk0, y0bDLkñ0½ ds ek/; e Lks jkT; Lkjdkj ds fopkj kFkZ vuqkñkk grñ Lkfo] m | "x dh v/; {krk okyh Lkfeyr ds Lke{k vuqñnu ds fy, ÁLrñ dh tk, xhA
- 30.4.5 #X.k@cn yfdu Lk0k0; : i Lks thou{ke vq| kšxd bdkb; "æ ds i qokLk mik; "æ ea vl; ckr"æ ds LkñFk&LkñFk] fo0é Lkjdkjh fo0kx@LkæBu"æ Lks foYkh; LkeFkz@jkgr vq fj; k; ra ; k ifjR; kx vq@; k , Lk0bDch0@Mñ0oh0Lkñ0 Lks fctyh rFkk fdLkh vl; , tñkh@Lkñof/kd fudk; @Lkñkuh; Ákf/kdj.k Lks vl; Lkfo/kk, ; 'kkfey g'æxhA
- 30.4.6 , Lkh cn vq #X.k vq| kšxd bdkb; kj ftUg"aus vi uh #X.krk ds dkj.k igys gh fo0é Lkfo/kkvka dk yk0 mBk; k g] LkkekU; r% nçkj k Lkfo/kk, ; Álñr ugÉ dj Lkdrñ gš c'krš fd ekeyk&nj&keyk vk/kkj ij Lkkozt fud fgr ea jkT; Lkjdkj , Lkh Lkfo/kk, ; eggš k djkus dk fu.kz ugÉ yrñ gA



30.4.7 #X.k bdkb; k Lk{ke Áf/kdkjh Lks vuø"nu Álir djus ds lk'pkr jkT; ds v<sup>o</sup>|kfxd {ks= fodkl i kf/kdkj dh fuxè ¼ fdtV½ ufr dk ykÒ mBk Lkdrh gA

30.4.8 Òkjr Lkjdkj i qokLk fuf/k ds xBu }kjk #X.k] N"Vs y?kq v<sup>o</sup> e/; e m|e"à ds i qokLk ds fy, ;"tuk d" v"ire : i nsus dh ÁfØ; k ea fueXu gA rnu<sup>o</sup>kkj] jkT; }kjk #X.k bdkb; "à ds i q#)kj rFkk i qokLk ;"tuk dk ykÒ mBkus grq Hkkjr I jdkj dh ; kstuk dks Lkefpr : i Lks Lkàk'f/kr fd; k tk, xkA

### 31. v<sup>o</sup>|kfxd foYk

31.1 Lkjdkj egLkkuk djrh gSfd jkT; ds rhoz mRFkku ea vi; klr v<sup>o</sup>|kfxd foYk LkLks cMh vMpu gA Lkjdkj , Lks mik; djuk pkgrh gS t" v<sup>o</sup>|kfxd bdkb; "à v<sup>o</sup> m|fe; "à d" Lkøe foYkh; Áokg d" c<kok nA

31.2 jkT; Lkjdkj }kjk {ks=h; @c"à ds fu; æ.k dk; kzy; @foYkh; LkL Fkk, j [k'yus v<sup>o</sup> \_\_.k ds Lkædk ea e<sup>o</sup>ds ij 'kh?kz fu.kz Lk{ke djus ds fy, Lkefpr foodkf/kdkj Lkgr ofj"B vf/kdkfj; "à dh fu; fä d" Lkquf'pr djus ds fy, Á; kLk fd; k tk, xkA

31.3 vxzh c"l vius Lkæ) fty"à ea y?kq m|"x] N"Vs v<sup>o</sup> d/hj m|"x"à ij t"j Lkgr v<sup>o</sup>|kfxd {ks= ds fy, ftyk Lrj ij \_\_.k Áokg ea rsth ykus ds fy, \*v<sup>o</sup>|"fxd \_\_.k ;"tuk, j rS ij djæ} ftLkdsfy, vyx y{; fu/kkzjr fd, tk, xkA

31.4 jkT; Lkjdkj , d Lke; c) rjhds Lk jkT; ea fo'kSk y?kq m|"x c"l 'kk[kkvka d" [k'yus dk Á; kLk djxh ftLkLks y?kq m|"x bdkb; "à ds Lkææ.k okys LkÒh fty"à d" vkoYk fd; k tk LkdA

31.5 jkT; Lkjdkj }kjk futh {ks= ds c"l @foYkh; LkL Fkkvka d" Òh fofÒé v<sup>o</sup>|kfxd bdkb; "à d" foYkh; Lkø, j Ánku djus ds fy, vkef=r fd; k tk, xkA

31.6 , d jkT; Lrjh; c"lj Lkfevr ¼ LkO, yOchOLkO½ dk xBu fd; k x; k gS t" , d v"j jkT; Lkjdkj v<sup>o</sup> jkT; Lrjh; LkL Fkku"à ds chp v<sup>o</sup> ntkjh v"j Òkjr; fjtøz c"l] c"l v<sup>o</sup> fe; knh \_\_.k nsus okyh LkL Fkku"à ds chp i; klr v"rjkQyd Ánku djxhA ; g Lkfevr N"Vs v<sup>o</sup> e/; e i ðkus dh v<sup>o</sup>|kfxd bdkb; "à v<sup>o</sup> N"Vs m|fe; "à dh LkeL; kvka Lks Lkæf/kr tkudkj ds vknku&Ánku v<sup>o</sup> mu ij ppkz ds fy, , d mi; "xh ep Ánku djrh gA ; g Lkfevr , Lkh bdkb; "à d" \_\_.k"à dh eatjh Lks Lkæf/kr LkkeLU; LkeL; kvka ds vfrfjä c"l"à v<sup>o</sup> foYkh; LkL Fkku"à ds chp Lkelo; Lks Lkæf/kr LkeL; kvka v<sup>o</sup> LkFk gh] v<sup>o</sup>|kfxd bdkb; "à d" i; klr c"l; knh Lkfo/kkvka ds Áko/kku"à ds Lkædk ea Lkek/kku dk Á; kLk djrh gA

- 31.7 ekbdks \_\_.k ds Lkøe Áokg v<sup>g</sup> oLknyh d" Lkfo/ktud cukus ds fy,] ukckM<sup>z</sup> fLKMch<sup>l</sup> Lkgdkjh c<sup>l</sup>d<sup>l</sup> okf.kfT; d c<sup>l</sup>d<sup>l</sup> vkfn t<sup>l</sup>ks fo<sup>l</sup>kh; Lk<sup>l</sup>.Fkku"á d" Lo&Lkgk; rk Lkeg<sup>l</sup>á ¼ Lk0, p0th0½ d" \_\_.k nus ds fy, Á"RLkfg<sup>r</sup> fd; k tk, xkA
- 31.8 jkT; Lkj<sup>d</sup> }kj<sup>k</sup> Án<sup>l</sup>Yk \_\_.k dh 'kh?kz v<sup>g</sup> Rofjr oLknyh Lk<sup>l</sup>uf'pr djus ds fy, okf.kfT; d c<sup>l</sup>d<sup>l</sup> v<sup>g</sup> fo<sup>l</sup>kh i "k.k djus okys Lk<sup>l</sup>.Fkku"á d" Lk'kä cukus ea enn ds fy, vko'; d dne mBk, tk, xkA

### 32. Á"RLkkgu v<sup>g</sup> fj; k; ra

32.1 **I efd<sup>r</sup> ifj; "tuk fuo<sup>l</sup>sk vu<sup>l</sup>pk<sup>l</sup> ¼Lk<sup>l</sup>o<sup>l</sup>i h<sup>l</sup>o<sup>l</sup>vk<sup>l</sup>b<sup>l</sup>D, Lk0½ & ; g** l fo/kk esk vks<sup>l</sup> k<sup>l</sup>fxd bdkb; ka dks NkM<sup>l</sup>ej vl; vks<sup>l</sup> k<sup>l</sup>fxd bdkb; ka ds fy, gksxhA

32.1.1 v<sup>g</sup> k<sup>l</sup>fxd bdkb; k<sup>l</sup> fuEu ea fuo<sup>l</sup>sk ds fy, I efd<sup>r</sup> ifj; "tuk fuo<sup>l</sup>sk vu<sup>l</sup>pk<sup>l</sup> ¼Lk<sup>l</sup>o<sup>l</sup>i h<sup>l</sup>o<sup>l</sup>vk<sup>l</sup>b<sup>l</sup>D, Lk0½ i kus grq i k= g<sup>l</sup>xh:

(i) Lk<sup>l</sup>æ v<sup>g</sup> e'khujhA

(ii) Án<sup>l</sup>lk.k fu; æ.k mi dj.kA

(iii) i; k<sup>l</sup>bj.k ds vu<sup>l</sup>pk<sup>l</sup> o<sup>l</sup>dfYi d fo | r mRi knu mi dj.kA

(iv) de<sup>l</sup>pkjh dY; k.k ¼b<sup>l</sup>Di h<sup>l</sup>o, Q0, bD, Lk0vk<sup>l</sup>b<sup>l</sup>D, LokLF; chek ; "tuk<sup>l</sup>YA

32.1.2 Lk<sup>l</sup>o<sup>l</sup>i h<sup>l</sup>o<sup>l</sup>vk<sup>l</sup>b<sup>l</sup>D, Lk0 ds rgr Lk<sup>l</sup>CLkMh ds fy,] Lk<sup>l</sup>æ v<sup>g</sup> e'khujh ea fuo<sup>l</sup>sk k<sup>l</sup>Fkz 50% ] Án<sup>l</sup>lk.k fu; æ.k mi dj.k v<sup>g</sup> i; k<sup>l</sup>bj.k ds vu<sup>l</sup>pk<sup>l</sup> o<sup>l</sup>dfYi d fo | r mRi knu mi dj.k<sup>l</sup>á ea fuo<sup>l</sup>sk grq ÁR; d ds fy, 20 % , oa 20 % v<sup>g</sup> de<sup>l</sup>pkjh dY; k.k k<sup>l</sup>Fkz ¼b<sup>l</sup>Di h<sup>l</sup>o, Q0, bD, Lk0vk<sup>l</sup>b<sup>l</sup>D] LokLF; chek½ ea fuo<sup>l</sup>sk ds fy, 10% Økj<sup>l</sup>kd Lk<sup>l</sup>fg<sup>r</sup> fuo<sup>l</sup>sk dh ; "X; rk jk<sup>l</sup>'k dh x.kuk dh tk, xhA

32.1.3 **Lk<sup>l</sup>o<sup>l</sup>i h<sup>l</sup>o<sup>l</sup>vk<sup>l</sup>b<sup>l</sup>D, Lk0 ds rgr Lk<sup>l</sup>CLkMh Jskh ,] ch<sup>l</sup> Lk<sup>l</sup>h ds v<sup>l</sup>/khu i [k<sup>l</sup>M<sup>l</sup>á ds fy, ifj<sup>l</sup>dfyr fuo<sup>l</sup>sk dh ; "X; rk jk<sup>l</sup>'k ds vf/kdre Øe'k%7 %] 10 % v<sup>g</sup> 15 % rd vu<sup>l</sup>pk<sup>l</sup>; g<sup>l</sup>xh ¼Jskh , , ch v<sup>g</sup> Lk<sup>l</sup>h ds rgr [k<sup>l</sup>M<sup>l</sup>á dh Lk<sup>l</sup>ph i fj<sup>l</sup>'k"V&1] ØOLk<sup>l</sup> 12 ea mfYyf[kr g<sup>l</sup>SA**

32.1.4 fdLk<sup>l</sup>h v<sup>g</sup> k<sup>l</sup>fxd bdkb<sup>l</sup> ds fy, Lk<sup>l</sup>o<sup>l</sup>i h<sup>l</sup>o<sup>l</sup>vk<sup>l</sup>b<sup>l</sup>D, Lk0 ds rgr vf/kdre vu<sup>l</sup>pk<sup>l</sup>; Lk<sup>l</sup>CLkMh 5 ¼k<sup>l</sup>p½ dj<sup>l</sup>M+#i, g<sup>l</sup>xhA

32.1.5 Lk<sup>l</sup>o<sup>l</sup>i h<sup>l</sup>o<sup>l</sup>vk<sup>l</sup>b<sup>l</sup>D, Lk0 ds vr<sup>l</sup>x<sup>l</sup>r Lk<sup>l</sup>CLkMh dk yk<sup>l</sup>0 mBkus okys m<sup>l</sup>"x ØOLk<sup>l</sup> 32-2 ds rgr yk<sup>l</sup>0 ds fy, i k= ug<sup>l</sup> g<sup>l</sup>æ<sup>l</sup>s ¼LVKEi M; Wh v<sup>g</sup> i at<sup>l</sup>hdj.k 'k<sup>l</sup>d<sup>l</sup>YA

32.1.6 ØOLk<sup>l</sup> 32-2 ds rgr m<sup>l</sup>"x<sup>l</sup>á d" Lk<sup>l</sup>CLkMh ¼LVKEi M; Wh v<sup>g</sup> i at<sup>l</sup>hdj.k<sup>l</sup> oV Á"RLkkgu v<sup>g</sup> Lk<sup>l</sup>o<sup>l</sup>i h<sup>l</sup>o<sup>l</sup>vk<sup>l</sup>b<sup>l</sup>D, Lk0] Lk<sup>l</sup>0h d" ,d Lk<sup>l</sup>Fk t<sup>l</sup>M<sup>l</sup>es ij] dá uh }kj<sup>l</sup> ifj; "tuk ea fd, x, d<sup>l</sup>y vpy

ipth fuosk Lks vf/kd ugÉ g`xhA oV Á`RLKkgu ea ØOLkØ 32-5 ds rgr ifjdfyr oV vG bLk uhfr ea Ánku fd, x, fdLkh vU; 'kh"z ds v/khu nok fd;k x;k oV ykØ 'kkfey g`xkA rFkkfi] iV@xqkoYkk Áek.khdj.k vG vuLkfr tkfr@ vuLkfr tutkfr@efgyk,@'kkjhfjd : i Lks fodykæ ds fy, fo'kSk Á`RLKkgu] bLkdk fgLLk ugÉ g`xhA

32.1.7 **LkhihvkbZ Lk ds rgr vuLkfr tkfr@vuLkfr tutkfr@efgyk@fodykæ m|fe;`a d` 5% vfrfjä ykØ Ákr g`xkA** ;g ykØ døy >kj [kM ds fuokfLk;`a ds fy, ykxw gskxkA bLk dMdk ds Á;`tu ds fy, døy os 0;fä vuLkfr tkfr@vuLkfr tutkfr oxZ ds v/khu ykØ ikus ds fy, ik= g`x\$ ftuds ikLk Lk{ke Ákf/kdkjh }kjk fuxr tkfr@vkokLkh; Áek.k i= g\$ t` >kj [kM jkT; ea ,LkOMhOv`0 ds in Lks uhps dk u g`A bLkh rjg, døy mu 0;fä;`a d` fodykæ Jskh dk ekuk tk,xk, ftUga Lk{ke fpdfRLk eMy }kjk 40% Lks vf/kd fodykærk ds: i ea Áekf.kr fd;k x;k g`A

32.1.8 **mxökn Lks ÁØkfor [kM`a ds fy, fo'kSk Á`RLKkgu**

x\$&[kfut vk/kkfjr ¼, Lks m|`x] t` jkT; ds [kfut LkLk/ku`a dk mi;`x ugÉ djrs g\$ ubZ v@|kfxd bdkb;kj t` Lkæ æ vG e'khujh ea 5 dj`M+#i, ds U; ure fuosk ds LkFk **mxökn ÁØkfor i[k.M** ea %uxjikfydk Lkhek Lks 5 fd0eh0 nij½ fLFkr gSrFkk de Lks de 100 0;fä;`a d` ÁR; {k j`txkj miyC/k djkrh g\$ LkhihvkbZ Lk ds rgr **5% vfrfjä Á`RLKkgu** ds fy, ik= g`xhA bLkds vykok, ,d vfrfjä o"z ds fy, oV dh Áfriir dh tk,xhA

32.1.9. uhfr ea Lkjdkj dh dN Lkfo/kkvks@Á`RLKkgu vkfn dk ykØ mBkus ds fy, dN m|`x`a ds fy, fuAn`V Lk[;k ea dk;Zcy dh ÁR; {k fu;fjä dh ifjdYiuk dh xbZ g\$ ,Lks ÁR; {k j`txkj ea jkT; **Lkjdkj dh vkj{k.k uhfr d` ykxw djus okys m|`x LkhihvkbZ Lk ds rgr 5% vfrfjä Á`RLKkgu ds fy, ik= g`xhA**

32.1.10 m|`x`a d` LkhihvkbZ, LkO Jskh ds vrxr døy ,d ckj LkFLkMh Ánku dh tk,xhA Ánku dh tkus okyh LkFLkMh 20 % Áfr o"z ds nj Lks 5 o"z dh dkykof/k ea Hkærs g`xhA

32.1.11 Økr Lkjdkj dh ;`tuk ds vrxr ykØ itlr djus okyh v@|kfxd bdkb;kj bl uhfr ds ØOLkØ {32.1.1 (i Lks iv)} ds rgr ykØ Ákr djus dh ik= ugÉ g`xhA

32.2.1 **LVKEI 'kYd vG i`hdj.k 'kYd**

100 0;fä;`a ds ÁR; {k j`txkj ds LkFk j\$ r Lks Lkh/ks [kjhnh xbZ@Lkgefr vf/kfu.kZ ds ek/; e Lks gkFLky Öie ds fy, fofuekZ bdkb;kj **LVKEI 'kYd vG i`hdj.k 'kYd ds 50% dh Áfriir** dh Lkfo/kk ik, xh %/kbZ, OMhO, O@v@|kfxd ikdZ ds i`nkj bLk ykØ ds fy, ik= ugÉ g`xhA ;g Lkfo/kk fdLkh fof`k`V Öie ds ÁFke yu&nu ds fy, gh Ánku dh tk,xhA

32.2.2 [kjnh xbl tehu ds Áfr , dM+ds fy, 100 ÁR; {k j t xkj mi yC/k djkus okys m | "x a d" Ófie dsfy, **LVKEi M; Wh vG i ahdj.k 'kYd dh 100% Áfri** dh vuæfr g xhA

32.2.3 m | "x t" fcuk fdLkh egRoi wkz eV; &o/kU ds [kuu] fi LkkbZ i fjogu /kykbz vkfn tLkh [kfut fu"d"lz k xfrfof/k; "aea ÁoYk g, Lks ykO dsfy, ik= ugE g xA

### 32.3 xqkoYkk Áek.khdj.k

(d½ vC| kfxd bdkb; "a dh xqkoYkk ea Lkqkkj dsfy, jkT; Lkjdkj }kjk mPp ÁkFkfedrk nh tk jgh gS vG mlga Okjrh; ekud C; j" vG vU; vrjkZVh; eku; rk Áktr Lk.Fkku" a Lks xqkoYkk Áek.k&i= Áktr djus dsfy, ] **fd, x, 0; ; ds50% nj ij vf/kdre #0 2-00 yk[k rd** dh Lkgk; rk Ánku dh tk, xhA

fuEufyf[kr fdLkh Oh vrjkZVh; Lrj ij eku; rk Áktr@LohN"r ekud" a ds v/khu Áek.k&i=@eku; rk Áktr djus okyh bdkb; k; ykO ikus dsfy, ik= g xh %

- vkbZ Lkv" &9000 xqkoYkk Ácáku Á.kkyh
- vkbZ Lkv" &14000 i ; kbj.k Ácáku Á.kkyh
- vkbZ Lkv" &18000 0; koLkff; d LokLF; vG Lkj{kk ekud
- chvkbZ Lk Áek.khdj.k
- Lkkekftd tokcngh ekud
- gfjr Átkz Áek.ki=
- Átkz n{krk C; j" ½chObDbD½ Áek.k&i=
- uohu vG uohdj.kh; Átkz ds {ks= ea , yObDbDMhO Áek.khdj.k
- vrjkZVh; Lrj ij eku; rk Áktr ikfjLFkfrdh&ycy vkdb&VhbZ DI 100 vkfn
- d"bz vU; vrjkZVh; Lrj ij eku; rk Áktr Áek.khdj.k] t" cgrj cktkj fLFkr Lk{ke djka

([k] d"bz Oh m | e bl vks| kfxd uhfr dh vof/k ds nGku vf/kdre forRh; Lkhek vUrxr , d Lks vf/kd Áek.khdj.k dh Lkfo/kk dk ykO mBk Lkdrs gA

(x) Okj Lkjdkj }kjk Oh xqkoYkk Áek.ku ¼/vbD, LkOv"0&9000] vkbD, LkOv"0&14000 vkfn½ ds fy, ÁRLkkgu fn; k tk jgk gA ÁkFkfedrk vk/kkj ij , Lks ykO dh Lkfo/kk ikus okyh bdkbZ d" jkT; Lkjdkj c<kok nsxh vG Lkfo/kk mi yC/k djka, xhA

### 32.4 iʒʌ iətɔdʒ.k

vʊ|kʰsd bdkb; "a d" muds ɛwɪ dk; @vuʌkkku ds vk/kkj ij LkQyrkiɔd tɸur] iətɔnʀ  
 vʊ Lohʀnʀ iʒʌ nkf[ky dʒus ds fy, Á`RLkkfgr fd;k tk, xkA jkT; Lkjɔkj }kj Áfr **iʒʌ,  
 fd, x, 0; ; dk 50%** vf/kdre #0 2 yk[k rd foʌk; Lkgk; rk Ánku dh tk, xhA  
 buɛa Lks vf/kdre #0 1 yk[k iʒʌ nkf[ky dʒuʃ odhy dk 'kʌd] iʒʌ Vʃdx ds fy, fd,  
 x, 0; ; ij vʊ iʒʌ dh vʀre Lohʀnʀ ij vf/kdre #0 2 yk[k fn; k tk Lkdrk gʌ

### 32.5 oʌ ij LkʃLkMh@Á`RLkku

yʃkq m | "x] gʃkɔdʒ?kk] jʃke mRi knu] gLrf'kʌi] [kknh vʊ xte" | "x mRi kn Lkʃgr uhps ÁLrɸ  
 l Ecʃl/kr vkʃ kʰsd bdkbɔ ds fy, ; g Lkʃo/kk mi yʃk g"xh:

(d½, e0, Lk0, e0bD uhps oʌ.kr vof/k ds fy, bdkb; "a dh vofLFkfr ds vk/kkj ij Áfr o"lʒ  
 fuoy ¼uʌ½ oʌ ds 60% 0ʃrku] vf/kdre dʒ vpy iʃth fuoʃk ds 100% rd dh Áfriʃr ds  
 fy, ik= g"xkA

Ø0Lk0	vofLFkfr	vof/k ¼o"lʒ
1	,	5
2	ch	7
3	Lkh	9

([k½ oʃr vʊ ɛxk m | "x] mi ; ʃ rʃyɔk ɛa n'kʌ, x, vuʌkkj] bdkbɔ dh vofLFkfr  
 ds vk/kkj ij fof0é vof/k; "a ds fy,) dʒ vpy iʃth fuoʃk ds vf/kdre **75% rd] Áfr  
 o"lʒ ¼uoy½ uʌ oʌ ds 50% 0ʃrku ds fy, ik= g"xkA**

(x½ gʃkɔdʒ?kk] jʃke mRi knu] gLrf'kʌi] [kknh vʊ xte" | "x mRi kn] mi ; ʃ rʃyɔk ɛa n'kʌ,  
 x, vuʌkkj] bdkbɔ dh vofLFkfr ds vk/kkj ij fof0é vof/k; "a ds fy,) dʒ vpy iʃth fuoʃk ds  
**vf/kdre 100% rd] Áfr o"lʒ fuoy ¼uʌ½ oʌ ds 75% 0ʃrku ds fy, ik= g"xkA**

(?k½ ¼½ ij fʃ/kku] oL=] [kk | ÁLkɔdʒ.k] vkʌ"e"ckby] vkbDVh0@vkbDVh0bD, Lk0 vʊ tɔ  
 Áʃ | ʃxɔh bdkb; kʌ mi ; ʃ rʃyɔk ɛa n'kʌ, x, vuʌkkj] bdkbɔ dh vofLFkfr ds  
 vk/kkj ij fof0é vof/k; "a ds fy,) dʒ vpy iʃth fuoʃk ds vf/kdre **75%  
 rd] Áfr o"lʒ fuoy ¼uʌ½ oʌ ds 75% 0ʃrku dh ifriʃrɔ ds fy, ik=  
 g"xhA**

(ii) jkT; ea LFkfi r] iLrkfor ; Fkk'kh/kz LFkfi r gkus okyh bUVhxv/M LVhy lykã/ rFkk@vFkok I g dSIVo ikoj lykã/ rFkk dky vk/kkfjr Fkeÿ ikoj bdkbz I s Hkkjh ek=k ea Qykbz , S rFkk CykLV Quã Lyx ds I`tu dh I EHKkouk gA ; g okrkoy.k inlk.k dk iæqk dkjd gA bu vksj kfxd dpMs %oLV½ dk mi ; kx I keku; r%bV cukuj I heV mRi knu , oaHkie I qkkj bR; kfn ea gkrk gA bl jkT; ea mRi kfnr dpMs %oLV I kexh½ dk de I s de 25 ifr'kr dPpkeky ds : i ea %otu vk/kkj½ ij bLræky djus okyh exk vksj kfxd bdkbz dks dMdk ?k (i) ds vuq i oV vupku vupku; gksxA bl ds I kFk gh I kFk mRi knu dh xqkorRk ch0vkbD, I 0 ekud ; k I erÿ; vlrjkzVh; ekud ij [kjk mrjA

(3) v©| kfxd bdkb; kj t" foLrkj@vk/kqudhjd.k v© fofo/khdj.k }kjk ubz bdkbz ds fy, ;`X; g] os vi uh Lkã/kr Jf.k; "a ea mi ; jã oV ds Lkãk ea Lkeku yk0 i kus dh gdnkj g`xãA rFkfi, mlga , kks foLrkj@fofo/khdj.k v© vk/kqudhjd.k ds fy, mRi knu v© fuosk ds vyx foj.k'a ds vf0yq`k'a dk vuq{k.k djuk g`xA ; fn , kkh bdkb; "a }kjk , d vyx vf0yq`k'a dk vuq{k.k Lk0o u g] r" , kkh bdkb; "a d" LFkfi r {kerk ds vuqkr ea yk0 mi yC/k g`xA

(p½ bu yk0" a ds fy, nok djus okyh fdLk Oh bdkbz d" okf.kT; dj fo0kx] >kj [kM Lkjdkj ds i kLk iãhdj.k djokuk gksk v© vi uh Lk0h Lkãof/kd foj.f.k; k; ntZ djuh g`xA

(N½ okf.kT; dj fo0kx }kjk] fdLk fof`kV Lke; Lkhek ea okf`kd dj foj.kh ds vñre eV; kãdu dsekey`a ea , kkh bdkb; "a d" Lko`Pp AkFfedrk nh tk, xhA

(t½ okf.kT; dj fo0kx }kjk dj eV; kãdu ds ekeys ea Lke; &Lkhek Lkgr vkdyu vf/kdkfj; "a dh ftEenkfj; "a d" Oh Lkãpr fd; k tk, xhA

(>½ oV Áfriñr nkos dk 0qrku okf`kd vk/kkj ij fd; k tk, xk v© , kkh 0qrku de Lks de , d Lkãwkz foYkh; o"lz rd Lkã = ds Lkãpyu ds ckn fd; k tk, xhA

(½ bdkbz ftLkds fy, okf.kT; dj fo0kx }kjk fof/kor-foj.kh dk eV; kãdu Lkã é ugÈ gpyk g] vxys o"lz grq oV dh Áfriñr ds nkos ds fy, ik= ugÈ g`xA

(V½ vñre o"lz ds fy, vFkz~ik=rk vof/k ds vñre o"lz ds fy, oV Áfriñr ds nko" a ij] Lk0h fi Nys o"ã ds eV; kãdu dh Lkekfr ij gh fopkj fd; k tk, xhA

(B½ oV ik=rk vof/k ds fy, Áfriñr dh Lkão/kk dk yk0 mBkus ds ckn] v©| kfxd bdkb; "a d" 0fo"; ea bLk Lrj ij] brus gh o"ã ds fy, dj vuqkyu dk vuq{k.k djuk g`xk] ftrus o"lz mlg`aus oV dk nok fd; k g] mnkgj.k ds fy, , d bdkbz ftLkus vofLFkr ds fy, ikp o"lz oV Áfriñr dk nok fd; k g] mLks Áfriñr dh Lkekfr ds ckn vxys ikp o"ã rd dj vuqkyu djuk g`xA

(M½ oS/ LkfCLKMh dk nkok djus ds fy,] m|`x fo0kx Lks v@| kfxd bdkbz d` i kLk&cpl tkjh fd;k tk,xk] ftLkea tkod nş dj ¼Lkh0, LkOVh0 Lkfg½ v@ >kj [kM oS/ ¼Lkh0, LkOVh0 Lkfg½ ds v/khu ÁnYk dj ds fooj.k vuçk& III ea fu/kkZjr Ái= ea okf.kT; d dj fo0kx }kjk Áfo"V v@ LkR; kfir fd, tk,çA LkR; ki u ds vk/kkj ij funskd] m|`x Á"RLkkgu jkf'k dh vnk; xh dsfy, Ákf/kÑr g`xş ftLkdsfy, vyx Lksfu; e rş kj fd, tk,çA

u"V: bLk v@|kfxd ulfr ea fufgr fdLkh 0h ckr ds g`rs gq 0h] jkT; d` Lkefpr funk nşs dk vf/kdkj g`xk] ftLkds vrxt jkT; ea eky v@ Lk0k dj Á.kkyh ds dk; k0o; u ds ckn bLk ulfr ea eatij fdLkh Á"RLkkgu d` Lkdk'f/kr djuş gvkus; k ÁfrLFkfi r djus ds vf/kdkj 'kkfey gA

### 32.6 v@|kfxd ikd] futh v@|kfxd {ks=@bLVŞ dsfy, Á"RLkkgu

32.6.1 l keld; vk/kkjHkr l jpuk ykxr dk 50%] vf/kdre 10 dj"m+#0 rd] u; h oL=@ifj/kku ikd] vkbDVh0@vkbDVh0bD, Lk ikd] tş & Á@|`fxdh ikd] jRu v@ v0k.k ikd] tş rdudh v@ tM&cVh ikd] jkLk; fud v@ v@/kh; ikd] [k| ikd] vKW"e"ckby fo0rk ikd] vkfn {00Lk0 15 (i-viii) ea mfYyf[kr} v@ futh v@|kfxd {ks=@bLVŞ ds Lkkel; çfu; knh <kps ds fodkLk ij g`us okys [kpZ dk ogu jkT; Lkjdkj djsxhA bLk rjg ds çfu; knh <kps ea eç; : i Lks LkMel Lkaty] ey&ty&fudkLkh] ihus dk ikuh v@ fctyh forj.k vkfn 'kkfey g`çA

32.6.2 jkT; Lkjdkj mi; ã v@|kfxd ikd] v@ futh v@|kfxd {ks=@Lkank dh 0ie ds iathdj.k 'kYd ds 50% dh Áfriñr djsxhA

### 32.7 dyLVj fodkLk dsfy, Á"RLkkgu

Lkjdkj ; k , Lki hoh ds vi us vanku Lks **dy vuçfñr ifj;`tuk ykxr dsU; ure 10% vunku rd] t` 0h de g] jkT;** ds fy, 0kjr Lkjdkj }kjk vuçfñr Lkfeigd ;`tukvka grq jkT; Lkjdkj i'skd'k djsxhA

### 32.8 VDI Vkbÿ v@ , ijsy dsfy, Á"RLkkgu

(d½ v@|kfxd 0ie@vkcAVr ; k m|`x }kjk [kjhs x, 0&[kM ds Lkçk ea i'k] fc0h Lkg i'k ; k fc0h foyç[k ds fu"iknu dsfy, v@ i'sij yh xbz v@|kfxd 0ie@0&[kM ds ekeys ea i'k foyç[k ds fu"iknu ds Lkçk ea m|`x }kjk ÁnYk LVkEi 'kYd v@ gLrkj.k 'kYd ds Áfr 100% Áfriñr vuçk]; g`xhA

([k½ oL=@ifj/kku VDI Vkbÿ , oa, ijsy½ fofuekZk bdkb; "a d" fu;`ftr ÁR; d 1000 dkexkj`a ds fy, , d , dM+ dh nj ij dkexkj`a ds fuokLk grq ifj/kku@oL= ikd] ds fudV 'k; ukxkj`a

dsfuekz dsfy, foYkh; Lkgk; rk Ánku dh tk, xhA ; g Lkgk; rk Ófíe dh ylxr dk 50%  
vf/kdre #0 50 yk[k rd Lkfer g'xhA

32.9 **Ñr'k&[k| ÁLkldj.k dyLVj dsfy, ÁRLkkgu**

jkT; Lkjdkj ifj; "tuk ylxr ds 10% rd Lkgk; rk nsxh c'krí fd ifj; "tuk ds  
Mhi hvkj d' Òkjr Lkjdkj &, e0, Lk0, e0bD us LohÑfr Ánku dh g'A

32.10 **dSIVo mtkz Lkæ dsfy, ÁRLkkgu**

dSIVo mtkz Lkæ dh LFkkiuk djus okyh ubz ; k e<sup>©</sup>tmk v<sup>©</sup>l kfxd bdkb; "a d' Lo; a  
ds [kir ; k dSIVo mi ; "x dsfy,] (vFkkz~Lkæ }kjk Á; ä fctyh ds mi ; "x ds Lkædk e<sup>z</sup>  
mLkds Ákjð Lks ydj ikp o"ka dh vof/k dsfy, fo|q 'kYd ds 50 % Òqrku dh  
NW nh tk, xhA

32.11 **vkbdVh0@vkbdVh0bD, Lk0 dsfy, ÁRLkkgu**

(d½ cgr cMh vkbdVh0 bdkb; "a d' ikp o"z dsfy, fo|q 'kYd ea NW nh tk, xhA

([k½ ubz vkbdVh0 –vkbdVh0bD, Lk0 ds LkFk&LkFk #0 5 dj'M+Lks ydj #0 50 dj'M+  
ds clp fuošk djus okyh foLrkj bdkb; k ftUg'ais 100 Lks vf/kd ÁR; {k Jfed'a d'  
j'txkj fn; k g'] l efd r ifj; "tuk fuošk vupku ¼Lk0i h0vkbd, Lk0½ dsfy, ik= g'xhA

(x½ vkbdVh0& vkbdVh0bD, Lk0 bdkbz d' #0 2-5 yk[k Áfr 50 0; fä ½jkT; ea  
v/; ; u djus oky'a Lkgr LFkuh; y'x½ ÒrÉ ÁRLkkgu jk'k nh tk, xhA bLkdh  
vf/kdre Lkhek #0 25 yk[k g'xh] ftLkdk yk0 døy , d ckj mBk; k tk Lkdrk gA

(?k½ Áfke yu&nu ij fcØh@i ík foy[ k dsfy, vkbdVh0– vkbdVh0bD, Lk0 m| "x'a }kjk ÁnYk  
LVKEi M; W] gLrk rj.k 'kYd v<sup>g</sup> i athdj.k 'kYd dh 100% Áfriñr dh tk, xhA

(<sup>3</sup>) f}rh; yu&nu ij fcØh@i ík foy[ k dsfy, vkbdVh0 – vkbdVh0bD, Lk0 m| "x'a }kjk  
ÁnYk LVKEi M; W] gLrk rj.k 'kYd v<sup>g</sup> i athdj.k 'kYd dh 50% Áfriñr tk, xhA

(p½ vkS] kfxd {k= fodkl i kf/kdkj }kjk inRr Ófíe dsfy, ¼k½ v<sup>g</sup> ¼<sup>3</sup>½ Lkfo/kk, ; mi yC/k ugÉ  
g'xhA

(N½ U; ure 2500 oxZ QhV okys iwí-% fu/er dk; kzy; LFky dsfy, rhu o"ka dh vof/k grq  
i ík fdjk; s ¼fjLkj ds fdjk; s Lkgr½ dh okLrfod ylxr ds 50% rd] vf/kdre #0 5  
yk[k Áfr o"z ds v/khu Áfriñr dh tk, xhA bu bdkb; "a d' Lk0i h0vkbd, Lk0 dh



Öie@Öou ?kVd ds rgr ykÖ i kus dh vuøfr ugè g'xhA rFkfi] muds }kjk Lkø æ] e'khujh vlfñ tLks LkhÖi hÖvkbD, LkÖ ds vU; ?kVd'a ds fy, ÁRLkkgu dk ykÖ mBk; k tk Lkdrk gÅ

(t½ Lkjdkj vkbDVhÖ– vkbDVhÖbD, LkÖ LFku'a ea dSIVo mtKz mRiknu d' ÁRLkkgfgr djsxhA dSIVo mtKz mRiknu djus okys /ofu&jfgr LkV'a ea fd, x, i pth 0; ; ds 40% dh Áfriñr dh tk, xhA ; g LkhÖi hÖvkbD, LkÖ ds rgr , d ckj ÁRLkkgu ns g'xk VtLks Áñlk.k fu; æ.k mi dj.k ÁRLkkgu vø i ; kbj.k vuøfr dk; Øe dks l a ør : i l s 'kkfey fd; k tk, xk/A

32.12 i ; Mu dsfy, ÁRLkkgu VfuEufyf[kr ds vfrfjä uhfr ea vU; fdLkh LFku ij mfYyf[kr d'bz vø ÁRLkkgu ykxwugè g'xk/A

32.12.1 (d½ cM , oa cdQLV ; kstuk vlrXr vkokl h; ?kj@ifj l j ea vofLFkr Lkfo/kkva ij j foykflkrk dj ij i wKz NW rFk ?kyywj ij fctyh foi=ka dh vuøfr; rk NW nh tk, xh vø Öie ds mi ; x ds fy, 'kgjh LFkuh; fudk; a Lks vyx vuøfr dh vko'; drk ugè gÅ ; g vf/kdre 5 o"ka dsfy, ykxwg'xkA

(x½ jkph] te'knij vø /kuckn ds ikp flkrkjk g'Vy , oa jkT; ds vU; LFku'a ij rhu vø pkj flkrkjk g'Vy'a d' ikp o"Kz dh vf/kdre vof/k ds fy, 50% foykflkrk dj dh Áfriñr gkflky g'xhA

32.12.2 jkT; ea LFkfir u, j'i&os vø eu'jatu ikdZ ds ijh rjg ifjpkfyr g'us dh frfFk Lks 5 o"Kz dh vof/k dsfy, eu'jatu dj dh Áfriñr dh tk, xhA

### 33. foLrkj@vk/kfudhdj.k@fofo/khdj.k

foLrkj@vk/kfudhdj.k@fofof/kdj.k ds nø Lks xøtjus okyh vø ifjf'k'V&I ds ØOLkø 6 rFk ØOLkø 7 ea mfYyf[kr ekunM'a d' ijk djus okyh ubZ vø| kfxd bdkb; a d'] ubZ bdkb; a ds LkFk l erø; ij ekuk tk, xk vø l øf/kr bdkb; kWrnuukkj ÁRLkkgu'a dh ik= Öh g'ach] pkgS bdkbz us i wZ foLrkj@vk/kfudhdj.k@ fofof/kdj.k ds fy, igys dh fdLkh Öh uhfr ds rgr bdkbz ds : i ea ykÖ mBk; k g'A , e, Lk, ebZ bdkb; a ds foLrkj@vk/kfudhdj.k@fofof/khdj.k ds fy, ] blk uhfr ds rgr döy rÖh ykÖ fy; k tk Lkdrk gS; fn i wZ ifj; tuk ds mRi knu dh frfFk vø dk; kÖo; u ds fdLkh ifj; tuk ds e/; varjky vof/k U; ure n" o"Kz gÅ bLkh Áckj] ogr vø exk ifj; tukvka ds fy, ykÖ Ákr djus grø i wZ ifj; tuk ds mRi knu dh frfFk vø dk; kÖo; u ds fdLkh ifj; tuk ds e/; varjky vof/k rhu o"Kz vo'; g'uh pkfg, A

Lke; vutkph v<sup>g</sup> foLrkj@vk/kfudhdj.k@fofo/khdj.k dh iwk<sup>r</sup>k d<sup>n</sup> n'kk<sup>z</sup>s okyh foLr<sup>r</sup> ifj; kstuk ifronu vu<sup>e</sup>nu dsfy, m|<sup>x</sup> fo<sup>0</sup>kx d<sup>n</sup> ÁLr<sup>r</sup> dh tk, xhA ; fn 30 fnu<sup>a</sup> ds v<sup>nj</sup> vu<sup>e</sup>nu Lk<sup>k</sup>pr ug<sup>e</sup> fd; k tkrk g<sup>s</sup> r<sup>n</sup> bLks vu<sup>e</sup>f<sup>n</sup>r ekuk tk, xhA

, e0, Lk0, e0bD Jskh ds v<sup>r</sup>x<sup>r</sup> ifj; <sup>n</sup>tuk, i m|<sup>x</sup> fun<sup>s</sup>kd dh v/; {krk okyh Lkf<sup>e</sup>r }kjk vu<sup>e</sup>f<sup>n</sup>r dh tk, xh v<sup>g</sup> ogr v<sup>g</sup> esk Jskh ds v<sup>r</sup>x<sup>r</sup> vkus okyh ifj; <sup>n</sup>tuk, i m|<sup>x</sup> Lkf<sup>o</sup> }kjk vu<sup>e</sup>f<sup>n</sup>r dh tk, xhA

**34. LkeKJ; Áko/kku**

**34.1 Lko<sup>z</sup>t<sup>f</sup>ud mi ; <sup>n</sup>fxrk Lkok**

m|<sup>x</sup>@Áfr"Bku<sup>a</sup> dh fuEufyf[kr Jf.k; k<sup>i</sup> vkbDMhO vf/kfu; e&1947 ds v/; k; &V ds rgr Áko/kku<sup>a</sup> ds fØ; k<sup>o</sup>; u ds Á; <sup>n</sup>tukF<sup>z</sup> "Lko<sup>z</sup>t<sup>f</sup>ud mi ; <sup>n</sup>fxrk Lkok' ds : i ea?k<sup>f</sup>"kr dh tk, xhA

(i) Lk<sup>o</sup>uk Á<sup>o</sup>|<sup>n</sup>fxdh rFkk vkbDVhO Lk{ke Lkok, i

(ii) t<sup>b</sup> Á<sup>o</sup>|<sup>n</sup>fxdh

(iii) <sup>n</sup>f<sup>k</sup> vk/kfj<sup>r</sup> ÁLk<sup>l</sup>dj.k

(iv) by<sup>o</sup>V<sup>o</sup>; fuDLk v<sup>g</sup> njLk<sup>o</sup>kj

(v) fu; k<sup>r</sup> m<sup>l</sup>e<sup>q</sup> k bdkb; k<sup>i</sup> v<sup>g</sup> vk<sup>s</sup> k<sup>s</sup>x<sup>d</sup> i kd<sup>z</sup> ea bdkb; k<sup>i</sup>

(vi) v<sup>o</sup>| k<sup>s</sup>x<sup>d</sup> i kd<sup>z</sup> v<sup>g</sup> , LkObD<sup>t</sup>MO Lkgr voLk<sup>o</sup>ukRed ifj; <sup>n</sup>tuk, i

**34.2 dkj [kkuk vf/kfu; e ds d<sup>n</sup> Áko/kku<sup>a</sup> Lks NW**

fuEufyf[kr Jf.k; <sup>a</sup> dh v<sup>o</sup>| k<sup>s</sup>x<sup>d</sup> bdkb; <sup>a</sup> v<sup>g</sup> Áfr"Bku<sup>a</sup> d<sup>n</sup> dkj [kkuk vf/kfu; e&1948 ds v/; k; &VI (o; Ld<sup>a</sup> dsfy, dke ds ?k<sup>o</sup>/½ ds Áko/kku<sup>a</sup> Lks NW nh tk, xhA

(i) Lk<sup>o</sup>uk Á<sup>o</sup>|<sup>n</sup>fxdh rFkk vkbDVhO Lk{ke Lkok, i

(ii) t<sup>b</sup> Á<sup>o</sup>|<sup>n</sup>fxdh

(iii) by<sup>o</sup>V<sup>o</sup>; fuDLk v<sup>g</sup> njLk<sup>o</sup>kj

(iv) fu; k<sup>r</sup> m<sup>l</sup>e<sup>q</sup> k bdkb; k<sup>i</sup>

(v) fo<sup>'</sup>kk vk<sup>f</sup>kd {k<sup>s</sup> eaLFkfi r v<sup>o</sup>| k<sup>s</sup>x<sup>d</sup> Áfr"Bku

34.3 v<sup>o</sup>| k<sup>s</sup>x<sup>d</sup> Lk<sup>a</sup> nk, i; v<sup>o</sup>| k<sup>s</sup>x<sup>d</sup> {k<sup>s</sup>, v<sup>o</sup>| k<sup>s</sup>x<sup>d</sup> i kd<sup>z</sup> fodkLk dæ vkfn LFkkuh; m|<sup>x</sup> Lk<sup>a</sup> }kjk Ác<sup>z</sup>ku dsfy, uxj&i kfydk rFkk vU; LFkkuh; Ákf/kdj.k<sup>a</sup> dh dj 0; oLFkk Lks ck<sup>g</sup> jg<sup>x</sup> c<sup>'</sup>kr<sup>z</sup>

fd 'kgjh fodkLk fo0kx dh Lkgefr ydJ ; k ÁkLkfxd vf/kfu; e ds Lkák"/ku }kjkl ; fn vko'; d g'] i 0Z oE.kr ; k r" ÁR; {k ; k vU; , tálk; "a ds ek/; e Lks v@| kfxd Lkánkvka dh voLkjpuk d' cuk, j [kus dk dk; Z l pkyr djus dk mYkjkf; Ro yrs gA 'kgjh fodkLk fo0kx , Lkh Lkok, ; Ánku djus ds fy, fn 'kk&fun&k v@ fu/kkZjr 'kYd r; dj l dsxkA

34.4 'kgjh {ks="aea Á0koh ekLVj lyku ds vuq i v@ vU; ÁkLkfxd LohÑfr; "a dk ikyu djus okyhl Á; "x'kkykvka Lkgr i ; M/u Lkjpuk Á@| fxdh ¼/vkDVh0½ v@ t@ Á@| fxdh Lks Lkæf/kr bdkb; kj vu@kl; dh tk Lkdrh gA mi ; @ bdkbz ds fy, ØOLk@ 26-3-8 ea ij 0kfr "kr"á dh Lkhek rd ry& {ks=Qy vuqkr ¼ Q@, 0vkj0½ ij 0h fopkj fd; k tk Lkdrk gA

34.5 **Je Lk@kj**

fuEufyf [kr Je Lk@kj "a ds 'kh?kz dk; k@o; u ds fy, , d Lke; c) dk; Z ; "tuk r\$ kj dh tk, xhA (d½ fof0é Je dkuw "a ds rgr vuq {k.k grq vi f{kr f0é&f0é vf0ys [k] i átdkvka v@ foojf.k; "a ds Lkekeyu d" Lko"pp ÁkFkfedrk nukl efgykva ds dke ds yphys ?k/\$ v@ fu; fer ÁÑfr ds Je Lkæf/kr vuqkyu ds fy, "Lor% Áek.khdj.k' dh Á.kkyh vkj@ djukA

( [k½ >kj [kM jkT; Ánkk.k fu; æ.k c"mZ ¼t@, Lkoi hOLkthocho½ Je fujh{k d} dkj [kku"á v@ c,; yj ds e@; fujh{k d} {ks=h; 0fo"; fuf/k vk; @} v@ {ks=h; funskd} depljh jkT; chek fuxe tLkh fof0é fu; ked , tálk; "a }kj k Lk@ @ fujh{k.k dh , d Á.kkyh r\$ kj dh tk, xh v@ , d Lke; c) rjhds Lks ykxwdh tk, xhA

(x½ Lke; &Lke; ij bu Áko/kku"á ds dk; k@o; u dh Lkeh{k dh tk, xh rFk fuoskd "d@ dá fu; "a dh f'kdk; r] ; fn d"bzg] m | "x fo0kx ds , dy f [kMdh Ád" B }kj k Ákr dh tk, xhA

34.6 **pkVMZ bat hf u; j @ fujh{k d}**

jkT; Lkj d kj i a th dj .k} fujh{k.k v@ uohdj.k ds Lkædk ea c,; yj fujh{k d ds dr@; dk fu"i knu djus ds fy, vi f{kr ; "X; rk j [kus okys pkVMZ bat hf u; j "a d" vf/kÑr djus ij fopkj dj jgh gA

34.7 **Á"RLkkgu"á dh Á; "T; rk ¼o"ksk mYy [k½**

(d½ Lkoi h0vkbD, LkO ds rgr Á"RLkkgu exk m | "x"á ds fy, mi yC/k ug@ gA ( [k½ , Lks m | "x ftlg"us ij f'k"V&1 {11 (iii)} ds rgr fu/kkZjr ekunM"á ds vk/kkj ij i 0Z ea fuosk fd; k g\$ rFk exk m | "x"á ds : i ea vgrk Ákr dj pps g\$ rFk mRi knu

**dh frffk ds cktm 01-04-2011 Lks igys fi Nyh vks|kfxd ulfr&2001 ds rgr LkFLMh@yK0 ugÈ mBk; k g\$ bLk ulfr dsrgr yK0 ikusds ik= g`xA**

(x½ 20-7 ds rgr Áko/kku mLk fLFkr ea Òh ik= v©|kfxd bdkb; "a ij ykxw g`x\$ ; fn Òkjr Lkjdkj mLk ds Lkeku yK0 Ánku djrh gA ; g Òkjr Lkjdkj ds ÁRLkkgu ds vfrfjä g`xA

(?k½ , Lks ÁRLkkgu] tglj Lke; Lkhek dk mYyq[k ugÈ fd; k x; k g\$ vf/kdre ikp o"lz dh vof/k dsfy, mi yC/k g`xA

**34.8 fof'k'V exk bdkb; k**

, d h vks|kfxd bdkb; k ftUgkuis ifj'k'V&i, ii (iii) ds rgr exk Jskh ds fu/kkZjr fuosk ds ekun. Mka l s rhu xqkk fuosk fd; k gl\$ dsfy, vyx&vyx ekeykokj efi=ifj"kn ds }kjk fo'k\$ i \$st ij fopkj fd; k tk l drk gA

**35. mRiknu frffk MhOv"Oih0½**

35.1 bl vks|kfxd ulfr ds rgr yK0 Ákr djus dsfy, LkÒh v©|kfxd bdkb; "ad" Lk(ke Ákf/kdkjh Lks mRi knu dh frffk MhOv"Oih0½ dk Áek.khdj.k Ákr djuk vko'; d g`xA Mhv"ih Áek.ki = ds fodYi dsfy, bD, e0 Òkx&II ; k vkbDbD, e0 i ; klr ugÈ g`xA

35.2 fdLk v©|kfxd bdkbz d" m|`x foÒkx ea mRi knu dh frffk dk vkonu nkf[ky djus gsrq ik= cuus dsfy, ifj; "tuk ÁLrko@MhOih0vkj0 ea ifjdfYir vuqkkj ÁLrkfor ipth fuosk dk U; ure 85% fuosk djuk g`xk] v© fu/kkZjr mRi knu {kerk dk U; ure 50% Ákr djuk g`xA

35.3 (d½ ik= cuusokyh v©|kfxd bdkbz mRi knu vkj0 g`us ds , d eghus ds Òhrj] MhOih0vkj0 ea ifjdfYir vuqkkj] Mhv"ih vkonu ÁLr¶ dj Lkdrh gA

([k½ MhOv"Oih0 dsfy, vkonu Ái = vkk&ykbu Òh ÁLr¶ fd; k tk Lkdrk gA

(x½ MhOv"Oih0 ds fy, vkk&ykbu ÁLr¶ vkonu] funskd MhOvkbD½@ vkbD, OMhO, O@th0, e0] MhOvkbDLk0 }kjk] t\$kk Òh ekeyk g"] vfÒLohÑr fd, tk, xA

35.4 (d½ , e0, Lk0, e0bD bdkb; "ad" Mhv"ih vkonu ÁLr¶ djus dsfy, vf/kdre Ng eghus ds Lke; dh NW feyxhA rFkfi] vkonu fof/kor nLrkosth Lkk{; "a }kjk Lkefkr 0; ä dkj.k Lkfr ÁLr¶ djuk g`xA

([k½ vkonu 6 eghus Lks foyEck Lks ÁLnr fd, tkus ij Áfr ekg 3% vf/kdre 10%] tækus dh ÁRLKkgu jkf'k Lks dVrh dh tk, xhA ;g dVrh x&exk bdkbz ds fy, ÁRLKkgu ea Lks vq exk bdkbz dsfy, fuoy oV Lk ÁFke yu&nu ij dh tk, xhA

(x½ vkonu tek djus ea vxys Ng eghus Lks vf/kd dh njh ds ekeys ej Áfr ekg 5% vf/kdre 25%) tækus dh dVrh x&exk bdkbz ds fy, Lkhi hvkbz, Lk ds ÁRLKkgu dh Lohdk; jkf'k eavq exk bdkb; a dsfy, fuoy oV Lk ÁFke yu&nu ij dh tk, xhA

35.5 (d½ Áek.k&i = tkjh djus dsfy, døy LkÒh Ádkj Lks i wkz vkonu Ái = ij gh fopkj fd; k tk, xkA

([k½ bLk ufr ds rgr LkCLMh ds Lkforj.k ds Á; tu dsfy, ek= bD, e0 Òkx&II ; k vkbD bD, e0 ÁLnr djuk i ; klr ugÈ g" xkA

(x½ ; g mYy[ k fd; k tkrk gsfid fcuk okiNr foj.k'a okyk vi wkz vkonu vFkok =fV; a okyk vkonu ÁLnr ugÈ fd; k x; k vkonu ekuk tk, xk vq Lor% vLohNr g" tk, xkA Lk&/kr vf/kdkjh bLk ckj sea vkond d" Lkfor dj Lkdrs gA

(?k½ , d ckj MhOv"oi hO dk vkonu vLohNr g" tkus ij Lk&/kr v| kfxd bdkbz i wkz vkonu Ái = u, fLkjs Lks ÁLnr djus dsfy, ck/; g" xhA

(¾ Lkfof/kd Ákf/kdj.k'a }kjk vi f{kr Áek.k&i = tkjh u fd, tkus ds ekeys ea Mhv"ih dsfy, vkonu vi wkz ugÈ ekuk tk, xkA , Lks ekey'a ea vkond d" Mhv"ih vkonu ds Lkfkj fnukd vfn Lkfor Lkfof/kd Ákf/kdj.k d" ÁLnr vkonu dh , d Áfr LkayXu djuh g" xhA

35.6 (d½ Lkkeku; r% MhOv"oi hO Áek.k i = tkjh djus ds fy, vkonu d" vkonu dh Ákflr& frfFk Lks , d eghus ds vnj fui Vk fn; k tk, xkA

([k½ rFkfi] ; fn fdLk Òh dkj.k Lk fui Vku ea njh g"rh g" r" njh dk dkj.k vadr tk, xk vq , Lk njh rhu eghus Lks vf/kd ugÈ gLxhA

35.7 (d½ orèku Lke>rk Kki u" a ds v/khu vkoYk , Lks LkÒh m| "x] tgl; fi Nyh i, fyLk vof/k 15-11-2000 & 31-03-2011) ds nqku dkQh Áxfr gplz g" fdUrq MhOv"oi hO fu/kkzjr ugÈ dh xbz g" bLk ubz ufr ds rgr ÁkLkfxd Jskh ds varxir yk0@fj; k; r dk yk0 mBkus ds ik= g" xhA

([k½ v| kfxd bdkb; k; døy Mhv"ih ds vxys foYkh; o"lz Lks gh fof0é Jf.k; a ds varxir Áfri@LkCLMh@ÁRLKkgu a ds Òqrku dsfy, gdnkj g" xhA

(x½ + #0 500 dj"m+ Lks Åij fuošk okyh v|kfxd bdkb; k| t" 01-04-2011 Lks i#Z mRiknu@ifjpkju vkjð dj pph gš vq m|x foðkx }kjk mRiknu frffk Áek.k& i= ¼Mh0v"0i h0½ tkjh djus ds fy, vkonu ugè fd;k gš , d h bdkb; ka døy >kj [kM v|kfxd uhfr&2012 ds rgr gh ykð mBkusgrq, Lkk Áek.k&i= tkjh djokus ds fy, foðkx ds i kLk vk Lkdrh gA

36. **Lke>¶k Kki u ¼e0v"0; 0½**

36.1 (d½ u, fuošk ds fy, >kj [kM Lkjdkj vq fuoškda ds chp Lke>¶k Kki u Lkger@ gLrkf{kjr g" Lkdrk gA

([k½ døy exk m|x"adsfy, Lke>¶k Kki u Lkger g" Lkdrk gA

(x½ vkjð eþ Lkiki ea ALrkfor m|x ds ckjs ea fuošk d k vk'k; vq jkT; Lkjdkj }kjk nh tkus okyh Lkðkfor Lkfo/kkva d" n'kkZs okyk Lke>¶k Kki u gLrkf{kjr g"xk] t" vf/kdre døy 12 eghus dh vof/k rd ošk jgxaA

bLkds ckn] Lke>¶k Kki u dk ntkjk pj.k gLrkf{kjr g"xk] ftLkea p; fur LFky okyk Mhi hvkj] bdkbZ ds fy, okñNr Lkkk/ku" fuf/k ds Lkðkfor I r" dPps eky] mi ÒT; ] mi ; "fxrk, ] tu'kfä dh vko'; drk] <kpxr fooj.k] dk; k; u ds fy, Lke; &Lkhek vkfn Lkgr ifj; "tuk ds iwkZ fooj.k 'kkfey g"xaA

(¾ ; fn jkT; Lkjdkj ds LkFk ntkjs pj.k dk Lke>¶k Kki u gLrkf{kjr ugè g"rk gsr" vkjð ea gLrkf{kjr Lke>¶k Kki u , d o"Z ds ckn Lor% LkekIr g" tk, xaA

36.2 (d½ orëku Lke>¶k Kki u] t" vki'kd : i Lks ; k ijh rjg Lks fu"ikfnr fd, tk pps gš vq ftuds fy, >kj [kM v|kfxd uhfr&2001 ds rgr ykð mBk; k tk pdk gš Lkæ é g" x, gA

([k½ i#Z ea fu"ikfnr Lke>¶k Kki u] tgk ALrkfor 50% fuošk ugè fd;k x; k gš Lke>¶k Kki u dh orëku fu; r frffk dh Lkekflr vFkok 31-03-2012 ds ckn] t" Òh igys g] mlgau, fLkjs Lks djuk vko'; d g"xa bLk rjg u, fLkjs Lks fu"ikfnr Lke>¶k Kki u"ad" ; Fkk 36-1 (?k½ eafd, x, mYys [kkukkj] ntkjs pj.k ds Lke>¶k Kki u ds : i ea ekuk tk, xaA

(x½ vi ; klr fuosk okys ; k fcuk fuosk oky} i wZ ea fu"ikfnr Lke>9k Kki u'a ds LkOh ekey" a  
dkj ; Fkk 36-1 (?k½ ea fd, x, mYys[ kkuLkkj] ntkjs pj.k ds Lke>9k Kki u ds fy, vu9er fd,  
tkus Lks i wZ mPpkf/kdkj Lkfefr }kjk i qeV; kdu fd; k tk, xkA

37. **I qo/kk&l g; lxx**

37.1 **Mh0vkbDLk0@vkbD, OMh0, 0 }kjk tlx: drk i9k djus v9 f'kdk; r nij djus ds  
dke d" Lk9e cukukA**

(d½ Mhvkblkh v9 v9| k9xd {k= fodkLk Ákf/kdj.k }kjk} uhfr ds rgr Á"RLkkgu@yk0 dk nok  
djus ds fy, fof0é Ádkj ds Ái = "a d" 0jus ds dke d" Lk9e cukus ds fy, m| "x fo0kx ds  
vf/kdkfj; "a v9 fuoskd" @m| "x fudk; " @m| "x Lk9k ds chp okrkZ cBd dk vk; "tu fd; k  
tk, xkA

([k½ b9ey ds ek/; e Lks Lk9e , oa y?kq bdkb; "a Lkfgr v9| k9xd bdkb; "a ds LkkFk byDV9fud  
ckrphr d" c<kok fn; k tk, xkA

(x½ m| fe; "a v9 fuoskd" a ds fy, Lkpuk rd vkLkku igp LFkfi r djus ea enn djus ds fy,  
Áedk ftyk dæ" a ea Lkpuk fd; "Ld dh LFkfi uk dh tk, xhA

(?k½ fuoskd" a dh tkudkj ds fy, fuoskd xkbM@Lkpuk i qLrdk miyC/k djkbZ tk, xhA  
fuoskd" a ds fy, LkOh ÁkLk9xd tkudkfj; "a d" osLkkbV ij@vkl9ykbU 0h miyC/k djk; k  
tk, xkA m| "x ds fun9kd vujkyu Lkfuf'pr dj9kA

(9½ v9| k9xd xg" @v9| k9xd Lk9k" a bR; kfn ds Lkg; "x Lks jkT; Lkjdkj }kjk  
jkT; @jk"Vh; @vrjkZVh; Lrj ij fuoskd LkEesy" a v9 LkMed Án'kfu; "a dk vk; "tu fd; k  
tk, xkA

(p½ Mh0vkbDLk0@vkbD, OMh0, 0 }kjk vU; fo0kx" a ds LkkFk eat9j; k; ; k fudkLk ds dke d" 0h  
Lk9e cuk; k tk, xkA

37.2 **uhfr vof/k**

jkT; Lkjdkj fdLk 0h Lke; bLk uhfr ds fdLk 0h Áko/kku ea Lk9k"/ku dj Lkdrh g9 LkkekU; r%  
uhfr 5 o"KZ rd 101-04-2011 Lks 31-03-2016 rd½ i Hkkoh jg9xA

37.3 **Ll9g Lkek/kku**

(d½ fdLk 0h "kCn dh 0; k[; k Lks Lk9i/kr Ll9g" a v9 @; k bLk v9| k9xd uhfr ds rgr fdLk 0h  
Áko/kku ds Lkpkyu Lks Lk9i/kr fookn" a d" Li "Vhdj.k@Lkek/kku ds fy, m| "x fo0kx] >kj [kM

Lkjdkj d" LkmAOr fd;k tk,xk vG blk ekeys ea Lkjdkj dk fu.kz vfire vG LkOh Lkca/kr  
i {k'a ij ck/; dkjh g'xkA

([k½ fdLkh Oh Lkng ds ekeys ea bLk uhfr ds "**vaxsh Lkdj.k**" d" Ákef.kd Lkdj.k ekuk  
tk, xkA

37.4 **uhfr ds Áko/kku ds Lkpkju dh ÁfØ;k**

Á"RLkkgu] fj; k; r bR; kfn d" vkoYk djus okys fofÙé Áko/kku"adk dk; kÙo; u] Lkca/kr Á"kkLkfud  
foØkx }jkk ÁR; ð en ds Lkca/kr ea vko'; drkuLkjj folr'r fn'kkfunðk'@oðkkfud vf/kLkpkukvka  
d" tkjh djus ds v/khu g'xkA

37.5 **ftMds dh Øfedk**

vG| kfxd {k= fodkLk Ákf/kdj.k ¼ OvkbD, OMhO, O] chOvkbD, OMhO, O] vkjOvkbD, OMhO, ]  
, Lkoi hOvkbD, OMhO, O½ >kjØkV tsk LkkoZtfud {k= ds miØe vG jkph rFkk nðdk ea  
Lkjdkjh feuh Vw , M V\$ux Lkaj tsk vL; LkFkku"adk LkfgR m|"x foØkx ds LkOh cfu; knh  
<kpkxr fuekZk dk; ã ds fy, >kj [kM bMFLV² y buYkLVDPj Møyi eW d,i"j"sku ¼ftMdk½  
u"MY , tLkh g'xkA bLkds vykok] ftMds }jkk ifj; "tuk ÁLrko dk i"j"jh{k.k] MhOi hOvkjO dh  
r\$ kjh ÇLkxy ÇoM" vkwj"skuykbt"sku Lk Lkca/kr eð"adk bR; kfn LkfgR m|"x foØkx }jkk t: jr  
i Mæis ij rduhdh fufof"V Oh Ánku fd;k tk, xkA

37.6 **ftUQk dh Øfedk**

>kj [kM buYkLVDPj Møyi eW d,i"j"sku ¼ftUQk½ i hOi hOi hO ds rgr pykz tkus okyh >kj [kM  
dh LkOh ifj; "tukvka dsfy, u"MY , tLkh g'xkA

37.7 **LoPN ,oagfjr Á" fxfd; "adk Lk/kÙ**

i; kbj.k vG i kfjLFkfrdh dh j{kk djus dsfy, m|e"ad" LoPN mRiknu rduhd"ad" viukus  
vG gfjr Á" fxfd; "a, oa ÁfØ; kvka dk ikyu djus dsfy, Á"RLkfgR fd;k tk, xkA

37.8 **m|e"ad sfy, jkT; i"jLdkj**

ÁR; ð o"kz m|"x"ad" Án'kÙ dk eW; kðu fd;k tkrk gS vG oLrfu"B eW; kðu ekunM"ad" ds  
vk/kkj ij i; kbj.k Áca]ku Jfed dY; k.k] vuLkaku , oa fodkLk] Lk{kk ykØ dk egYke eW; kðu]  
vfÙuo mRiknu] #X.k m|"x"ad" dk dk; ki yV] d,i"j"V Lkkekftd ftEenkjh] m|e"ad sfy vG  
xqkoYkk ds {k= ea mRÑ"V mi yfC/k dsfy, jkT; Lkjdkj }jkk mi; ð i"jLdkj Ánku fd, tkrk  
gA fi Nys 6 o"k"ad" ea ckLkB i"jLdkj Ánku fd, x, gA , Lk cgrjhu rjhd"ad" viukus okys  
m|e"adh ; "tuk d" ÁR; ð o"kz jkT; i"jLdkj"ad" LksekU; rk Ákr g"rh jgxA



37.9 (d½ fu/ñ"V vof/k ea m|fe; "a }kjk ÁLrñ ifj; "tukvka d" vko'; d eatjh@vuë"nu Ánku djus ds fy, **ÇLkxy ÇoM" fDy; jAk** ræ dk fo/kku cuk; k tk, xkA ÇLkxy ÇoM" fDy; jAk d{k }kjk fuošk d ds ÁLrko"á Lks tMh LkOh eatfij; "a ds fy, Lkñof/kd 'kYd ds LkFk&LkFk LkOh LkFëJ vkonu i = ¼Lkñ0, 0, 00½ Òh Ákñr fd, tk, xj t" Lkñf/kr foÒkx"á; k jkT; Lkjdkj vñ vl; , tñLk; "a ds Ákf/kdkfj; "a Lks vko'; d eatjh d" Lkñe cuk, xkA

([k½ tc rd ÇLkxy ÇoM" fDy; jAk ræ d" vf/kfu; fer ugë fd; k tkrk gñ rc rd m|"x foÒkx ea e"tñk ÇLkxy ÇoM" d{k d" fuošk"á ds fy, cgrj , d LFkku ¼ÇLkxy lokb½ ij Lkñ dz Lkñk; Ánku djus ds fy, dñe; @foÒkx; vf/kdkfj; "a vñ fo'kñk"á dh Lkñ r Vhe dh enn Lksetcñr fd; k tk, xkA d{k} mf|e; "a ds fy, U; ñt & yVj] foÒkx; Ápkj Lkñexh vñ vl; Lkñf/kr nLrkost"á d" Òh Ádkf'kr djxkA

37.9 m|fe; "a dh Lkñk; rk ds fy, vñ muds vkonu"á ds Rofjr vñ Lke; c) ÁLkñdj.k d" Lkñe cukus ds fy, ] Á"kkLkfud fn'kkfunñk & : ij[kk d" Lkñkfyf djus ds fy, fuxjkñh vñ ÁfrLkñuk {kerk okys, d **os vk/kñj , flycdñku i"Vñ** dk fuekñk fd; k tk, xkA

37.10 fuošk d m|"x foÒkx vñ >kj [kñ Lkjdkj ds vl; Lkñf/kr foÒkx"á ds çp cgrj vñjkQyd dk fodkLk djus ds fy, **vññykbñ fuxjkñh Á.kñyh** vkjñ djus dk ÁLrko j [kñ x; k gñ

37.11 **i; kñj.kh; LkñohÑfr**

(d½ vckf/kr i; kñj.kh; LkñohÑfr Lkñuf'pr djus ds fy, i; kñj.k ,oa ou eñky;] Òkjr Lkjdkj] ubz fnYyh dh xtV vf/kLkñuk fnukñd 14-09-2006 Òkx ñ] vuÒkx 3 (ii) ea fd, x, mYy[kkñkñk jkT; Lrjh; i; kñj.k ÁÓko vkdyu Ákf/kdj.k ¼ LkñbDvkñD, 0, 0¼ vñ jkT; Lrjh; fo'kñk eñ; kñdu Lkñefr ¼ LkñbD, 0Lkñ0½ dk Lk'kfädj.k fd; k x; k gñ

([k½ jkT; ds m|"x"á d" >kj [kñ jkT; Áññk.k fu; ñ.k c"ñZ }kjk ty ,oa ok; q vf/kfu; e ds rgr Lkñkfyf djus ds fy, ñh xbz Lkñefr ikp o"ñ"á dh vf/kdre vof/k rd oñk jgñxhA

(x½ i; kñj.kh; LkñohÑfr ds fy, fuošk d"m|fe; "a ds vkonu&i = "a ds fui vku ea rstñ ykus ds fy, jkT; Lkjdkj >kj [kñ jkT; Áññk.k fu; ñ.k c"ñZ ¼tñ, Lkñi hOLkñ0çh0½ d" vko'; d LkñFñ Ánku djxñh bLk mñs; d" ijk djus ds fy, fuEufyf[kr mi k; "a ds mi; "x dh ifjdYi uk dh xbz gñ

**vñ|kñxd tkñ fu/kñj.k** : m|fe; "a d" viuh ifj; "tuk ds fy, mi; ã LFkku dk p; u djus ea Lk{ke cukus ds fy, i; kñj.kh; i gñvñ Òñe mi yC/krk bñ; kñn ds vk/kñj ij {kñ=hdj.k fd; k tk, xk rñfd vuki fñk Áek.k&i = ¼ u0v"0Lkñ0½ rstñ Lks tkñh dh tk LkñA

**rñh; i{k vññk.k** : i; kñj.kh; dkñu"á ds cgrj vuñkyu ds fy, rñh; i{k vññk.k dk vk; "tu djus gñq tñ, Lkñi hOLkñ0çh0 d" vko'; d LkñFñ Ánku fd; k tk, xkA

d<sup>o</sup>ky mé; u : i ; kbj.kh; vf0; kfi=dh@Ácdku ea t0, Lk0i h0Lkh0ch0 v<sup>g</sup> Lkci/kr LkxBu"á ds rduhdh d/e; "ádsfy, d<sup>o</sup>ky mé; u dk; Døe ds vk; "tu dh ifjdYi uk dh xbz gA

37.12 fuoškđ Lkek/kku vnkyr dh LkdYi uk

(d½ bdkb; "am|e"á ds fy, Lke; ij v<sup>g</sup> Á0koh fookn@f'kdk; r Lkek/kku ræ dh 0; oLFkk djus ds fopkj Lks jkT; Lkjdkj , d fuoškđ Lkek/kku vnkyr dk xBu djsxh] t" eghus ea de Lks de , d ckj Lkpkfyr dkj"ckj ij fu0j djrs gq , dlf/kd ckj½ fuoškđ"á dh f'kdk; r"á d" Lkpsxh v<sup>g</sup> f'kdk; r fuokj.k rFkk fopkj kFkZ mi ; p̄ Ákf/kdkjh@Ákf/kdkfj; "á d" vi uk Lkq>ko nsxA

([k½ fuoškđ Lkek/kku vnkyr dh v/; {krk jktLo eMy ds LknL; djxkA foYk] Ácdku , oa m| "x ds tku&ekus fo'kšK vnkyr ds n" vU; LknL; g"xA

(x½ Lkxy çoM" d{k }kjk Lkfpoh; Lkgk; rk Ánku dh tk, xhA

(?k½ ; g ep bLk uhfr ds Áko/kku"á ds dk; kŕo; u Lks Lkci/kr Lkfpo] m| "x fo0kx ds vknšk ds Áfr i fjh{k.k Ákf/kdj.k dh rjg dke djsxkA

(<sup>3</sup>) bLk vk'k; dh , d foLr̄r vf/kLkpkuk vyx Lks tkjh dh tk, xhA

37.13 eċ; Lkfpo dh v/; {krk ea , d Lkfefr ds xBu }kjk Lk0h fu; ked fo0kx"á d" , d gh ep ij ykus dk Á; kLk fd; k tk, xkA Lk0h Lkci/kr fo0kx"á ds Áfrfuf/k; "á Lkfgr xfBr Lkfefr Lkq p̄ fujh{k.k ds foLr̄r r<sup>g</sup>&rjhd} fujh{k.k dh ckjckjrk bR; kfn dh ; "tuk cuk, xh] rkfd mf|e; "á d" fufr"V Lke; ea LkLohNfr@vuq"nu Ánku dj LkdA

38. fuxjkuh v<sup>g</sup> Lkeh{k

(d½ uhfr ds dk; kŕo; u dh Lkeh{k}k djus ds fy, eċ; eæ-h dh v/; {krk ea , d Lkfefr dk xBu fd; k tk, xkA bLk Lkfefr dh cBd o"l ea de Lks de n" ckj Lkái é g"xA

([k½ bLk uhfr ds Áko/kku"á d" Á0koh cukus ds fy, Lk0h Lkci/kr fo0kx v<sup>g</sup> LkxBu] , d eghus ea vko'; d vuqpré vf/kLkpkuk, i tkjh djxkA bLk uhfr ds dk; kŕo; u dh fuxjkuh eċ; Lkfpo ds Lrj ij de Lks de frekgh ea , d ckj Lkjdkj }kjk fof/kor~dh tk, xh] rkfd jkT; Lkjdkj bLk uhfr dh , d e/; kof/k Lkeh{k}k dj LkdA

38.1. bLk uhfr ea mfYyf[kr ÁRLkku@LkfCLKMh@fj; k; r] 01-04-2011 Lks bLk uhfr dh oškrk vof/k rd okf.kfT; d mRi knu 'kq djus okyh v<sup>o</sup>| kfxd bdkb; "á d" mi yċ/k g"xA

38.2. ,e0,Lk0,e0bD dsfy, bLk uhfr ea fufgr LkfCLMh@ÁRLkkgu dh eatjyh v<sup>g</sup> Lkforj.k ds fy,] funskd] m|`x fo0kx dh v/; {krk ea ,d Lkfebr dk xBu fd;k tk,xk] ftLkea funskd] gFkdj?kk] jške mRi knu v<sup>g</sup> gLrf'kYi] okf.kfT; d dj fo0kx] >kj [kM jkT; fo|<sub>r</sub> eMy ¼tgk; dgÈ vko'; d g`½ Lks ,d&,d Áfrfuf/k] LkkFk gh v<sup>g</sup> kfxdh {ks= fodkLk Ákf/kdkj ds Lkca/kr Ácák funskd ; k egk Ácák] Mh0vkbDLkh0 LknL; `a ds : i ea jgaxA ,e0,Lk0,e0bD ds vykok vU; v<sup>g</sup> kfxd bdkb; `a d` ÁRLkkgu dh eatjyh v<sup>g</sup> Lkforj.k ds fy, e[; Lkfpo ds v/khu mPpkf/kdkj Ákfr Lkfebr dke djsxhA bLk Lkca k ea ,d foLr Lkdyi ckn ea tkjh fd;k tk,xkA

38.3. **ifj0k'kk,i**

bLk uhfr ds ifj'k'V ea nh xbz ifj0k'kkvka d` bLk uhfr ds 0kx ds : i ea Lohdkj fd;k tk,xkA

39. **jkT; Lkjdkj ds vf/kdkj**

39.1 v<sup>g</sup> kfxd uhfr ds imzkeh vuqNn`a ea fufgr fdLkh ckr ds g`rs gq 0h] jkT; Lkjdkj Lkjdkjh xtV ea vf/kLkpkuk tkjh djrs gq Áij mfYyf[kr fdLkh 0h Áko/kku v<sup>g</sup>@;k ; `tukvka ea Lkák/ku dj Lkdrh gS; k mlgaoki Lk ys Lkdrh gA

39.2 ; fn v<sup>g</sup> kfxd uhfr ds Áko/kku`a d` dk; kZlor djus ea d`bz LkeL; k mRi é g`rh gS r` mLks e[; Lkfpo ds ek/; e Lks jkT; I jdkj d` baxr fd;k tk,xk v<sup>g</sup> mLk ij fy;k x;k fu.kz väre g`xkA

**vknsk:** ;g vknsk fn;k tkrk gS fd ÁLrko dh ,d Áfr >kj [kM xtV ds fo'kSk Lkldj.k] Áfrf`Br i=&if=dk,i v<sup>g</sup> Lkekpkj i=`a ea Ádkf'kr dh tk,xh rFkk Lkjdkj ds Lk0h fo0kx`@fo0kx/; {k`a rFkk v/khuLFk dk; kzy; `a ea ifjpkfyr dh tk,xh

>kj [kM ds jkT; i ky ds vknsk }kj  
g0@&  
(, O i h0QLkg½  
Lkfpo  
m|`x fo0kx]  
>kj [kM LkjdkjA

Kki u Lk0: 1958 jkph] fnulad 16-06-2012

>kj [kM xtV ds fo'kSk Lkdj.k ea Ádk'kukFkZ v/kh{kd, Lkjdkjh Ák] fguj jkph d" vuyXud"á  
Lkfr Áfrfyfi vx"krA mul svujkSk gSfd xtV ds fo'kSk Lkdj.k dh 500 ¼ kp l k% ifr; kj foHkx  
dks mi yC/k dj; h tk, A

>kj [kM ds jkT; i ky ds vknsk }kj  
g0@&  
(, Oi hoçLkg½  
Lkfpo  
m | "x fo0kx]  
>kj [kM Lkj dkjA

**Kki u Lk@ 1958 jkph] fnukd 16-06-2012**

LkOh fo0kx" @fo0kxk/; {k" @okf.kfT; d dj vk; ;ä] okf.kfT; d dj fo0kx@m | "x fo0kx ds  
vrxr LkOh fuxe"á ds Ádk funskd@LkOh v" | kSxd {ks= fodkLk Ák/kdj.k@e[; dk; ; kyd vf/kdkjh]  
>kj [kM jkT; [knh ckM] jkph] >kj [kM@v/; {k] >kj [kM jkT; fo | r ckM] jkph@LkOh vk; ;ä@LkOh  
mi k; ;ä@LkOh mi fodkLk vk; ;ä@LkOh egkÁdk] ftyk m | "x dæ@funskd] gFkdj?kk] jSke , oa  
gLrf'kyi @funskd] m | "x@LFkrfud vk; ;ä] >kj [kM Òou] ubZfnYyh dks i f"krA

>kj [kM ds jkT; i ky ds vknsk }kj  
g0@&  
(, Oi hoçLkg½  
Lkfpo  
m | "x fo0kx]  
>kj [kM Lkj dkjA

## ifj'k'v- I

### **ifj'k'v, i**

1. **Áðkoh fnukd:** "Áðkoh frffk" Lks rkrri ; Z mLk frffk Lks gSftLk fnu uhfr Ápfyr gþz vFkkz-01-04-2011A ; g uhfr 5 o"ka dsfy, fnukd 31-03-2016 rd ykxw jgxa
  2. **v@|kfxd bdkbz@v@|fxd LkLFk:** 'v@|kfxd bdkbz@LkLFk' Lks rkrri ; Z , Lkh d"bz bdkbz@LkLFk t" fuEufyf[kr Jf.k; "a ds vrxr fofuekz.k@ÁLkdj.k@Lkøk m|"x dk dke dj jgh gS ; k djusokyh gS
- d½ ; Fk Lke; &Lke; ij Lkák'f/kr m|"x dh Áfke vutlph fofokLk v@ fofu; eu½ vf/kfu; e 1951 ds vrxr Lkphc) m|"xA
- [k½ fuEufyf[kr eMy@, tLk; "a ds {ks=kf/kdkj ea vkus okys m|"x:
- (i) y?kq m|"x ckMZ
  - (ii) d,; j c"MZ
  - (iii) fLKYd c"MZ
  - (iv) vf[ky ðkjr; gFkdj?kk v@ glrdyk ckMZ
  - (v) [kknh v@ xte"|"x vk; "x
  - (vi) ðkjr Lj dkj ; k >kj [kM Lj dkj }kj v@kfxd fodkLk ds fy, xFBv vl; d"bz , tLkhA
- x½ **vl; Jf.k; k;**
- (i) [kuu ; k [kku"adk fodkLkA
  - (ii) fdLkh ðh Ádkj dh e'khujh ; k okgu ; k tgmt ; k e"Vjc"V ; k VDVj ds V@yj"adk vuj{k.k} ejEer] fujh{k.k ; k LkMQLkxA
  - (iii) v@|kfxd {ks=} v@|kfxd Lkánkj , dhÑr voLkjpuk fodkLk] fu; kLr Lkø/kLz v@|kfxd i kd] fu; kLr Lkø/kLz vpy ; k fodkLk dæ dh LFKki uk ; k fodkLkA
  - (iv) v@|kfxd fodkLk ds Lkø/kLz ds fy, fo'kSk ; k rdudh Kku ; k vl; Lkøk,; Ánku djukA
  - (v) m|"x ds fy, bat hf; jh] Á@|fxdh] foYkh;] Ácákdh;] foi .ku ; k vl; Lkøk ; k Lkfo/kk Ánku djukA
  - (vi) LkVykBV Çydst rFkk JO; ; k n"; dsy Lkpkj Lkfrg Lkpkuk Á@|fxdh] njLkpkj ; k byDV;fuDLk Lks Lkæf/kr Lkøk,; Ánku djukA
  - (vi) i ; MuA

3. **elstmk v@|kfxd bdkbz**

"elstmk v@|kfxd bdkbz" Lks rkRi ; Z , lkh v@|kfxd bdkbz Lks gS tglk 31-03-2011 d" ; k mLkLks igys l sokf.kfT; d mRi knu g" jgk gA

4. **ubz v@|kfxd bdkbz**

"ubz v@|kfxd bdkbz" Lks rkRi ; Z , lkh v@|kfxd bdkbz Lks gS ftLkus 01-04-2011 Lks i kp o"ka ds vnj okf.kfT; d mRi knu AkjD fd; k gA

5. **#X.k bdkbz**

"#X.k bdkbz" Lks rkRi ; Z , lkh v@|kfxd bdkbz gS ftLks #X.k v@|kfxd da uh 1/60'kSk Ako/kku 1/2 vf/kfu; e&1985 ds vrxz v@|kfxd vj foYkh; i q/uekz k eMy }kjk ; k m| "x funskd dh v/; {krk ea , LkO, LkOvkbD ds fy, jkT; 'kh"z Lkfefr vFkok cMv vj e/; e {ks= ds fy, e[; Lkfo dh v/; {krk okyh mPp Lrjh; mPpkf/kdkj Lkfefr }kjk #X.k ?k"kr fd; k x; k gA #X.k bdkbz; "a ea , lkh bdkbz; k; Oh "kfeY gS t" cjLk'a \_\_.kxLr g"us ds dkj.k ; k foYkh; dkj.k'a Lks ; k vAfpyr A@|fxdh ds dkj.k cm g" xbz gA

6. **foLrkj@vk/kfudhdj.k**

"e@tmk bdkbz dk foLrkj@vk/kfudhdj.k" Lks rkRi ; Z mLk bdkbz ds foLrkj@ vk/kfudhdj.k Lks Bhd igys bdkbz ea vpy i pth fuosk ds 50% ; k xj&eW; gkfLkr eW; Lks vf/kd ek=k rd vfrfja vpy i pth fuosk] t" bLk foLrkj ds ckn dy 70% fufer {kerk Lkgr de Lks de 50% vfrfja mRi knu ea i fj.kr gA

7. **fofo/khdj.k**

fdLkh e@tmk bdkbz ds fofo/khdj.k Lks rkRi ; Z mLk bdkbz ds fofo/khdj.k Lks Bhd igys mLk bdkbz ea vpy i pth fuosk ds 50% ; k xj&eW; gkfLkr eW; Lks vf/kd ek=k rd vfrfja vpy i pth fuosk] t" bLk fofo/khdj.k Lks Bhd i dz rhu o"ka ea gkfLky mPpre i . ; korz 1/4 u 1/2 o j 1/2 Lk 50% vf/kd i . ; korz ea i fj.kr gA

fofo/khdj.k de Lks de , d vfrfja mRi kn ea i fj.kr g"uh pkfg, A ; fn bdkbz e@tmk mRi knu d" tkjh ugE j [krh gS r" i . ; korz 1/4 u 1/2 o j 1/2 ea of) ij fopkj ugE fd; k tk, xkA

*/; ku na foLrkj@vk/kfudhdj.k@fofof/kdj.k Lks igys vu@nu ds fy, ij; "tuk ALrko dh ALrqr dh tkuh g"xA ALrqr fnukad Lks 30 fnu ds vnj vu@nu Lkpr fd; k tk, xkA ; fn vu@) Lke; ea LohNfr Akir u g] r" mLks vu@nu eku fy; k tk, xkA*

8. **vpy iþh fuošk**

'vpy iþh fuošk' Lks rkrri ; Z Òfíe] Òou] Lka æ rFkk e'khujh vḡ LkkFk gh midj.k] iqt} tMekj] Øu] fo| rhdj.k tLkh LFkkbz mRiknd vkfLr; "ae} fLkok; Mhth LkV rFkk Ánll.k fu; æ.k midj.k d} fd; k x; k fuoška

9. **vudkakh vḡ| kḡxd bdkbz**

"vudkakh vḡ| kḡxd bdkbz ' , Lkh vḡ| kḡxd bdkbz gS ftLkea Lke; &Lke; ij Òkjr Lkjdkj }kjk fu/ñ"V Lkhek rd iþh fuošk fd; k x; k gA

10. **mRiknu frfFk**

(d½ fdLkh mRiknu bdkbz ds "mRiknu fnukad' Lks rkrri ; Z ftLk fnukad d" bdkbz us Øe0 Lk0 35-2 ea ifjdfYir : i Lk} okLro ea mLk en dk okf.kFT; d mRiknu Ákjð fd; k gS ftLkdsfy, bdkbz dk iat hdj.k djok; k x; k FkkA

([k½ N"Vs rFkk y?kq bdkb; "a ds mRiknu fnukad ds Lkædk e} Lkæ) egk Ácãkd] ftyk m| "x dæ vḡ Lkæ) Ácãk funsãkd] vḡ| kḡxd {k= fodkLk Ákf/kdj.k }kjk tkjh Áek.k&i = ekU; g`xkA

(x½ vkbD, OMh0, 0@ th0, e0] Mh0vkbDI h0 }kjk tkjh N"Vs vḡ y?kq bdkbz ds mRiknu frfFk ds Lkædk eafdlkh fookn dh fLFkfr e} m| "x funsãkd dk fu.kz vñre g`xkA

(?k½ cMḡ vḡ e/; e m| "x ½y?kq m| "x ds vfrfjã½ ds ekeys ea m| "x funsãkd }kjk tkjh Áek.k&i = ekU; g`xkA

(¾ m| "x funsãkd }kjk tkjh] cMḡ vḡ e/; e m| "x ds mRiknu frfFk ds fdLkh fookn ds ekeys e} izkku Lkfpo@Lkfpo m| "x dk fu.kz vñre g`xkA

(p½ >kj [k.M vks] kḡxd uhfr&2012 ds v/khu Øe0Lk0 35 ea ifjdfYir : i Lks yk0 Áklr djus dsfy, mRiknu frfFk grqvyx Áek.k&i = dh ÁLrñr dh tkuh g`xhA

11. **vḡ| kḡxd bdkb; "adk oxfdj.k**

i. N"V} y?kq vḡ e/; e m| e ¼ e0, Lk0, e0bD½ m| "x

", e0, Lk0, e0bD m| "x' , d vḡ| kḡxd bdkbz gS ftLkea Lke; &Lke; ij Òkjr Lkjdkj }kjk fu/ñ"V Lkhek rd iþh fuošk fd; k x; k gA

ii. oḡr m| "x

f tLk v<sup>o</sup> | k f x d b d k b z d " N " V } y ? k j e / ; e v<sup>o</sup> f o ' k k y m | e d s : i e a o x f Ñ r u g f d ; k x ; k g s m l k s c m s i f k u s d s m | " x e a o x f Ñ r f d ; k t k , x k A

**iii. exk ifj; "tuk, i**

{ks=okj fo'kky ifj; "tukvka dk oxfdj.k fuEur%gS

ØOLk	{ks=	U; ure fuosk	AR; {k j " t x k j L k t u
1	2	3	4
1.	fofuekZk	250 dj " M+ : 0	300
2.	(d ½ v k W " e " c k b y	300 dj " M+ : 0	500
	( [ k ½ v k W " ? k V d	50 dj " M+ : 0	100
3.	LVhy] , Y; fiefu; e r f k k v U ; [ k f u t v k / k k f j r m   " x ¼ h e l v N k M e j ½	1000 dj " M+ : 0	300
4.	v u t k a c h v o f u p y h & / k k j k d s m   " x	50 dj " M+ : 0	50
5.	N f " k & A L k k d j . k @ [ k k   Á L k k d j . k ] t b & Á o " f x d h @ Q ; e k L ; W d y	50 dj " M+ : 0	100
6.	d i M k @ p j [ k h @ d r k b z @ c u k b @ o L = & i f j ; " t u k , @ i " " k d	25 dj " M+ : 0	500
7.	L k p u k Á o " f x d h ¼ / k b z / h & v k b z / h b z m   " x ½	50 dj " M+ : 0	1000
8.	I h e l v	300 d j k M+ : 0	100

- Á i j m f Y y f [ k r { k s = o k j o x f d j . k d s v y k o k ] v l ; { k s = " a e a : 0 250 d j " M + L k s v f / k d d s f u o s k e x k i f j ; " t u k d s o x f d j . k d s v r x r ' k k f e y g " x k A
- m i ; j f . k ; " a d s v r x r e x k f u o s k d " a L k s v i { k k g s f d o s v i u s L k e ) c g r c M h b d k b ; " a d s f y , i q t @ m i O " T ; L k k e f x z " a g r q v u t k a c h m | " x f o d f L k r d j A m u d h v u t k a c h b d k b ; " a e a f u o s k ] Á i j Á n Æ k r f u o s k L k s v y x g " x k A

**12. fi NMs {ks="a dk oxfdj.k**

bLk ulfr ds rgr mi yC/k Á " RLkkgu ds Á dkj v<sup>o</sup> ek=k ds fu/kkj .k ds m]s ; Lk j k T ; ds fofOé {ks="a d" fuEufyf [kr Jf.k; "a ea ox f Ñ r f d ; k x ; k g s

**Jskh , W; ure fi NM½**

f t y k & o k j i [ k M d " B d e a f n , x , g A j k p h ½ j k p h L k n j ] u x M h , j k r v j e k > h ] d k d s v o u k e d e p ½ i o h z L k g O e ½ k k y O e x < ] i " V d k ] k k v f " k y k ] v o x " y e j h ½ / l u c k n ½ x " o n i j ] > f j ; k v o f p j d M k ½ L k j k b z y k & [ k j L k k o u ½ p k f n y ] v k f n R ; i j ] [ k j L k k o u ] x E g f j ; k ½ c " d k j " ½ p k L k ]



cje] plnuD; kjh] pæiǰk vǰ iVjokj½ **jkex**<+½jkex<+vǰ irjkrǰ rFkk **fxfjMhg** ¼xfjMhg  
[kM½ iO fǰ gHkæ

### Jskh ch ¼i NM½

**if'pe** (LK?g0e ¼hǰdikuh vǰ p0/kij½ **jkex**<+½ekM½ /kuckn ¼cfy; kij½ **c'dkj** ¼x'fe; k  
vǰ tjhMhg½ **gtkjckx**+½gtkjckx] dVdkeMkx] nk: ] djMkj] cMdkxkp vǰ cjgh½ **fxfjMhg**  
¼Lkj; k½ **d'Mjek** ¼pknokjk½ **prjk** ¼kMok½ **nǰdk** ¼nǰdk Lknj½ **x'ik** ¼x'ik vǰ LkqjigkM½  
**[k/h** ¼[k/h½ **no?kj** ¼e/kij, nohiǰ vǰ no?kj½ **ykrǰkj** ¼pknok½ **x<øk** ¼x<øk vǰ 0oukFkiǰ½  
**iykew**¼MkYVuxat½ **Lkjkbǰyk&** **[kjLkou** ¼jktuxj½ vǰ ckdh fty"adsftyk e[; ky; A

### Jskh Lk ¼cgr fi NM½

'kSk Lk0h [kM ftudk Jskh , vǰ Jskh ch eamYy[ k ugÈ fd; k x; k gA

13. eu"jatu dj Lks NW ikus ds fy, i;Vu ds v/khu vkoř eYVhlyDLk Lks rkRi ;Z vk/kfud  
Á"tD'ku fLkLVe] LkkmM fLkLVe] ;j&dM'kuj] tujVj LkV] Qufpj ,oa tMekj vkfn Lks  
LkpkTtr #0 3-00 dj"M+ ds U;wre iptch fuoSk Lkgr de Lks de 03 L0hu okys u,  
eYVhlyDLk fLkuek&?kj gA
14. [kk | &ÁLkLdj.k m | "x d" 0kjr Lkjdkj dsfu; e"adsvuLkkj Jskhc) @oxEÑr fd; k tk, xkA
15. uohdj.kh; Átkz & Lke; &Lke; ij 0kjr Lkjdkj ds uohdj.kh; Átkz e=ky; }kjk ifj0kf"kr  
vǰ oÆ.kr : i LkA
16. **uV&oV** ¼NETVAT) – Lks rkRi ;Z gS >kj [kM eW; ; "ftr dj vf/kfu; e&2005 dh /kkjk&17  
dh mi &/kkjk&¼) ds vrxr ns vǰ ÁnYk djA

## ifj'k'V-II

*mu m/ "x"adh Lkphj t" ÁRLkku dsfy, ik= ugť gš*

43. vkjk&?kj] ydMh dh fpjkbz vġ QuġpjA
44. fjx fMcyx] c"j&osy] V; ĩ osy LFkki uk , dd] dØhV feĊDLkx Lka æ] j"m es/y feDLkj] jMheM dØhV feDLpj vġ bu tškh xfr'khy ÁÑfr dh Lkfo/kk, A
45. pk; dh CyñMx@feĊDLkx bdkb; kA
46. dPps rækdwdh dVkbz Lks tMš, dd vġ xy Lkæš/kr mRi kn rFkk xj dA
47. fcuk ÁLkhdj.k vġ eV; Lkø/kū ds nokb; k@v"kf/k; k@jLk; u"ā dh c"ry ea Øjkbz vġ i q% i ššt x ¼Lk=hdj.k vġ fofuekz k bdkb; "ā ds vfrfj ä¼A
48. 'khV] ckj] , æy] d,by] , e0, Lk0'khV dh dVkb] jhd,bcyx] LVš(ux] d,#xšVx] M; i gšj bdkb; "ā vkfn Lkgr vkbju LØš "vkbju vġ LVhy Á,Lkġkj'A
49. cġ ckbMx@u"V cġ@,DtjLkklk u"V cġ@jftLVj@ystj@Qkby i šM@vMŃQġk Qkbya vkfnA
50. jcM+dh egja cukukA
51. Q"V"d,i h vġ ftj,DLk e'khuA
52. LVšLkyx bdkb; k@LVšLky i šj dk ÁLkhdj.kA
53. Vsyġjx ¼šMeM xkeV fuekz k bdkb; "ā ds vykok¼A
54. y,UMh@Mkb fDyuġxA
55. Q"V"xtQh] LVŃM; " yš] ohfM; " i kyj] ohfM; "xtQh] fLkuekV"xtQh] fFk, Vj] Q"V" LVŃM; " ] dyj fQYe yš"jš/jh] ohfM; " ] vkM; " dšks/ fjd,ÉMx vġ ?kMh ejEerA
56. Økjr h; v"kf/k Á.kkyh Lkgr uškfud@j"xfokku Lkækh Á; "x'kkyk, @ufLkx g'e@ fDyfudA ¼ qjLi šl ; fyVh vLi rky de l s de : 0 50 djkm+fuosk dks NkMġdj½
57. C; Wh i kyjA
58. eky vġ ; k=h okguA
59. xtV gkmLk@jšrjkA
60. iV"y iEiA
61. u'knyh nokb; k] rækdw@rækdw i q% Lk[kkuk@ÁLkhdj.k] chMh@fLkxjš/ fofuekz k rFkk vU; rækdw vk/kkfjr mRi knA
62. Lkñoi hoi hO Lkgr ; k jfgr Li at vk; ju Lka æ=A

63. LkØh [kk| rŷ cht@dcd ; Fkk 1- epkQyh] 2- fry 3- dtkp 4- r'jh@LkjLk'a5- ukfj; y ½dPpk vŷ  
Lk[kk] n'u" 6- Lkw Z[kh] ukbxj di kLk ds cht ½LkØh ÁfØ; kvka ea 'kkfey gš fNydk fudkyukj  
ckgj mVlkukj i hLkukj Omukj Lk[kkukj] ryukjA
64. pkoy dh Ølkh fudkyus vŷ pkoy dh feyA ½jkb| fey 50 eØ Vu@fnu {kerkokyh , oa okf"kd  
mRi knu de l s de 5000 eØ Vu dks NkMdej½
65. vkbLkØhe] vkbLkdMh] dŷQh] vkbLkQW] i sLkh] VW/h&QW/h vkfn fLkok; ftu ij vkbD, Lk0vkbD]  
, xekdz ; k , Q0+h0v"0 ekdz yxs g" A
66. yky feŷ] gYnh] eLkyk] xje eLkyk] djh] Lkæj vkfnA fLkok; ftu ij vkbZ, LkvkbZ , xekdz ; k  
, Q0i h0v"0 ekdz yxs g" A
67. 'kjc dk dkj [kkuk] cwjh] fc; j vŷ vU; vYd" g, y i s & inkFkA
68. LkØh [kk| ekLk] i 'k&iky@ek&iky] Lkqj ikyu vkfn t s ds dØdŷ&iky.
69. okAu'k vŷ ffkujA
70. ykŷ v; Ld] d" ; yk] i Rfkj vkfn dh fi LkbbZ@/kykzftLka d" ; yk /kkfo= ds vykok Nà/kbz@feJ.k  
'kkfey gA
71. Vk; j fjVhMxA
72. [kku vkfn ds fodkLk Lkgr [knku vŷ [kku" a ds fØ; k&dyki A
73. gkMZ d" d@/kqkjfgr ŷŷ ŷy Lka æ vŷ dPps eky ds : i ea d" ; ys dk mi ; "x djus okyh d" bz  
bdkbz t" dŷ dPps eky dh ykxr ; k ek=k ds 50% Lks vf/kd g" A
74. , Lk, e, Lk Fk" d foLQ" Vd Lkgr foLQ" Vd i nkFk" a dh fuekZk bdkb; kA
75. okgu ; k vU; d" bz mi Ø" äk mRi kn 'k" & : e] Lkok@ejEer dæ ; k fcØh dæA
76. bM cukus okys , dd fLkok; m" eLkg bM fuekZk] jk[k@yky feŷh ; k mLkh rjg ds vU; vŷ] kšxd  
vi f" k" V Lks bM/ s rš kj djukA
77. d" bz i s" fy; e mRi kn ØMkjA
78. QW tLk cLk] i sLst fd; k gŷk i s ty@feujy@, Dok] , ; j s/ M vŷ Lk, ŷV QM d bdkb; k; ½Lkok;  
Qy" a dk xink ; k muLks Qy" a dk xink o jLk ds fofuekZk Lks tMh bdkb; kA
79. feBkb; k@uedhu vkfnA
80. Lkku cukus okyh bdkb; k; t" 'kfä&pkfyr e' khujh }kj k i fjpkfyr u g" A
81. 'kš i v vŷ vU; d, LeŷVd vkbVe] fLkok; vkbD, Lk0vkbD ekdz okyA
82. [kkn feJ.k m] "xA
83. Lkok {k= ½ulfr eafof'k" V : i Lks t" vuŷ u g" A
84. jkT; Lkjdkj ; k Økjr Lkjdkj }kj k Lke; &Lke; ij Áfrca/kr ena Øh bLk Lkph ds vxzr g" xhA

**u"V:**

1. Lkjdlj ds i kLk mi ; ðà udkjKRed Lkph ea d"bZÒh ifjorZu djus dk vf/kdkj Lkjf{kr gA
2. d"bZ bdkbZ udkjKRed Lkph ea vkrh gS ; k ugE] bLkLks Lkca/kr Lkjdlj dk fu.kZ vire v9 ck/; dkjh g"xA

## Löðsráðgj

ADB	, f'k; u Møyi e/ cðk
AHD	i 'kij ky u foðkx
AIADA	vknR; ij v <sup>o</sup> l kfxd {ks= fodkLk Ákf/kdj.k
AMG	okf'kd vug{k.k xkjð/h
APEDA	Ñf" k mRi kn fu; kR fodkLk Ákf/kdj.k
APMC	Ñf" k mRi kn foi .ku Lkfefr
ASIDE	fu; kR volkjpuk v <sup>o</sup> l Lkæ) xfrfof/k; "a dsfodkLk dsfy, jkT; "ad" Llgk; rk
BIADA	c"dkj" v <sup>o</sup> l kfxd {ks= fodkLk Ákf/kdj.k
BOOT	[kjhñ] Lokfero ik, } ifjpkfyr v <sup>o</sup> l varfjr dja
BOT	fuekzk] ifjpkju v <sup>o</sup> l varj.k dja
BPO	0; koLkfk; d ÁfØ; k vkmVLk'ÉLkx
CFC	Lkkekl; Lkfo/kk dæ
CFTRI	dæh; [kk   Á <sup>o</sup> ] "fxdh vupkalkku Lkð.Fkku
CIMAP	dæh; v <sup>o</sup> l/kh; rFkk Lkqðá/kR ouLifr Lkð.Fkku
CNT	Nk/kukxij dklrdkjh vf/kfu; e
CPIS	l efdR ifj; "tuk fuosk vumpku
CSR	fuxfer Lkkekt d nkf; Ro
CST	dæh; fcØh dj
DIC	ftyk v <sup>o</sup> l kfxd dæ
DOP	mRi knu fnukð
DPR	foLrR ifj; "tuk fji "VZ
DVC	nke"nj ?kkVh fuxe
EM	m   eh Kki u
EMD	c; kuk tekj'kf'k
EPF	deþkjh Ófo"; fuf/k
ESI	deþkjh jkT; chek
FAR	ry {ks= fofu; e
FDI	ÁR; {k fonskh fuosk
GM Land	xj et#vk Ófie
GM, DIC	egk Ácdkd] ftyk m   "x dæA
GOI	Ókjr Lkjdkj
GOJ	>kj [kð] Lkjdkj
GSDP	jkT; dk Lkdy nskh mRi kn
GST	eky v <sup>o</sup> l Lkøk dj
IADA	v <sup>o</sup> l kfxd {ks= fodkLk Ákf/kdj.k
ICD	varðkh; dðuj fMi"
IEM	v <sup>o</sup> l kfxd m   eh Kki u
IFAD	Ñf" k fodkLk gsrqvarjkZVh; fuf/k
IHRI	Ókjr h; cxxokuh vupkalkku Lkð.Fkku
IUS	, dhÑr volkjpuk mé; u ; "tuk
IL & FS	volkjpuk] yhc'tx rFkk foYkh; Lkøk, j
IT	Lkþuk Á <sup>o</sup> ] "fxdh

ITES	Lkpkuk Á©  fxdh Lk{ke Lkøk, i
ITI	v©  kfxd Áf'k{k.k Lk.Fkku
Jharcraft	>kj [kM jške] ol= v© gLrf'kYi fodkLk fuxe
JHARNET	>kj [kM jkT; Lkpkuk v© Lkpkj uš/odZ
JIIDCO	>kj [kM v©  kfxd voLkjpuk fodkLk fuxe
JINFRA	>kj [kM voLkjpukRed fodkLk fuxe
JSERC	>kj [kM jkT; fo  r for; ked vk; x
JSMDC	>kj [kM jkT; [kfut fodkLk fuxe
JSPCB	>kj [kM jkT; Ánkk.k fu; æ.k eMy
KVIB	[kknh v© xte  x eMy
KWH	fdy o,V ?k/k
MD	Ácák funškd
MNREGA	egkRek xk/kh jk"Vh; xkeh.k j"txkj xkj/h vf/kfu; e
MOU	Lke> r k Kki u
MSE	N"Vs v© y?kq m   x
MSME	N"Vš y?kq v© e/; e m   e
MW	exk o,V
NABARD	jk"Vh; xkeh.k fodkLk Ńf" k cšd
NFBD	jk"Vh; eRL; & ikyu fodkLk eMy
NH	jk"Vh; jktekxZ
NHM	jk"Vh; cixokuh fe'ku
NID	jk"Vh; fMtkbu Lk.Fkku
NIFT	jk"Vh; Qšku VĐu, y"th Lk.Fkku
NIRD	jk"Vh; xkeh.k fodkLk Lk.Fkku
NOC	vuki fŃk Áek.k&i =
NSDC	jk"Vh; d©ky fodkLk fuxe
NSTEDB	jk"Vh; foKku rFkk Á©  fxdh m   e'khyrk fodkLk eMy
PESA	vukmp {ks= ea i pk; r foLrkj
PH	'kkjhfd : i Lksfodykx
PPP	Lkkožtfud futh Őkxhmkjh
PSU	Lkkožtfud {ks= ds mi Őe
R & D	vukkkku v© fodkLk
R & R	i quokLk v© i quLFkkā u
RBI	Őkjr; fjtøZ cšd
RIADA	jkph v©  kfxd {ks= fodkLk Ákf/kdj.k
SAU	jkT; Ńf" k fo' ofo   ky;
SC / ST	vukmp tkfr@vukmp tutkfr
SD	ÁfrŐfr tekjfk'k
SEAC	jkT; Lrjh; fo'kšK eV; kōdu Lkfevr
SEB	jkT; fo  r eMy
SEIAA	jkT; Lrjh; i ; kōj.k ÁŐko vkdyu Ákf/kdj.k
SEZ	fo'kšk vkFkd vpy
SHG	Lo&Lkgk; rk Lkeg
SIDBI	Őkjr; y?kq v©  kfxd fodkLk cšd
SITP	, dhŃr VĐLkVky i kdZ dsfy, ; "tuk

SLBC	jkT; Lrjh; cblj"adh Lkfefr
SLEC	jkT; Lrjh; mPpkf/kdkj Lkfefr
SLIC	jkT; Lrjh; vrj LkLFkkxr Lkfefr
SPT	Lkfkky ijxuk fdjk; nkjh
SPV	fo'kSk iz kstu okgu
SSI	y?kqm   "x
STPI	Okjrh; Lk, Voj VDu, y"th ikdZ
STPs	foKku vqj Á  "fxdh ikdZ
TUFS	Á  "fxdh mé; u fuf/k ; "tuk
UAS	Ńf"k foKku fo'ofok   ky;
VAT	eW; &; "ftr dj
XLRI	tfo; j ycj fjysku bāVhV; W