

Jharkhand Industrial Policy - 2012

JHARKHAND INDUSTRIAL POLICY – 2012
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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 11th 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. (JARDCL) 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 At the time of first rent renewal of the leasehold plot, the lessor may convert leasehold schedule property to free hold industrial plot at the end of 10th year, on the payment of 10 times the rental value of the plot, if the lessee has not been a defaulter, performed all the conditions contained in the lease document and committed no breach thereof. All attendant expenses in connection with such sale like stamp duty, registration charges etc including liability payment of all statutory dues / Government dues / dues of financial institution etc shall be borne by the Lessee.
- 12.12.1 (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.
- 12.12.2 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.

12.13.1 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.

12.13.2 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.

12.14 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.

12.15 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.

- 12.16 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.
- 12.17 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.
- 12.18 Prevailing Rehabilitation and Resettlement (R&R) Policy of the State will be applicable.
- 12.19 **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.

- 12.20 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.
- 12.21 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 ENTERPRISES (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 2011 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 inforce 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 2011.

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 01.04.2012 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

(A.P.Singh)
Secretary
Industries Department,
Government of Jharkhand.

Memo No:....., Ranchi, Dated.....

Copy with enclosure forwarded to the Superintendent, Government Press, for its publication in the special edition of Jharkhand Gazette.

By the Order of the Governor of Jharkhand

(A.P.Singh)
Secretary
Industries Department,
Government of Jharkhand.

Memo No:....., Ranchi, Dated.....

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

(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 from the date of issue of orders.
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 2011.

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
SLIC	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.

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fo"K; &Lkph

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1	ÅLrkouk	3-6
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3	j .kulfr	8-10
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6	ty	13-15
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9	d©ky fodkLk	19-20
10	m e' khyrk fodkLk	20-21
11	Å"ek; u dsæ	21-22
12	v© kfxd {ks= fodkLk Åkf/kdj .k	22-27
13	u, futh v© kfxd {ks= dk fodkLk	27-28
14	v© kfxd xfy; kjk	28-29
15	v© kfxd i kdZ	29-30
16	fo' ksk vk/Fkd {ks=	30
17	Lkeng fodkLk	30-31
18	NkV\$ y?kq v© e/; e m e ¼ e, Lk, eb½	31-34
19	ew; Lk-o/kZ	34-35
20	j'ske mRi knu] gFkdj?kk v© gLrf' kYi dks i kRl kgu	36-38
21	oL= , o- ifj/kku	38-40
22	Nf"K [kk ÅLk-Ldj .k vk/kkfjr m "xks dks i kRl kgu	40-45
23	vkW" e'ckby v© vkW" mi dj .k	45-47
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28	fQYe m "x	53
29	fu; kR l -o/kZ	54
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>kj [k.M Lkj dkj v^o| kfxd fo0kx

LkdYi

fo"ki; : >kj [k.M v^o| kfxd uhfr – 2012.

1. **ÁLrkouk**

- 1.2 >kj [k.M jkT; ds l'tu ds ckn >kj [k.M v^o| kfxd uhfr – 2001 d" dk; kZUor fd; k x; kA m|ksx uhfr dk ewy mls;] jkT; ds v^o| "xhdj.k ds fy, mi yC/k Lkkkk/ku"adk Lkfu; ftr v^o 0; ofLFkr rjhds Lks mi ; "x djuk FkA bLkd y{; Ákñfrd l d k/kuka dk eW; o)Z , oa ekuo Lkkkk/ku"adk iHkkoh rjhds Lks mi ; ksx dj jkT; ds fodkLk ds fy, vfrfjä j"txkj rFkk Lkkkk/ku mRiUu djuk FkA
- 1.2 bl vks| kfxd uhfr dh vof/k ds n^oku v^o| "xhdj.k ea ; FkSB Áxfr gkflky dh xbA blk vof/k ea 28,424.06 dj "M+ #i , ds vuqfur fuosk ds LkkFk jkT; ea 26 exk m|"x] 106 o^or~v^o e/; e m|"x , oa 18,109 lqe rFkk y?kq m|"x LFkfir fd, x, ftl ea yxHkx 63,000 y"x"ad" bu m|"x"ea j"txkj feyKA QyLo: i te'knig & LkjkbZsyk & pkbZkLkk] jkex<+& irjkrw & gtkjhckx] ykrqkj & panok] jkph & y"gnxk] c"dkj" & pnufd;kjh & /kuckn & fxfjMhg t&ks bykd"ad ea thou dh xqkoYkk ea Lkqkkj ds LkkFk&LkkFk jkT; ds jktLo Lkxg ea Hkh ; "xnku fn; kA
- 1.3 fu;fer v^o exk fuosk l fuf"pr djus ds fy,] jkT; cM+m|"xifr; "ad" fuosk ds fy, >kj [k.M d" ppus gsrq l ger djus ea LkQy jgkA rnuqkkj] Áe[qk v^o| kfxd ?kju"ad, oa jkT; Lkj dkj ds LkkFk , e0vk0; 0 fd; k x; k gA dbZ ck/kkvka v^o dfBukb; "ad ds ckotm j\$ rka ds LkkFk Lkh/ks ckrphr dj m|kska ds }kjk 8,000 , dM+ Hkrie dk vf/kxg.k fd; k x; k gA bLkds vykok jkT; Lkj dkj ds }kjk m|"x"ad" yx0x 3000 , dM+ Hkrie mi yC/k dj; h xbZ g\$ ftl ea fo|q mRi knu okyh bdkb; k; Hkh 'kkfey gA djhc 17 exk m|"x mRi knu ea vk x, gA rFkk foYkh; o"Z 2011-12 ds n^oku dbZ vl; v^o| kfxd bdkb; "ad s pkywg"us dh Lk0kouk gA

- 1.4 110€ ; "tuk vof/k ds nḡku jkT; ea bLkr mRiknu 8 fey;u Vu ¼ e0Vh0½ Lks c<dj 12 yk[k Vu Áfr o"lz g" x;k gA oržeku ea nšk ds dy LVhy mRiknu dk yxHkx 20 l s 25% 0kx >kj [kM ea mRi kfnr g" jgk gA bUVhxM 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 0kjr dk LVhy gc cu tk, xka fof0é Ádkj ds vKW" xM LVhy] t" igys vk;kr fd, tkrš Fkš vc jkT; ea mRi kfnr g" jgs gA bLk rjg jkT; ea, Y; fleuk dk mRiknu 80,000 ehfV'd Vu Lks c<+dj 200,000 ehfV'd Vu g" x;k gA LkheW , oa 0Dydj ds mRiknu ea 0h egROI wZ of) gkflky dh xbz gA
- 1.5 jške mRiknu ds {ks= ea 0h v0ri wZ of) gplz gA rLkj fLKYd dk mRiknu 2006 ds 100 ehfV'd Vu l s de dh višk ea 2010-11 ea 716 ehfV'd Vu dh fjd,MZ of) ntZ dh xbz gš rFk vc bLk {ks= ea yx0x 1.25 yk[k j"txkj dk Lktu gpk gA
- 1.6 jkT; ea [kuu vḡ mR [kuu ea 0h 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 ¼t h0, LkOMh0i h0½ ea yx0x rhu xqkk of) gplz gš t" rst fodkl dk |krd gA >kj [kM dh e0tmk 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 bLk rjg >kj [kM dh Áfr 0; fä vk;] 2001-02 ds : 0 14392 dh rgyuk ea 2010-11 ea c<+dj : 0 38350 g" xbz gA
- 1.8 rFkfi] ; gk; vkFkd xfrfof/k; "a d" c<kok nus ds fy,] fodkl ds oržeku Lrj d" cuk, j [kus ds fy, rFk vḡ 0h cgrj fodkl dh xfr d" gkflky djus dh t+ jr gA pfd jkT; Lke) [kfut LkLk/ku" a Lks Lká é gš vr% LFkkuh; y"x" a ds yk0 d" vf/kdre djus ds fy, budk eW; o/kZ Lkfr Lko"RÑ"V mi ; "x vko' ; d gA
- 1.9 vkFkd mnkjhdj.k] futhdj.k vḡ ošohdj.k dh otg Lks v0| kšxd ifjošk ea cMš iškus ij ifjorZu gq gA N"Vš y?kqvḡ e/; e m | e" a ¼ e0, Lk0, e0bD½ ij cgr tšj fn;k tk jgk gA Lkeghdj.k d" mér fd;k tk jgk gš Ánk.k ekunM vf/kd dB"j g" x, gš [kuu LohÑfr; "a ds fy, "tkv" vḡ "u tkv" dh vo/kkj.kk d" fodflkr fd;k x;k gA eW; & ; ftr dj ½0V½ d" ykxw fd;k x;k gš vḡ vkxs bLks eky vḡ Lkok dj ¼t h0, LkOVh0½ }kjk Áfr LFkfi r djus dh Lk0kouk gA

1.10 >kj [kM v^o] kfxd uhfr&2001 ds fØ; kko; u Lks i ; klr vuqo Ákr gpyk gA v^o kfxd {ks= fodkLk Ákf/kdj.k jkph v^o kfxd {ks= fodkLk Ákf/kdj.k (RIADA)} vkfnR; i g v^o kfxd {ks= fodkLk Ákf/kdj.k (AIADA) v^o c'dkj" v^o kfxd {ks= fodkLk Ákf/kdj.k (BIADA)}, jkT; [knh c'M] >kj [kM v^o] kfxd vk/kjHkr Lkjpuk fodkLk fuxe (JIIDCO) v^o >kjØMIV tLks LkxBu" us jkT; ds v^o "xhdj.k ea mYys[kuh; ; "xnku fn; k gSv^o udn vkf/kD; dh fLFkr ea gA yfdu vkbDVhO] tD Á^o fxdh] fo'kSk vkf/kd {ks= (SEZ), v/k'Áokg ÁLkhdj.k Mkmu LVhe Á,LkLkx1] [k | ÁLkhdj.k vkfn tLks {ks= "aeaokNnR Áxfr voh rd Ákr ugè dh tk Lkdh gA

bLkds vykok jkT; ea ogr@exk m | "x" dh LFkki uk djus dh d'f'k'k dj jgs fuoskdka dks Ôfie ds vf/kxg.k ea dfBukb; "a dk Lkkeuk djuk i M+jgk gA

1.11 nSk ea rLkj fLkYd ds mRiknu ea >kj [kM dk igyk LFkku gA vxzkh c<f cuk, j [kus v^o j'ske mRiknu] gFkdj?k] gLrf'kyi] [knh] oL= vkfn Lkgr e^tink xkeh.k m | "x" a d" i q% thar djus ds fy,] buds vk/kquhdj.k@Á^o fxdh mé; u ea Lkgk; rk v^o vko'; d vke Lkfo/kk,] mRikn fMtkbu] foi.ku LkeFzu vkfn Lkgr (backward) i 'poré v^o (forward) vxoré Lk "tu Ánku djus dh ifjdYi uk dh xbz gS rkd osfo'o Lrj ij ÁfrLi/ké g"av^o mudsmRikn ykØdkjh cu LkdA

1.12 orèku uhfr dk y{;} fo'kSk : i Lks [kfut v^o ÁkNfrd LkLk/ku vk/kfjr m | "x] y?kq m | "x] cfu; knh Lkfo/kkvka ds fodkLk v^o i qokl ; kx; #X.k bdkb; "a ds i qokLk ea fuosk d" vf/kdre djus ds fy, ekg^o d" m | "x ds vuphy cukuk gA bl dk mIs; jkT; Øj ea m | "x" dh LFkki uk dj ÁkNfrd LkLk/ku" a dk vf/kdre eW; o) Zu djuk gSftl l sfj jktLo vS jkstxkj l tu gks l dA

1.13 mi; p i fj-'; e) m | "x] m | "x LkLk ds Áfruf/k; " fuoskd" fo"K; Lks LkLk/kr fo'kSk" a vkfn ds LkFk xgu fopkj&foe'kz ds ckn bLk uhfr dk eLk^o rS kj fd; k x; k gSv^o mudsfopkj" a d" Lkek; "ftr fd; k x; k gA ; g mEehn dh tk jgh gSfd bLk uhfr ds dk; kko; u Lks jkT; ea Lkfo/kktud : i Lks v^o "xhdj.k gkflky g" xkj j" t xkj mRi é g" xs v^o ifj.kkeLo: i jkT; dk Lkexz fodkLk LkDo g" LkdsxA

2. **mĭs; :**

- 2.1 >kj [kM d" fuoskd" a ds i Lknhnk fuosk LFky ea cnnyuk vġ jkT; ds LFkk; h vġ | kŝxd fodkLk d" c<kok nsuA
- 2.2 cMŝm | "x" a vġ , e0, Lk0, e0bD@vutkxh m | "x" a ds chp Lkŝk" a dh LFkki uk djuka
- 2.3 Áe[k vġ | kŝxd bykd" a ea m | "x" a ds fodkLk ds fy,) fVdkÁ mi ð" äk oLrq; bat hfu; Ğj x Lkkek vkn ds fofuezk dh xrfof/k d" c<kok nsuA
- 2.4 jkT; ea [kfut vġ vl; ÁkÑfrd LkLk/ku" a ds Lko" RÑ" V mi ; "x d" Lkfo/kktud cukukA
- 2.5 jŝke mRi knu] gLrdyk] gFkdj?kk] [kknh vġ xte" | "x vkn ds fodkLk ea rsth ykus ds fy, Á; kLk fd, tk jgs gâ rkd xteh.k {kŝ= a ea j" txkj Lktu] LFkkh; LkLk/ku" a ds mi ; "x vġ rŝ kj mRi kn" a d" fu; kŝ djus ds mĭs; " a d" Ákŝr fd; k tk LkdA xteh.k gLrf' kyi d" Lkj {k.k vġ c<kok ndj LkLkÑfrd fojkLkr] i jâ jk vġ jhfr d" Lke) djus dk iz kl fd; k tk, xkA
- 2.6 d" ky&vk/kfjr] i; kbj.k Ánk.k epä m | "x rFkk vkbDVh0] tð Áġ | "fxdh] i; V u vkn d" c<kok nsuA
- 2.7 cLxokuh] i ġi "Ri knu vġ [kk | ÁLkLdj.k m | "x" a ea jkT; dh vuqny ifjLFkr dk mi ; "x djuka
- 2.8 vġ | kŝxd fodkLk ea vuqkŝr tkfr] vuqkŝr tutkfr vġ Lkekt ds vl; oŝpr ox" a dh ðkxhnh Lkŝuf' pr djuka
- 2.9 fuosk ds ifjoŝk ea Lkŝkj ds fy, Li" V vġ fo' oLkuh; fof' k" V mik; LFkkfir djuka
- 2.10 mér mRi knu] mRi kn vġ mRi kn drk ds fy, vġ | kŝxd bdkb; " a ds rdudh mé; u vŝ 'kŝk d" c<kok nsuA
- 2.11 I kko; #X.k bdkb; " a d" i q tĚfor djuka
- 2.12 fdLk {kŝ= ds fi NMŝ u dh otg Lk Lkkekftd & vkFkd foÑfr; " a d" j" dus ds fy, Lkŝfyr {kŝ= h; fodkLk Lkŝuf' pr djuka
- 2.13 i hi hi h e" M ea vġ | kŝxd i kdZ@Lkeg@vġ | kŝxd {kŝ= a d" fodfLkr djuka

2.14 LkeL; k jfgr Lkønu'khy Á'kkLku Ánku djus v^g Lke; kulkkj i kjn'kē rjhds Lks ekey"á ds Áðkoh fui Vkkj djus ds fy, ÁfØ; kvka dk Lkjyhdj.k v^g Á'kkLkfud o dkunh Lkøkkj Lkñuf'pr djuka

2.15 ekuo Lkøkk/ku fodkLk dk; Øe v^g vl; d^oky fodkLk dk; Øe"á ds rgr bat hfu; Gjx d,yst"eefMdy dkyst"eufLlx LkøFku"áÁcdku LkøFku"á ea futh fuosk d" c<kok nsukA

3. j.kulfr :

3.1 v^o|kfxd v^g Lke) Lkøkftd cfu; knh <kps ds fodkLk ds fy, i fjošk rš kj djuk v^g mLks Lk{ke cukukA

3.2 "Lke; c) vuøfr; "á ds fy, v^o|kfxd Lkño/kk ræ ¼Lkxy çoM" fLkLve½ dk fodkLk v^g ifjpkyuA

3.3 jkt d"kh; fj; k; r v^g yk0"á dk ; fjädj.kA

3.4 m|"x"á d] fo'kšk : i Lks ,e0, Lk0bD {ks= d] Lke; ij v^g i; klr __.k Áokg Lkñuf'pr djus ds fy,] Lkøfpr 0; oLFkk Lfkkfi r djus dk Á; kLk djuka

3.5 mi; jå fo/kku@fu; e"á ea Lkøfpr Lk{ke Áko/kku"á }kjk i; klr LkeFkd Lkøk; j Ánku djrs gq v^o|kfxd {ks= d" mudsfoi .ku Á; kLk"á ea Lkøg; rk djuka

3.6 m|e'khyrk fodkLk dk; Øe ij t+j nsukA

3.7 N"Vs fctyh mRiknd bdkb; "á ij t+j rFkk futh Økxhnhjh ds ek/; e Lks 'kø) Á^o|fxdh dk mi; "x djrs gq xš i kjå fj d Átkz ds l zr"á dk fodkLkA

3.8 Áe[k m|"x"á }kjk vutkxh bdkb; "á dk fodkLkA

3.9 fuxjkuh] eV; kdu] v^g f'kdk; r fuokj.k ræ d" LkøFkxr : i nsukA

3.10 v^o|xhdj.k e] fo'kšk : i Lks vk/kkj Hkur Lkåpuk fodkLk@v^o|kfxd {ks= fodkLk@v^o|kfxd ikd]@ekuo Lkøkk/ku fodkLk@Lkøk {ks= vkfn ea [kkl rš] ij Lkkozt fud & futh Økxhnhjh ¼i h0i h0i h0½ dh vo/kkj.kk d" ykxw djuka

3.11 mi; jå oKkfud] rdudh v^g Ácdkdh; d^oky Lkfr] LFkkuh; m|"x"á dh vko'; drk ds vuq i ekuo Lkøkk/ku d" fodfLkr djuk v^g vf/kdre j"txkj

- mi yC/k dj k u k A m l s ; d h A k f l r d s f y ,] d i j s / L k k e f t d n k f ; R o 1 / 2 L k h o , L k o v k j 0 1 / 2 d s r g r c g r c m s f u o s k d a } k j k L k j d k j d s v / k h u r d u h d h L k k F k u a d s v a h d j . k d " A R L k k f g r f d ; k t k , x k A
- 3.12 L V h y] v k W e c k b y] [k k | v g N f k A L k a d j . k] b y D V f u D L k] L k p u k v g L k p k j A o] f x d h v k f n d " L k e f i r u , v o] k s x d v k / k j h k r L k j p u k d h L F k k i u k] f t u e a u , y s t f L k v h] m R N " V r k d a e] A " e k ; u d a e] f o ' k s k v k F k d v p y 1 / 4 L k o b D t M O 1 / 2 v k f n ' k k f e y g a A
- 3.13 c g r N " V s y ? k j d h / h j m | " x] g F k d j ? k k] j s k e & m R i k n u v g g L r d y k d s f y , f o i . k u L k g k ; r k m i y C / k d j k b z t k , x h A
- 3.14 f t y k L r j h ; f u x j k u h A . k k y h d s f o d k L k } k j k # X . k r k d h j " d F k k e L k f g r] # X . k b d k b ; a d h i g p k u v g i q #) k j A
- 3.15 v i u s n e i j ; k e w m | " x a d s L k k F k f e y d j] v f / k d m R i k n u { k e r k c < k u s } c k M x r F k c m s i s k u s d h v F k D ; o L F k k L F k k f i r d j u s d s f y , L k e w 1 / 2 d y L V j 1 / 2 v k / k j r , e 0 , L k 0 , e 0 b D d s f o d k L k d " c < k o k n s u k A
- 3.16 , e 0 , L k 0 , e 0 b D v f / k f u ; e & 2 0 0 6 d s d k ; k o ; u L k f g r A " R L k k g u , o a f j ; k ; r d s v k d " k d i s t d s e k / ; e L k s , e 0 , L k 0 , e 0 b D { k s = d s f o d k L k i j t i j n s u k A
- 3.17 i q o k L k , o a i q L F k k u u t h r 1 / 2 k j 0 , M O v k j 0 i , f y L k h / & 2 0 0 8 e a L k a k ' / k u A
- 3.18 L k M e l] i k u h] O f i e] f c t y h v k f n L k f g r m R N " V c f u ; k n h < k p s d k f o d k L k v g m L k s v o] k s x d f o d k L k d " A R L k k f g r d j u s d s f y , m | " x a d " m i y C / k d j k u k A
- 3.19 e f g y k v k j v u k f r t k f r @ v u k f r t u t k f r d s m | f e ; a d s f y , f o ' k s k A R L k k g u A L r k f o r f d , x , g A
- 3.20 m | " x a d " r d u h d h : i L k s A f r ; " x h c u k u s d s f y ,] u o h u r e A o] f x f d ; a d " v i u k u s } c h 0 v k b D , L k 0] v k b D , L k 0 v " 0 9 0 0 0 @ 1 4 0 0 0 ; k v l ; j k " V h ; ; k v a r j k z V h ; A e k . k h d j . k t s k x q k o y k k A e k . k h d j . k A k r d j u s d s f y , f o ' k s k A R L k k g u A L r k f o r f d , x , g A
- 3.21 , e , L k , e b z f o d k L k L k k F k u @ b D , 0 , u 0 b a M ; k v g L F k k u h ; p e c j v k D + d , e L k z d s L k g ; " x L k s f u ; k r f o i . k u v g v l ; L k a / k r e d " a i j t k x : d r k d k ; D e v k ; f t r

fd, tk, x s v g fu; k r L k o / k u ds fy, fu; k r d " a d " L k o n u ' k h y c u k u s v g A " R L k k f g r d j u s d s f y, L k g ; " x f n ; k t k, x k A

3.22 L k j d k j } k j k f u t h { k s = d h O k x h n k j h d s L k k F k f o f O e v o | k s x d L k i n k v k a v g L k e g " a e a v o t y ¼ q j y w U V ½ ' k / k u L k a = v g [k r j u k d v i f ' k " V A c a k u L k a = L F k i u k d h L k f o / k k A L r k f o r g A b L k d s v f r f j ä] x M < i @ [k n k u L F k y " a e a v i f ' k " V d s : i e a i M s j g u s o k y s [k f u t L k f g r d n v o | k s x d v i f ' k " V a d s e v ; & o / k u d k O h A ; k L k f d ; k t k, x k A

4. O f e

4.1 (d) A R ; d f t y s e a U ; u r e 2 0 0 & 5 0 0 , d M + O f e d s v f / k x g . k } k j k O f e c f d d k f u e l z k d j u s v g m l s c f u ; k n h v o | k s x d e w H k o r I f o / k k v k a d s A k o / k k u d s L k k F k v o | k s x d L k i n k d s : i e a L k h e k a d u d j u s d s A ; k L k f d , t k, x k A

([k] L k j d k j h t e h u v f k o k L k k e k U ; O f e] v f / k d k a k r % c o l k j v g A L k j O f e] d k s j k T ; d s f o f H k U u H k k x k a e a f p f l g r d j i g p k u d j u s v g m L k d k m i ; " x d j u s d s f y, 0 ; k i d v H ; k L k ' k q f d ; k t k, x k A

4.2 d n v o | k s x d b d k b ; k ½ d a e h ; L k k o z t f u d { k s = d s m i O e] j k T ; L k j d k j d s m i O e v g f u t h m | e ½ f t U g a i g y s H k f i e v k a V r d h x b z n ' k d " a L k s v f r f j D r H k f i e j " d s j [k u s d k A ; k L k d j j g h g A > k j [k M t s k s v u l k k i p r & v j k T ; e j b u m | " x " a d h o k L r f o d v k o ' ; d r k d s i p e v ; k a d u d h t + j r g s v g t g k O h o k a N r g] m u d h v k o ' ; d r k L k s v f / k d O f e v g m L k d k m i ; " x v k a V r f d , x, m i s ; d s f y, u g e f d ; k t k j g k g s L k j d k j } k j k o k i L k y s y h t k, x h v g O f e c f d c u k u s d s f y, , s k h v f / k ' k s k O f e d h f o L r r L k p h r s k j d h t k, x h A ; g j k T ; d] f u o s k d " a d s f y, v k o ' ; d r k u d k j v k L k k u h L k s O f e d h i s k d ' k d j u s e a L k { k e c u k, x k A

4.3 i f j ; " t u k d s f y, O f e d h o k L r f o d v k o ' ; d r k t k u s d s f y,] m | " x " a d h L F k i u k g r q f u o s k d " a d s i f j ; " t u k A L r k o " a d h v P N h r j g N k u c h u d h t k, x h A

4.4 (d) v o | k s x d m | e " a d s f y, O f e v f / k x g . k] ; k u h L o s P N d ; k v u s P N d] O k j r h ; O f e v f / k x g . k v f / k f u ; e & 1 8 9 4 v g > k j [k M L o s P N d O f e v f / k x g . k f u ; e & 2 0 1 0 d s r g r A k o / k k u " @ A ; T ; r k d s v u l k k j f d , t k, x k A

- ([k] v^o|kfxd m|e"adsfy, Òfie dh ÁR; {k [kjhn Lk0, u0Vh0@, Lk0i h0Vh0 vf/kfu; e ds Áko/kku"ads v^rx^r dh tk, xhA
- (x) tglk Òh Á; "T; g"i ogk; ½d½ v^g ¼[k½ ea vu^lkkj {k= vf/kfu; e ¼ h0bD, Lk0, 0½ ds Áko/kku ykxw^gxA
- (?k) jktLo v^g Òfie Lk^lkkj foðkx , d Lke; c) rjhds Lks mi ; ða Òfie vf/kxg.k 'kh?krk Lks fuiVkus dsfy, ck/; g"xA
- (³)ÁLrko ds fu"iknu ds fy, jktLo v^g Òfie Lk^lkkj foðkx 4.4 ½d½ v^g ¼[k½ ea Áko/kku"ads vu^lkkj , d foLr^r Lke; &Lkhek r\$ kj djsxA fof0é ÁLrko"adh fLFkr ds fooj.k foðkx dk osLk^lkbV ij j [kk tk, xkA
- 4.6 fuošk djus okys v^o|kfxd m|e"ad" th0, e0 Òfie ; k Lkjdkjh Òfie d^oy mLk^h fLFkr ea gLrkrj^r dh tk Lkdrh g\$ tc vf/kdkk j\$ r rFk^l vU; Ádkj dh Òfie dh mi yC/krk Lk^luf' pr dh xbZg"xA
- 4.7 fuošk djus okys v^o|kfxd m|e"ad" th0, e0 Òfie] jktLo v^g Òfie Lk^lkkj foðkx }kj^l vf/Lk^lkr pr fu/in"V fu; e v^g 'kr"i ij] i ís ds n" ckj uohdj.k ds Áko/kku ds Lk^lkFk 30 Lkky dsfy, i ís ij nh tk Lkdrh g^l rFk^lfi] gLrkrj.k ds 5 Lkky ds vanj Òfie dk mLk Á; "tu dsfy, mi ; "x fd; k tk, xk ftLkdsfy, og vk^lVR dh xbZg^lA
- 4.8 Ñf"k Òfie ds v^o|kfxd Á; "tu dsfy, : i krj.k ds ekeys eafdj^l, v^g gLrkrj.k Lks Lk^lkr Ápfyr jktLo fu; e ykxw^gxA
- 4.9 (d) n"gh QLkyh vFkok vf/kd mi tkÁ Ñf"k Òfie dk mi ; "x djus Lks cpus v^g foLFki u d" U; ure djus ds Lk0h Á; kLk fd, tk, x^lA
 ([k] jkT; Lkjdkj }kj^l ou ¼Lk^l{k.k½ vf/kfu; e&1980 dh /kkj "2' ds rgr Òkjr Lkjdkj Lks i^lz vu^lnu yus ds ckn] tglk vko'; d g] ckxku fodkLk@i; V u Á; "tu"adsfy, vif'k"V Òfie@fuEuhÑr ou Òfie ych vof/k dsfy, i ík vk^lkkj ij mi yC/k djkbZ tk Lkdrh g\$ t" ou vk^lkrj@i; V u m| "x"ad" Á"RLkrgr djsxA
- 4.10 Lkjdkj u, mi ; ða LFku ea Òfie vf/kxg.k dk Á; kLk djsxh v^g fof'k"V rFk^l Lk^lkkU; m| "x"adsfy, e^ly Òr Lk^lo/kkvka dk fodkLk Lk^luf' pr djsxA

5. **[knku**

5.1 v^o|kfxd m|e'a d'] ftlg'us dPps eky ds eW; &o)u ds fy, jkT; ea vi us Lka æ yxk, gš ÁkFkfedrk vk/kkj ij [knku@o'khN^r ½dSIVo½ [knku vkcaVr djuk ÁLrkfor gA

5.2 [kuu i ík Ánku djus ds ekeys eš jkT; ds ckgj fLFkr m| "x" a dh rgyuk eš jkT; Lkjdkj ds fy, i dZ ea i ; klr j"txkj v^o jktLo LkLk/ku mi yC/k djkus okys LkDkfor : i Lks0; ogk; L#X.k bdkb; "a d" ojh; rk nh tk, xhA

5.3 mu m| "x" a ds ekey" a dh Lkeh{k djuk ÁLrkfor gš ftlga [knku vkcaVr dh tk p^odh gš yfdu Lka æ" a d" LFkfi r ugè fd; k gš ; k t^ogk i ís ij ÁnYk [knku dh /kkj.kk {kerk Lka æ dh vko' ; drk Lks vf/kd gš v^o ; fn vko' ; d g] rks vkcaVr [knku d" jì djus ; k i ís ij ÁnYk dPps eky dh ek=k ea dV^oh djus ds fy, dne mBk, tk, xhA

5.4 [kku , oaHkrRo fo0kx }kj k jkT; ds [kfut vk/kkfjr m| "x" a }kj k okhN^r dPps eky dh i ; klr mi yC/krk ds fy, , d mi ; eš i) fr rš kj dh tk, xhA

5.5 (d) [kku , oaHkrRo fo0kx] [kku" a ds ykLkLk@i ík LkcaKh vkonu ds Lke; c) fui Vkj k ds fy, , d i k j n' kè os vk/kkfjr i) fr rš kj d j s k A

([k) [kuu i ís d" vfire : i nsuk v^o mLks Ánku djus dk dk; ; fdjk; nkjh dkuu" a ds Áko/kku" a d" /; ku eaj [krs gq fd; k tk, xhA

5.6 jkT; ds t: jren m| "x" a ds fy, dPps eky dh vkiHr gsrq bu [kku" a dk fodkLk djus ds fy, , e, Lk, ebZ ds Lkeng Lkfr i ; klr foYkh; I Hkko; rk okyh v^o|kfxd bdkb; "a d" vU; dá fu; "a ds LkFk Lka eš m| e 'kq djus ea Lk{ke cukus ds fy, vf/kd y^o v; Ld v^o d"; ys dh [knku vkfn] >kj [kM jkT; [kfut fodkLk fuxe ½t0, Lk0, eOMhOLk0½ d" vkcaVr djus ds Á; kLk 0h fd, tk, xhA

5.7 Lk0h Lkaí/kr , tálk; "a l s i j k e' k z d j r s g q j k T ; dh Áedk [kku" a ds fy, j s y o s L k a t k y v^o vU; c f u ; k n h L k f o / k k v k a d s f o d k L k d h 0 ; k i d ; " t u k r s k j d h t k , x h A

6. **ty**

- 6.1 jkT; ea l kckl; r; k 1200&1400 fe0eh0 o"kkz Lk0h {ks="a ea gkrh gs v9 i js jkT; ea fo'kky Lk[; k ea ty fudk;] tyk'k; v9 unh ?kkfV; k; g9 t" v9|k6xd mi; "x ds fy, 0h miyC/k gA ty dh okLrfod miyC/krk Lkuf'pr djus ds fy, , d rtkk Lko7k.k fd; k tkuk ALrkfor gA
- 6.2 bLk ngyD Lk.kk/ku dk rdLkar mi; "x dju9 U; ure ty dh [kir djus okyh A9| fxfd; "a d" viukus rFkk m| "x" a ea 0; ogr@vif'k"V ty ds mi; ks ds lk' pkr~ i qm7; ks }kjk vi9{kr ty dk Afr'kr fu/kkZjr djus dh vko'; drk grq mfrpr mik; "a ds dk; k7o; u ds fy, fuoskd" a ij A0ko Mkyus ds A; kLk fd, tk, xA
- 6.3 ty vki9r ; "tuk r9 kj djus ds A; kLk fd, tk, xA foyo.khdj.k 7MI syus ku 1/2 Lka = v9 m| "x" a d" i q%pf0r rFkk mipkfjr vif'k"V ty dh vki9r dh l kko; rk dk irk yxk; k tk, xA Lkjdkj vkbD, OMh0, 0@fo'k9k A; "tu okgu 1/4 Lkoi h0oh 1/2 vkfn ds ek/; e Lks m| "x" a ds fy, fo'kky ty vki9r ; "tukvka d" dk; k70r djus rFkk Lkfo/kk nus dk A; kLk djs xA
- 6.4 fo0nd 7MOj9U'k; y1/2 ty nj&Lkph dh LkdYi uk ALr9 dh tk jgh gs
 (d) v9|k6xd ty dh [kir d" U; ure djus okys rFkk fdLkh 0h fu; ked fudk; @ Akf/kdkjh@jk"Vh; ekud" a }kjk fu/kkZjr ekun.M dh rgyuk e9 ; Fkk Lk0o de mi; "x djus okys m| "x" a v9 viuh [kir ds fy, ck+ ds i kuh dk mi; "x djus grq Lkku" a i) fr; "a dk vkfo"dkj djus okys m| "x" a ds fy, 0h de 'k9dA
 ([k] jk"Vh; ekud" a ; k fu; ked Lk.Fkk@Akf/kdkjh }kjk fu/kkZjr ekud" a }kjk fu/h"V v9kr ekun.M dh rgyuk ea vf/kd ty dh [kir djus okys m| "x" a ds fy, mPp 'k9dA
 (x) vkcu ds l 9r 7AkNfrd unh l 9r] Lkjdkjh Lokfero okys ty 0Mkj] ugj vkfn 1/2 v9 LkFk gh] dPps eky ds : i ea ty dh [kir ds Lkn0Z ea 0h 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 Lk.kk/ku fo0kx }kjk m| "x" a fo|9r Lka = "a vkfn d" ty vkcu/ u dh vkof/kd Lkeh{k dh tk, xh v9 rRdky 0koh vko'; drk d" /; ku ea j [krs gq okLrfod vko'; drk ds vu9kkj ty dk de vkcu/ u@vukcu/ u@i q%vkcu/ u fd; k tk, xA

- 6.6 (d) o"kkz ty Lkp;u] iupD.k] vq̄ vif'kV ty dk iu%Á; "x m|"x"ä ds fy, vko'; d g"xA , e0, Lk0, e0bD ds vykok vl; m|"x"ä ds fy,] vkb0, 0Mh0, 0 ds Á0qo {ks= dsckgj bLkds vujkyu dh fuxjukh ty LkLk/ku foHkx }jk dh tk, xhA
- ([k) vks] kfxd {ks= fodkl i kf/kdkj ¼vkb0, 0Mh0, 0½ Lks ckj , e0, Lk0, e0bD bdkb; "a }jk Lor%Áek.khdj.k dh vuøfr g"xA
- 6.7 ty LkLk/ku fo0kx m|"x"ä }jk jkT; ds fof0é {ks="@vpy"ä ea 0fexr ty ds mi; "x dsckjseafolr"r fn'kk funk tkjh djsxkA
- 6.8 xj&ekulku vof/k ds nq̄ku v0| kfxd ty dh ekx d" ijk djus ds fy, v0| kfxd bdkb; "a }jk Lkxg.k gLr{ki d" ÁRLkfgr fd; k tk, xkA
- 6.9 v0| kfxd bdkb; "a ds fy, >kj [kM jkT; Ánkk.k fu; æ.k c"mZ ¼t0, Lk0i h0Lk0ch0½ }jk fu/kkZjr fuLLk.k ekunM dk vujkyu vko'; d g"xA
- 6.10 ty LkLk/ku fo0kx }jk 'kh?kz gh ty ufr r\$ kj dj Ádkf'kr dh tk, xhA

7. eny0ur Lkfo/kk, j

- 7.1 jkT; Lj dkj }jk fuošk"ä ds fy, xqkoYkk okyh cfu; knh Lkfo/kk, j ; Fkk & Lk0h&e0ke ds vuøfr LkMed] fudk fo| r vki"r] i; klr ty] j syos vkfn ds ek/; e Lks Lk"tu mi yC/k dj kus ds Á; kLk fd, tk, xkA
- 7.2 jkT; Lj dkj }jk LkkoZt fud&futh 0kxhnhjh ¼ h0i h0i h0½ ds ek/; e Lks 0q̄rd vq̄ Lkkekftd cfu; knh <kps ds fodkLk d" 'kh"z ÁkFkfedrkh nh tk, xhA fo| r] nj Lkpkj] LkMed] gokbz v"i; vkbLkMh] Ápyu ræ vkfn ea futh fuošk ds i kLl kgu fn; k tk, xkA
- 7.3 dk; &LFky rd iñy tkus dh vo/kk.kk d" Lkfo/kktud cukus ds fy, Vkmuf'ki rFkk vl; cfu; knh Lfo/kkvka ds fy,] v0| kfxd {ks="@Lk"i nkvlk@cM" v0| kfxd {ks=@ LkxqVdk ea 10% ; k vf/kdre 25 , dM+0fie fo'kSk : i Lks j [kh tk, xhA
- 7.4 cfu; knh <kps ds fodkLk dh Áf0; k e] i j s {ks= ds fy, , dhÑr i; k0j.k Ácalku ; "tuk d" vi ukrsq̄ ty fudk;] i kfjLFkfrdh vq̄ gfj; kyh dk mfpr /; ku j [kkk tk, xkA

- 7.5 jkT; ds ÁkÑfrd Lkk/ku'a ds ifjogu ds fy, Lkeñ r xfy; kjs cukus ds fy, fo'kSk Á; kLk fd, tk, xA bLk Á; "tu ds fy, jsy vq ifjogu ea=ky;] Òkjr Lkjdkj Lks enn yh tk, xhA
- 7.6 yf{kr m| "x" dh vko'; drk dks /; ku j [krs gq jkT; Lkjdkj vkpfyd Lkeñ'a ½dyLVj½ ds fodkLk ds fy, fo'k"V mik; djxhA jkT; us ch0v"0Vh0] ch0v"0v"0Vh0 vkfn dh vo/kkj.kk d" igys gh ykxw djuk 'kq dj fn; k gSvq futh fuošk ; k ykd futh Hkxhkhjh ¼ h0i h0i h0½ ds LkFk ewyÒr Lkfo/kvka dh ifj; "tukvka ds foYk i "k.k vq Lkpyu dsfy, 0; ki d fn'kk&funðk fodfLkr fd, tk, xA
- 7.7 jkT; ea [kuu m| "x d" t"Mrh gþZ 0; ki d vq LkfofLkr jsyos Á.kkyh e"tm gA jkph] c"dkj] /kuckn vq te'knij ea 0; ki d eky okgu@pyu Lkfo/kk, i mi yC/k gA bLkds vykok] fdfjc#] y"gnxk vq Lk/y d"yQhYMEk fy0 ds LkÒh d"; yk [knku'a ea v; Ld Òkj.k Lkfo/kk, i mi yC/k gA
- 7.8 d"Mrjek & gtLjhckx & jkph] d"Mrjek & fxfjMhg] nò?kj & nðdk] cjgh gtLjhckx rFkk Vlgj & y"gnxk ds chp jsy I Ei dZ Ánku djus dk dk; Z igys gh 'kq fd; k tk pðk gA
- 7.9 (d) cjgh>Ljhckx&jkph&egfy; k&cgjkk"jk ds chp jk"Vh; jktekxZ 33 d" 4 yu ekxZ cukus dk dk; Z Áxfr ij gA
- ([k] jkT; dh 1500 fd0eh0 LkMed dk ch0v"0Vh0 ¼ U; uñVh½ vk/kkj ij Lkðkkj djus ds fy, LkMed fuelZk foðkx] >kj [kM Lkjdkj vq vkbZ, y ,.M ,00, Lk fyfeVM us Lka ã : i Lks >kj [kM , DLsyjVM j"m Moyieñ/ dñ uh fyfeVM ¼t\$ vkjMhLk, y½ dh LFki uk dh gA jkph & irjkrw & jkex<+LkMed] jkph Gjx j"m ds fgLLks d" Ng yu okyk cukuk] pkbZkLk & dkaek & p"dk j"m rFkk vkfnR; ij & dkaek j"m dk fodkLk bl ; "tuk ds varxZ vkPNkfnr gSvq dk; kko; u fd; k tk jgk gA
- (x) I a kstdrk ea I ðkkj ds fy, , u0, p0&2 d" jkT; ds mYkj&iñE fgLLks rFkk te'knij ea vkfnR; ij Vñy fct I s tkMey okyh xkfolnij&nðdk&lkgcaxat I Med I fgr vU; dbZ; "tuk, i Áxfr ij gA
- (?k) gfYn; kj i kjkñhi vq fodfLkr fd, tk jgs /kkejk i "VZ Lks Lkñ dZ t"Meus ds fy, jkT; Lkjdkj Òh vius {k= ea vius LkMed us/odZ d" etcw cuk jgh gA

- 7.10 jkT; dh jkt/kkuh jkph] fu; fer gokbz Lkokvka ds ek/; e Lks fnYyh] d"ydkrk] efb] i Vuk ds LkkFk t"m h gpz gA jkph gokbz vI s ds mé; u dk dk; ZÁxfr ij gA
- 7.11 jkT; Lkjdkj us jkph ea ,; j dx"Z i fjLkj LFkfr djus ds fy, dne mBk; k gA ; g fu; k"ked[kh m| "x" a d" c<kok nsxk] fo'kSk : i Lks mlga t" mPp eW; vG u"V gkus okyh oLrY/ka ds {ks= ea ifjpkYu dj jgs gA i ti "Riknu vG cxxokuh vk/kkfjr m| "x bLk Lkfo/kk dk yk0 mBk Lkdrs gA
- 7.12 >kj [kM Òne Lks f?kjk gw/k jkT; gA Lkeph cnjxkg vf/kxE; rk d" Lkfo/kktud cukus ds fy, Lkkgxat vG jktegy ea xak unh ij u"ogu ds fy, vk/kkHkar Lkj puk ij Òh fopkj fd; k tk jgk gA jkT; Lkjdkj ds vutkj.k ds ifj.kkeLo: i] Òkjr h; jk"Vh; jktekxZ Ákf/kdj.k] Òkjr Lkjdkj }kjk Lkkgxat ij i"y dk fuekZk fd; k tkuk gA bLkLks nsk ds mYkj i"É fgLLks ds fy, , d xfy; kjk [ky tk, xkA vk; kr vG fu; k" dh Lkfo/kk Ánku djus ds fy, jkT; Lkjdkj ;k r" gfYn; k i"VZ ;k i k jknh i cnjxkg ij , d Lkefir yaxj Mkyus dh txg ds fy, Á; kLk djsxA
- 7.13 (d) >kj [kM jkT; Lkpuk vG Lkpj us/odZ ¼>kjus/¼ 22 fty" 35 mi [kM" a vG 212 [kM" a ds e[; ky; "a d" jkT; ds e[; ky; ds LkkFk t"Mus oky] vR; k/kfud Lkpj us/odZ gA >kjus/ , d czMcM vkb" h vk/kkfjr b&xou" k us/odZ g\$ t" jkT; Òj ea varj.k ds fy, , d Lkj f{kr ep Ánku djrk gA d" "kkxkj] okf.kT; dj] Òne i athdj.k fo0kx] Òfo"; fuf/k] tle vG eR; q Áek.k i =] vkokLkh; Áek.k&i = vkfn ij h rjg Lks dEI; WjhN"r gA vG dbZ vU; dk; ZÁxfr ij gA okf.kT; dj fo0kx ds dEI; Wjh dj.k gkus l s 0; ki kj vG m| "x {ks= ds fy, foj.kh nkf[ky djuk] b&0qrku] i athdj.k vkfn Lkfo/kktud g" xkA
- ([k] 10 Lkjdkjh fo0kx" a ea b&Ákfr ¼¼ kD; kj eW/ izkkyh½ "kq fd; k tk p" k gA ; g fonSk Lks bPN" d fufonkdrk/ka d" fofu/ in"V Lke; ea fufonk Áf0; k ea 0kx yus ea Lk{ke cuk, xkA
- (x) jkT; Lkjdkj us jkT; Òj ea v"Vdy Qkbcj Cydst LFkfr djus dh ifj dYi uk dh gA LkÒh i [kM e[; ky; "a vG ipk; r" a d" czM cM duD' ku mi yC/k djkus ds Á; kLk fd, tk jgs gA vc rd fof0é nj Lkpj dá fu; "a }kjk yx0x 2200 fd0eh0

vMIVdy Qkbcj çydst LFKfir fd;k tk pçk gA bWjuŸ vŸ e'ckby mi ; "xdrkZka dh Lk[k; k Øe'k%yx0x 4.7 yk[k vŸ 100.05 yk[k gA

; wkbMh ; "tuk ea 0h egRo iwZ Áxfr dh xbz gS vŸ yx0x 4 yk[k 'kgjh vkcknh vŸ 25 yk[k xteh.k vkcknh igys Lks gh vkoŸk dh tk pçh gA

7.14 xhu QHYM VDLKvky@, iŸy ikdZ vŸ vkbDVh0&vkbDVh0bD, Lk0@ck; " VDU,y" th ikdZ ds vrxZr LkkelU; vk/kj Hkr Lkjpuk fodkLk ds fy, vuçku fn; k tk, xkA

8. ekuo LkLk/ku fodkLk

8.1 vxkeh m | "x" a grq jkT; ea vk jgs m | kxka ds fy, ekuo l d k/ku ¼ rduhdh½ dh 0kj h vko'; drk g" xhA bLkfy,] u, rduhdh LkLkku" a d" ÁRLkfgR djuŸ e"tmk LkLkku" a d" v | ru djuŸ vŸ m | "x & LkLkFku Lk" tu" a d" c<kus ds fy, fo' kSk Á; kLk fd, tk, çA

8.2 bLk Lke; jkT; ea vk/kk ntZu Lks vf/kd LkŸ; ofLFkr batfhu; çjx d, yst gS t" fd batfhu; çjx dh yx0x Lk0h egRo iwZ 'kk[kkvka ea rduhdh f' k{kk Ánku dj jgs gS vŸ bruh gh Lk[k; k ea, Lks batfhu; çjx d, yst gS t" fd v0h vi us Ákj 0d voLFk ea gA bLk rjg jkT; ea 13 Lkjdkjh i, fyVfDud gS vŸ, Lks gh 17 vU; i, fyVfDud d" LFKfir djus ds fy, dne mBk, x, gA 0kjr Lkjdkj dh feuh Vny : e ; "tukvka ds vrxZr jkph, oa neçdk ea Vny : e dh LFKki uk dh xbz gA

, d rduhdh fo' ofo | ky; LFKfir fd;k tk jgk gS vŸ futh fo' ofo | ky; vf/kfu; e 'kh?kz gh ykxwg" tk, xkA

8.3 jkT; Lkjdkj oRrZeku, oa LFKfir gks jgs batfhu; çjx d, yst @i, fyVfDud@ vkbDVh0vkbD fo | ky; "a d" ihihih Á.kyh ds vrxZr ÁcZku ds fy, l {ke 'kS{k d@v" fxd Lkkg" a d" gLrkrfjr djus ds fy, bPNçd gS rkd >kj [kM jkT; ea m | "x" a grq ; "X; , oa dŸky ekuo l d k/ku dh vko'; drk dh iŸr vkLkkuh Lks g" LkdschA

bLk ; "tuk ds rgr] m|fe; "a d" e^otnk Òou] Á; "x'kkyk, } dk; Zkkyk, }
 midj.k vkfn gLrkrfjr djus dk Álrko gSftLkLks ; FkkLkÒo de Lke; e] fcuk fdLkh
 i j s kkuh ds LkL Fkku dk mé; u Lkfo/kktud rjhds Lks g" LkdA

8.4 futh {ks= ea rduhdh@'kSkf.kd LkL Fkku" a dh LFkki uk d" Lkqe cukus ds fy, Lkj dkj
 }kjk bPNd fuoskd" a d" , Lks LkL Fkku" a gsrq Òfie Ánku djus dk Álrko gA Lkj dkj
 Òfie dh xj & mi yG/krk dh fLFkr e] mLk fo'kSk {ks= ds fy, Lkj dkj }kjk fu/kkZjr nj
 ij LkL Fkku dh LFkki uk djus okyh , tLkh d" Òfie dh ykx ds 50 Áfr'kr dh
 Áfr'kr dh tk, xhA , Lks LkL Fkku" a d" vko' ; d cfu; knh Lkfo/kkvka dk Lkg; "x nsus ds
 Á; kLk Òh fd, tk, xhA

8.5 bPNd I LFkkuka@fuoskdka ds }kjk mDr {ks= ea jk"Vh; I LFkkuka ; Fkk&, eOI hOvkD@
 , OvkD I hOvObD , oa vU; ds }kjk fu/kkZjr eki n.Mka ds vUrxr efmDy dkWyst]
 futh fo'ofok|ky; ¼tI ea 30 ifr'kr ukeadu 0; kol kf; d , oa fu; kstu vk/kkfjr
 dkd ½ dh LFkki uk djus ij m|ks dk ntkzfn; k tk; xhA bu I LFkkvka ds }kjk dkfed]
 izkkl fud I qkkj , oa jktHkk"kk foHkkx] >kj [k.M I jdkj ds }kjk fu/kkZjr eki n.Mka ds
 vk/kkj ij 25 ifr'kr I hVa jkT; ds fuokfl ; ka ds ukeadu gsrq vkj f{kr djus dh
 vfuok; Zk gkschA ; |fi ; s I LFkk, a bl uhfr ds vUrxr foRrh; i kBI kgu dh gdnkj
 ugha gkch] ijUrql cfi/kr foHkkxka ds }kjk dh tkus okyh I fo/kk ikr dj I drh gA

8.6 foKku , oa Á^o] "fxdh] ekuo LkLk/ku fodkLk] LokLF; tLks Lkæ) foÒkx" a }kjk vius
 Álrko" a ds dk; kòo; u ds fy, folrr , oa vvx&vyx fn'kkfunZk dh Álrqr dh
 tk, xhA

9. **d^oky fodkLk ¼Ldy Møyi e½**

9.1 m|"x , oa 0; ki kj ds mi ; "xkFkZ dqky tu'kfä dk fodkLk , d Áeqk {ks= gA mÒjrs
 d^oky Lkew" a ead^oky mé; u ij /; ku dñær fd; k tk, xhA

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

9.3 efgykvka ds d^oky fodkLk ij t'j fn; k tk, xk rkfd muds fy, j"tækj ikus ds
 volkj c<A

- 9.4 fof'k"V v^o|kfxd Áf'k{k.k LkL.Fkku ¼vkbDVh0vkbD½, dh txgka ij LFkkr fd, tk, x^s tgkafo'kSkK dkexkj vf/kd l f; k eami yC/k gka
- 9.5 Lkxexh Lkpkyu] e'khu ifjpkYu v^g j[k&j[kko] òÍh LkpkYu v^g j[k&j[kko] v^We'ckby batlfu; Gjx] uyLkktjh jRu dkVus v^g pedku^s fo|q batlfu; Gjx t&ks {ks="a eacg&d^oky dh ÁLrqr gsrq, d fo'kSk vfò; ku 'kq fd; k tk, xkA 0; kogkfjd Áf'k{k.k Lkfrgr ikB; Øe : i&jj[kk r; djus dk vkj l pkYu ea m|kska dks 'krfey fd; k tk, xkA
- 9.6 m|"x dsfy, vko'; d d^oky'a dk irk yxkus v^g Áf'k{k.k nus okys LkL.Fkku'a ea , &ks d^oky dsfodkLk dsfy, m|"x&LkL.Fkku dschp ikjLifjd fopkj&foe'kz d" Á"RLkfrgr fd; k tkuk ÁLrkrfor gA
- 9.7 bei,oj] xte rjx t&ksjk"Vh; d^oky fodkLk fuxe ¼ u, LkMhLkh½ ds e^otmk Òkxhmkj" a dh Lkòkvka dk mi; ks dj cj"txkj@de j"txkj okys ; òkvka ds d^oky dk fodkLk fd; k tkuk ÁLrkrfor gA , u, LkMhLkh }jkj foYk i"kr bu 0; koLkrf; d Áf'k{k.k Ánrkvka l s ykHk ; g gS fd mfpr fuxjkuh l s ykHk ò cj"txkj@de j"txkj@Loj"txkj okys ; òkvka dh c<h vk; Lks d^oky fodkLk dk; Øe ds Áòko dk eW; kadu djuk Lkòo g"xA

10. **m|e'khyrk fodkLk ¼UVjiB; kjf'ki MòyieW½**

10.1 Lkfrpr dk; Øe'a , oa ; "tukvka ds ek/; e Lks m|e'khy xqk'a d" vrAfo"V djus ds Á; kLk fd, tk, x^sftueafuEufyf[kr 'krfey g"xs

(d) jkT; ea m|e'khyrk ds Lkvolkj" a dk mi; "x djus dk irk yxkus dsfy, , d Áfrf"Br Lkygdkj dh Lkòk, ; Ákr djukA

([k] , d m|e'khyrk fodkLk LkL.Fkku dh LFkkiuk v^g fofòé mik; "a ds tfj, bLks etcir cukukA mik; ka ea Lkjdkjh Lkg; "x Lkfrgr jk"V^a Lrjh; m|e'khy LkL.Fkku" a ds LkLkFk j.kuhfrd xBt"m+, oa m|"x] rduhdh , oa i^skoj LkL.Fkku] vuqkzkku o fodkLk] ukckM] cfd] ihoihoiho miØe" a vkfn ds LkLkFk Lk"tu 'krfey gA

- 10.2 Áfr'Br LkLFku Lks m|e'khyrk iKB; Øe ea LkEefyr g'us ds fy, vutkfr tkfr@vutkfr tutkfr v' efgykva d' 'k' d ds 50 Áfr'kr dh 1/4Ng ekg ds m|e'khyrk iKB; Øe grq vf/kdre #0 50j000 v' 1 o"z ds iKB; Øe grq vf/kdre #0 100j000 dh Lkhek½ Áfri' fo'kSk ÁRLkkgu Lo: i Ánku dh tk, xhA Lke; &Lke; ij Lkj d kj , Lks LkLFku"ad" vf/kLkfr djsxhA
- 10.3 vkSj kfxd {k= fodkl i kf/kdkj ¼/vkbD, 0Mh0, 0½ m|fe; "a ds fy, vko'; d Lkgk; rk Ánku djsxA Áf'k{k.k i kus okys m|fe; "a ds fy, vkbD, 0Mh0, 0 bUVjSDVo dk; Øe dk vk; "tu djsk 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 , DLk0, y0vkj0vkbD] te'knij ea m|e'khyrk fodkLk dk; Øe igys Lks gh 'kq g' p'k gS v' Áf'k{k.k ds n'kjs çp d' Áf'k{k.k fd; k tk jgk gA dk; Øe vkxs Øh tkjh j [kuk ÁLr'kfor gA

11. **bUD; w'sku dnz ¼buD; w'sku I ¼j½**

(d) ; økvka }kjk u, [kst d' ÁRLkkgu djs, oa Kku vk/kfjr o mPp rduhd okys mRi kn"ad ds fodkLk ds fy, jkT; ea bUD; w'sku dæ LFkfi r djs ds fy, jk"V^a Lrjh; vutkku , oafodkLk dæ , oafokku v' Á' f'xdh ds Áe [k LkLFku"ad" ÁRLkkgu fd; k tk, xkA

([k] 0; ki d 0; oLk; fodkLk , oai s'kj Lkøkvad" , dhÑr djs ds fy, v' os' od Kku ds u/odZ rd igp Ánku djs gq, mPp Á' f'xdh dk; k ds fodkLk , oalkeFku ds fy, vkbDvkbD, e0, jkph , oa , DLk0, y0vkj0vkbD, te'knij ds Lkg; "x Lks mPp rduhd vk/kfjr 0; ki kj fodkl dnzLFkfi r djsdk Á; kLk fd; k tk, xkA

(x) m|fe; "ad" Ñf'k Á' f'xd; "ads ifjikd ¼ xh fotud buD; w'sj½ dk LkøvLkj Ánku djs ds fy, jk"Vh; foKku , oa Á' f'xdh m|ferk fodkLk c"MZ (, u0, Lk0vH0bDMh0ch0), foKku , oa Á' f'xdh foðkx, Økjr Lkj d kj , oa >kj [kM Lkj d kj ds Lkg; "x Lks m|fe; k dks d'k rduhd vk/kfjr bD; w'sj dh LFkfi uk iLr'kfor gS r'kd os (i) Ñf'k-0; oLk; dk;] (ii) 0; oLk; ijke'kz (iii) foRr dh Lkfo/kk Ánku djs

(iv) $\forall k/kj$ Hkr l j puk , oa Lkfo/kvka rd igp gkLky djus ds fy, $\text{Á}0\text{ko}'\text{kkyh}$ cu LkdA

12. **v° | kfxd {ks= fodkLk Ákf/kdkj**

12.1 v° | kfxd {ks= fodkLk Ákf/kdkj (vkbD, OMhO, 0), vi usv/khu {ks= dsvarxí Òfie vf/kxg.k , oa LkMed, ukys ikdZ ty vki Hkr , oa vi us fu; æ.kk/khu v° | kfxd {ks= ea Lkkozt fud Lkfo/kvka ds fodkLk t&kh $\forall k/kj$ Hkr Lk j puk Red Lkfo/kvka ds fy, ftEoekj g'xkA

m | fe; "ad" vi uh v° | kfxd bdkbz LFkfi r djus ds fy, , uohuhdj.k dh Lkfo/kk ds LkFk ok'ekd fdjk, ij 30 o"Kz ds i s l fgr v° | kfxd {ks= ea Òfie/'kM, vkfn vkcáVr fd, tk, xA bl idkj vkcáVr Hkrie ds fy, ns fdjk; k iR; d 10 o"Kz ds ckn Lk k'ku fd; k tk l ds xkA v° | kfxd bdkbz LFkfi r djus ds m's; Lk vkcáVr Òfie/'kM dk mi; kx fl QZ ml mnas; ds fy, gh ekU; gsk ftl ds fy, Hkrie dks iVVs ij fn; k x; k g' fdl h vU; mnas; ds fy, ughA ; g Òh Lkfuif'pr fd; k tk, xk fd Òfie dk vkcá/u okLrfod vko'; drk ds $\forall k/kj$ ij fd; k x; k gA rFkfi] i ík foy[k ds fu; e o 'kr' adk fu/kk].k fd; k tk, xkA

12.2 jkT; ds ÁR; d v° | kfxd {ks= fodkLk Ákf/kdkj (vkbD, OMhO, 0) } kjk 12.1 ea mfYyf [kr v° | kfxd m | e' a ds fy, de Lk de 1000 , dM+ Òfie dk vf/kxg.k djus v'g i ; kR cfu; knh Lkfo/kk, j , oavU; Lkfo/kvka dk fodkLk djus dk Á; kLk fd; k tk, xkA

12.3 ubz v° | kfxd bLVV, ikdZ vkfn ds Lk k'k ea vkbD, OMhO, 0 , d 0; ki d ySM tkUkax lyku Hkrie dh tkfuax ½ ij dk; Z djxk, v'g ; Fk l Hko e' t mk v° | kfxd l á nkva ds {ks= ; kstuk dk nkf; Ro l HkkyxkA fdl h [kkl {ks= ea , d Lkeku mRi knu/mRi kn okys , d tS sfo' k'k m | "xka dks Lkengh N'r fd; k tk, xkA

12.4 v° | kfxd {ks= fodkLk Ákf/kdj.k vi usdekUM {ks= dsm | e' a ds fy, Kku dae v'g Lkfo/kk i nkrk ds: i eadk; Z djxkA

12.5 v° | kfxd {ks= fodkLk Ákf/kdkj } kjk l ftr jktLo dk 5 % vi usdek.M {ks= ea d'ky fodkLk/m | ferk fodkLk/Òfie xokus oky" a ds vki nk , oa [krjs ds Ácáku ds fy, d'ky fodkLk ij [kpZ ds m's; Lk vyx j [kk tk, xk] rkd Hkrie xokus okys , oamuds cPps

- Lkefpr d^oky gkfl y dj bl vks| kfxd {ks= ; k fdl h vll; txg ij ykHknk; d jkstxkj iklr dj l dA
- 12.6 de l s de 40 ifr'kr Hkfe e^ot^omk vkbD, OMhO, 0 ; k vkus okys vkbD, OMhO, 0, v^o| kfxd bLVV/{ks= /ikdZfuth v^o| kfxd {ks= vkfn ea NkV/s v^og y?kq m | e^a ds fy, vkjf{kr g^oxhA
- 12.7 fdLkh u, v^o| kfxd {ks= ea 10% vkca/u ; X; mi yC/k Òfe , &ks Òfe xokusoky^a (bLk v^o| kfxd uhr dh vof/k dsn^oku vf/kxghr Òfe) dsfy, v^oyx l s j [kh tk, xh ftUg^ous , d , dM+; k mLkLks vf/kd dh Òfe xok; h gA , &ks Òfe xokusoky^ad^o m | ks LFkfi r djus ds fy, Ápfyr nj ij Hkfe Ánku dh tk, xh c'kr^ofd Hkfe mi yC/k gks vks^o os vll; ik=rk dsekunM^oad^o ij k djrs gA
- 12.8 vkbD, OMhO, 0 LkÒh vkcaVr Ò^oq^oM^oadh mi ; kfxrk dk irk yxkus dsfy, ok^okd fujh{k.k k djsxkA fujh{k.k ny }kjk , df=r folr^or tkudkj h osLkKbV ij ÁLr^o dh tk, xhA , &ks m | fe; ^oads ekey^a e^o t^o Ò^oq^oM^oadk mi ; ^ox ugha dj jgs gA ; k vi ; kZr < &ks Ò^oq^oM^oadk mi ; ^ox ml m^ol^os ; dsfy, dj jgs gA ftLkdsfy, vkca/u fd; k x; k Fkkj , d svkca/u d^o fujLr djus ij fopkj fd; k tk Lkdrk gS; k Òfe dh yxr dscjkj t^oek^ouk yxk; k tk Lkdrk gA v^o| kfxd {ks= ea Òfe dsvkca/u dscn ; fn vkca/h }kjk fu/kkZjr Lke; ds Òhrj (Lkfe , oay?kq m | e dsfy, 2 o^okZ, oavll; m | e^a dsfy, 5 o^okZ i wkr; k dk; kRed m | ^ox ug^o yxk; k tkrk gS r^o Òfe dk vkca/u fujLr dj fn; k tk, xkA
- 12.9 i Ík/kkj d }kjk i Ísdh 'kr^okr^o dk mYy^oku djus dh fLFkr e^o Ákf/kdkj Òfe eW; dh oki Lkh fd, fcuk gh i Ík/kkj d dsi Ík vf/kdkj d^o fujLr dj Lkdrk gA
- 12.10 c^okd Òfe Lkfr Òfe dk Lokfero] geskk Ákf/kdkj dsi kLk jgsxkA Òfe & eW; ftLkeafodkLk ÁOkj Òh 'k^ofey gS vi jØkE; jgsxk v^og geskk Ákf/kdkj .k }kjk fu/kkZjr fd; k tk, xkA
- 12.11 i Ík/kkj h Ò^oq^oM^o dsfdjk, ds i Fke uohuhdj .k dsLke; , i Íknkrk, 10080^okZ dsvar ea Ò^oq^oM^o dsfdjk, ds nLk xqkk eW; dk Ò^oxrku djds i Ík/kkj h vuq^o fpr Lk^o fYk d^o Yh&g^oYM v^o| kfxd Ò^oq^oM^o ea i fjo^or^or dj k Lkdrk gS c'kr^ofd i Ínkj p^odrkZu jgk g^o, mLkus i Ík nLrkost eafufgr LkÒh 'kr^oadk fuokZj fd; k g^o, v^og fdLkh Ádkj dk mYy^oku u fd; k g^oA bLk rjg dh fcØh dsLk^oak ea LkÒh fopkj k/khu 0; ; t &ks fd LkÒh Lk^oof/kd ns jk^o k; k /

Lkjdkjh cdk; k/foYkh; LkLFku d" ns jkf'k vkfn dsnkf; Ro Øqrku Lkgr LVKEi M; Wh, i athdj.k 'kYd vkfn dk ogu i Ínkj dks djuk g"xA

12.12.1 (i) i Ínkrk }kjk i Ínkj dh vuqfipr LkLFk ds i Ík/kkj vf/kdkj"ad" i Ís ds i Hkkoh vof/k dsn'ku i Ínkj }kjk vfpflgr u, m | eh ds i {k eafuEufyf[kr 'kr"ádsvk/kkj ij gLrkj.k dsvkxg ij fopkj dj Lkdrk gA

(d) i Ínkj usi Ísdh LkØh fu/kkZjr vi {kkvka dh i firZ dh gS v'g i Íseafufgr fdLk Øh 'krZdk mYy'ku ugÈ fd; k gA

([k) i Ínkj usvkbD, OMhO, O }kjk vuqfipr ij; "tuk i fronu ds vuqfipr i Ík/kr {ks= dk mi; "x fd; k gA

(x) i Ínkj ij Lkjdkjh ; k foYkh; LkLFku"adh d"bZoSkkfud, fof/kd ; k foYkh; ns rk ckdh ugÈ gA

(?k) u, m | eh ds i kLk ftLks i Ínkj vi uk i Ík/kdkj gLrkfjr djuk pkgrk gA Øie ds mi yC/k Øf[kM ij fu"iknu ds fy, 0; ogk; ZLkØk0; /dk; kØo; u ; kX; ij; "tuk g"uh pfg, A

(³) Øie dk Øf[kM gj rjg ds __.k Økj Lksej g"uk pfg, A

12.12.2 ,e0, Lk0, e0bD ds fy, Øie dsorZeku eY; dk U; ure 15% ,oavU; I s25% gLrkj.k 'kYd ds : i eaOLkyk tk, xk v'g , LksgLrkj.k LksLkaf/kr LkØh fopkj/khu 0; ;] ftLkea LkØh Lkkofof/kd , oa Lkjdkjh cdk; k jkf'k dk Øqrku 'kkfey g\$ mLk u, m | eh d" ogu djuk g"xA, ftLksi Ínkj vi uk i Ík/kdkj gLrkfjr djuk pkgrk gA

12.13.1 i Ínkrk fuEufyf[kr 'kr"á ij i Ínkj }kjk LoPNk Lks vuqfipr I á frR ds i R; izk dks Lohdkj dj Lkdrk gA

(d) i Ínkj usi Ísdh LkØh fu/kkZjr vi {kkvka dh i firZ dh gS vk\$ i Íseafufgr fdLk Øh 'krZdk mYy'ku ugÈ fd; k gA

([k) i Ínkj usi Ík/kr {ks= dk vkbD, OMhO, O }kjk vuqfipr ij; "tuk fji"VZ ds vuqfipr mi; "x fd; k gA

(x) i ínkj ij bLk Òv[kM ds ifr dkbz Lkjkdjh ; k foYkh; LkLkku"adh d"bz oSkkfud, fof/kd ; k foYkh; nkf; Ro ugÈ g&

(?k) Òfne dk Òv[kM gj rjg ds__k Òkj Lksej g"uk pkfg, A

12.13.2 fdl h Nks/s m | e }kjk vkca/u ds, d o"kd ds Òhrj Òv[kM ds LoSPNd iR; izk ds ekeys e" d"bz 'kYd ugÈ oLknyk tk, xk] Òysgh mä bdkbz usLka æ , oami dj.k dh Lfki uk ea d"bz Áxfr u dh g"Á rFkfi Ákf/kdj.k }kjk vkca/u fd, tkusds1 o"kd ds ckn vG 5 o"kd rd Òv[kM ds iR; izk ds nGku Hk[k.M ds orZeku eW; dk , e, Lk, ebz Lks 2% vG vU; Lks 5% t"pZus dh oLknyh dh tk, xhA

12.14 i ínkj dh eR; qg"us dh fLFkr e" ftLk 0; fä dks mYkj kf/kdkjh ; k vU; Fkk vf/kdkj gLrkrfjr fd; k tk, xk, og i ínkkrk d" bl izdkj eR; qds rhu eghus ds Òhrj u"vLk ndj Lkfr djxkA mRrj thoh ; k Lk) vkcaVrh ds mYkj kf/kdkjh mLk rjg l á fRr ij i ík&LoRokf/kdkj djxk ftl izdkj vuq fpr l á fRr ij e"y vkcaVrh dk LoRokf/kdkj Fkk, yfdu d"y nkonkjh vG i ínkkrk }kjk foj"/kh nkonkjh ds fu/kkZ.k ds cknA ; fn nkonkjh , oa foj"/kh nkonkjh tfVy ÁÑfr ds g& r" i ínkkrk dks vf/kdkj gkxk fd nkonkjh , oa foj"/kh nkonkjh ds vf/kfu.kZ ds Á; "tu grq ekeys dks Lk{ke nhokuh vnkyr eays tk, A

12.15 vuq fpr l á fRr ea Lfki r dh tkusokyh vG kfxd bdkb; "aeaxG rduhdh , oarduhdh tu'kfä d" fu; Ør djrs Lke; } i ínkj ds fy, t+ jh gS fd >kj [kM ds LkkekU; fuokfLk; "ad] ftuea os y"x Hkh 'kkfey gáftUg"aus d{kk 9 ds ckn LksU; ure pkj o"kd dh vof/k rd i <kbz dh gS xG rduhdh Js kh eaU; ure 50% vG rduhdh Js kh eaU; ure 25% y"x"ad" j"t" xkj egS k dj k, A

12.16 gLrkrfj.k] Lokfero ifjorZu, i ík/kr Òv[kM dk iR; izk ds LkOh ekey" a e" 1 , dM+rd ds ÒB{k= ds fy, #0 10]000 vG , d , dM+Lksvf/kd ÒB{k= ds fy, vfrfjä #0 2]000 Áfr , dM+ ÁLkLdj.k 'kYd ns g" xkA

12.17 vkbz, Mh, }kjk gLrkrfj.k, Lokfero ifjorZu, mi ; j" i ík foyS[k , oa l e; & l e; ij ol nys tkus okys i ík fdjk; k, fodkLk 'kYd, j [kj [kko 'kYd vkfn l fgr Òv[kM"ads vkca/u dh foLr"r ikjn'kÈ , oamìs ; uhfr rS kj dh tk, xhA

12.18 jkT; dh Ápfyr i qokLk , oai qLFkk uk (vkj0, M0vkj0) uhfr ykxwg`xhA

12.19 rhozLksv`|`xhdj.k grqcjgh ea 350 , dM+0fie ij esxk xzFk LkM/j LFKfir djus ds fy, vk/kfud vol j pukRed Lkfo/kkvka ds LkFk fodkLk dk; Z 'kq fd; k x; k gA xzFk LkM/j dk fodkLk ÁfrLi /kkZ fufonk ij ÁLrkfor gA

bLk Ádkj n0?kj ftysdsvrxr n0hij v`| kfxd bLVV ds fy, 547 , dM+0fie miyC/k gA bLk ij 'kh?kz gh dk; k0o; u 'kq gks tk, xkA

12.20 v`| kfxd {ks= fodkLk Áf/kdkj }kjk viusdekUM {ks= dsvrxr v`| kfxd bdkb; "aea0"kkZ ty Lk; u, n0ku ty Lk; u v`| ty dk i pp0.k , oavif'kV i q#i; "x Lkuf'pr fd; k tk, xkA

12.21 v`| kfxd {ks= fodkLk Áf/kdkj.k }kjk viusdekUM {ks= dsvrxr vkus okyh bdkb; "ads v`| kfxd m1s; "adsfy, is ty , oaty vki fr dh , d folrr ; "tuk r\$ kj dh tk, xhA

13. **u, futh v`| kfxd {ks= a@ bLVV dk fodkLk**

13.1 (d) jkT; Lkjdkj foYkh; Lkgk; rk ndj de l s de 75 , dM+ ds futh vks| kfxd bLVV dh LFKki uk@fodkLk d" ÁRLkfrgr djsxhA , Lk futh v`| kfxd bLVV ds fy, fodkLkd" a }kjk 0fie dk vf/kxg.k dh tkuh pkfg, A bLkds cnys ea Lkjdkj bLVV ds fy, ey0ur Lkfo/kkvka ds fy, Lkg; "x nsxhA bLk rjg ds cfu; knh <kps ea eq; r% LkMed l j puk, i hus dk i kuh, fctyh dh vki fr vkfn 'krfey gA

([k) bLk rjg ds futh v`| kfxd bLVV dk de Lk de 40% {ks= futh v`| kfxd fuo\$kd" a }kjk , e0, Lk0, e0bD dh LFKki uk ds fy, fpflgr gksxk| tks vks| kfxd bLVV ds fodkl d l svyx gksxkA

(x) bLk Ádkj ds futh v`| kfxd bLVV dk Lokfero, j [k&j [kko vkfn fodkLkd ds i kLk gh g`xkA

(?k) vks| kfxd {ks= fodkl i kf/kdkj, vius Lk00/kr dekUM {ks= ds vrxr futh v`| kfxd bLVV dk i ; b\$ k.k v`| fu; æ.k djsxhA

(3) vks| kfxd {ks= fodkl i kf/kdkj ds vf/kdkj {ks= ds ckgj dh futh v`| kfxd bLVV dk i ; b\$ k.k v`| fu; æ.k Lk00/kr ftyk m | ksx d0nz }kjk fd; k tk, xkA

13.2 blK rjg ds v^o | kfxd bLVs/ dk fodkLk vKs | kfxd {ks= fodkL i kf/kdkj ds LkkFk Lk qä : i l s LFKfir djus dh l kkkoukvka dk iz kl fd; k tk; sxA

13.3 futh fodkLkd"ä }kjk v^o | kfxd bLVs/ dh LFKki uk ds ifj; "tuk ÁLrko"ä dk eW; kadu fd; k tk, xk rFk mLkdk vuqñu, vuqku dh eatjh@yK0 dk fu.kz fodkLk vk; qä dh v/; {krk ea xfbR LkfeR }kjk fy; k tk, xk | ftLkds LknL; i /kku Lkfpo@Lkfpo | i Fk fuekZk | foYk | ty LkLk/ku | Átk | ; "tuk | m | "x rFk funs'kd | m | "x fo0kx LknL; &Lkfpo g"xA

14. **v^o | kfxd xfy; kjk**

(d) jkT; Lkjdkj d"mjek – cgjKx"jk v^o | jkph – irjkr & jkex <+ j"m ij n" v^o | kfxd xfy; kj"ad" c<kok nus@fodkLk djus ds fy, vko'; d dne mBk; s tk; xA

([k) d"mjek v^o | cgjKx"jk ds chip pkj yu ds nkuks vkj 25 fdyks ehVj rd xfy; kjk fodfLkr djus dk Á; kLk fd; k tk, xkA

(x) ; g v^o | kfxd xfy; kjk cfu; knh Lkfo/kk vka t&ks fctyh dh Lkfo/kk, j sy Lkã dz v^o | kfxd bLVs/ | fof'k"V vkfFkZ | {ks= , oa dyLVj tS h mPpre vk/kkj Hkur | j puvka | s i fj i wZ gksxA

15. **v^o | kfxd i kdZ**

15.1 fof'k"V ÁÑfr dh v^o | kfxd xrfkof/k; "ad" mi ; qR LFKku ij Á"RLkkfgr djus ds fy,] jkT; ea {ks= fo'kSk fof'k"V v^o | kfxd i kdZ dh ifj dYi uk dh xbZ gA

Lkjdkjh futh | Lk qä m | e ; k i hi hi h Á.kkyh ds rgr fuEufyf [kr v^o | kfxd i kd"ä dh LFKki uk dh ; "tuk i Lrkfor gA

(i) ifj/kku Qkbcj v^o | VDLKvby i kdZ

(ii) vkbDVh0 i kdZ@Lk, q | Vos j VDU, y"th i kdZ ¼, LkOVh0 i h0vkbD½

(iii) jRu v^o | vk0Wk.k i kdZ

(iv) ck; "Vd v^o | gCLkZ i kdZ

(v) dfedy v^o | QkekL; q | Vdy i kdZ

(vi) QM ikdZ

(vii) vKW"e"ckby obMj&vuukach vKs| kfxd ikdZ

(viii) vU; xfrfof/k; k; t&ks – fLkj kfed ikdZ lykfLVd ikdZ u,yst ikdZ fQYe fLKVh vkfnA

15.2 pfid mi ; ä LkOh dæ bud; wsku dæ dh rjg dk; Z dj l drs g\$ vr% fonsk vK\$ Hkkjr ea vuq \$kku vK\$ fodkl ifjn' ; dks /; ku ea j [kdj buea l s dN dñka dks mRd"V dñz ds : i eafodfl r djus dk iLrko g\$

15.3 mij"ä ; "tukvka d" ðkjr Lkjdkj dh ; "tuk ds varxZ LohÑr djkus ds Á; kLk fd, tk, xA

15.4 futh v^o| kfxd bLVV ds fy, ÁLrkfor LkOh Lkfo/kk, j v^o ykò] futh ; k ihih e" M eafodflkr mij"ä ikd"ä d" Oh mi yC/k g"xA

15.5 vuqlo.k v^o ifj; "tuk LohÑfr rFkk ykò dh Lohdfr mLk Ádkj g"xh t&kk fd 13-1 v^o 13-3 ea oÆ.kr g\$

16. fo'k\$K vkfFkd {ks= ¼ LkbZt ¼ ½

16.1 fo'k\$K vkfFkd {ks=} v^o| kfxd fuosk d" vkdÆkr djus ds fy, v^o fu; kr d" c<kus ds fy, fodklk bat u dh rjg g\$; g LkdYi uk vkbDVhO@ vKW"e"ckby@ jkLk; fud& nok rFkk vU; {ks="a ea ykxwdh tk, xhA

16.2 vkfnR; ij ea ÁFke mRi kn fo'k\$K fof'k"V vKW"e"ckby v^o vKW" da"uW fo'k\$K vkfFkd tku dh Lohdfr fey xbz g\$ rFkk ; g dk; kO; u ea g\$

17. dyLVj fodklk

17.1 (d) jkT; Lkjdkj, ðkjr Lkjdkj dh e^otmk ; "tukvka ds rgr m | "x" a ds Lkkefigd fodklk d" ÁRLkfg r djs xhA

([k) jkT; Lkjdkj, ðkjr Lkjdkj ds , eO, LkO, eObD ea=ky; ds y?kq m | "x dyLVj fodklk dk; Øe v^o vkbDi hoi hO fun\$ky; ds vkbDVkBD; LkO ; "tukvka ds varxZ] m | "x" a ds Lkkefigd fodklk ds fy, LkOh vko' ; d Lkg; "x Ánku djs xhA

(x) jkT; ds v|kfxd dyLVjka ea m | "x" a vq LkOh Lkaf/kr foOkx"@, tLk; "a dh LkgOkfxrk ds LkFk Okjr Lkjdkj dh ; "tukvka dk ykO mBkrs gq , d dyLVj fodkLk dk; ; "tuk ds ek/; e Lks cfu; knh Lkfo/kkvka dh xqkoYkk d" c<k; k tk, xkA jkT; Lkjdkj dyLVj ; "tukvka dk bl ds idkj@l hkkO; rk , oa xfrfof/k; "a dh vU; dkjd" a dks /; ku ea j [kdj ij d Lkg; "x vq Anku djschA

(?k) jkT; Lkjdkj us 56 dyLVjka dh igpku dh gS ftuea fjQDVjh dyLVj] /kuckn; y?kq LkheV dyLVj] jkex<+ dkkkk&/kkrq Lkeng] fc' .kq<} gtLj hckx+ vq [kq/h(LVhy ALkdj.k Lkeng] fxfjMhg] gkMZ d" d dyLVj] /kuckn vq Qkftk rFkk gSM Vuy dyLVj] Okk] c" dkj" 'krfey gA

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

17.2 vkfnR; ij vkW" dyLVj : 0 65 dj" M+dh dyy ykxr ij dk; kZlor dh tk jgh gA bLkdk y{; ij h{k.k Lkfo/kkvka dk fodkLk , oa LkObDVhOih vq , pOMCY; @, e0, Q@ dh LFkki uk dj i ; kbj.k Lkqkkj djuk gA

17.3 dyLVj , LkOihOohO d" Ofie dh [kjh@vkcV/u@vf/kxg.k ds fy, ftyk inkf/kdkjh @idk funskd %k; Mk] fc; kMk] fj; kMk , oa Lih; kMk% rFkk vU; Lkjdkjh , tLk; "a ds ek/; e Lks vko' ; d Lkgk; rk Anku dh tk, xhA

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

18.1 , e0, Lk0, e0bD us j" t-xkj ds i ; klr volkj mi yC/k djkus ds vykok nsk ds fuekz k vq fu; klr eafo'kSk ; "xnku fn; k gA bl s c<kok nus ds fy, fuEukidr i k l kgu fn, tk; ks %&

(i) Lkjdkjh foOkx vq jkT; ds Lokfero okys ykd mi dE] fuxe] ckM] fodkLk Af/kdkj] bEi hkeV VLV] uxji kfydk,] vf/Lkfr {ks= dh Lkfevr; k] Lkgdkjh fudk; vq jkT; Lkjdkj }kj k Lkgk; rk Aktr LkFku vq da fu; k] ftuea Lkjdkj dk vak 50 % ; k F; knk gS ds }kj k dz ds ekeys ea >kj [kM ds l {e vq y?kq m | "x" a }kj k fufer oLrqka d" eW; vf/kekurk nh tk, xhA

(ii) Lfkkuh; I ũe vŕ y?kq m|e"ä ¼ e0, LkObD½ ds fgrka dh Lkj {kk ds fy, jkT; Lkjdkj }jkk , d foi .ku uhfr r\$ kj djus dk ÁLrko gA

ÁLrkfor uhfr ds Áko/kku"ä ea fuEukfidr 'kkfey gA-

(d) fcfMx ds fy, fufonk Ái = fu%kŕd mi yC/k djkk tk, xkA

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

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

(?k) 10% eŕ; ojh; rk ; kuh tgk I ũe vŕ y?kq m|e"ä dh fufonk , y 1 ds 10% ds vanj g"ä ũ; ũre fufonk nj½ , d iŕZ fu/kŕjr ikjn'kÁ Áf0; k dsek/; e Lks Lfkkuh; I ũe vŕ y?kq m|e"ä d" , y 1 ij vkn\$ dk Lkeŕr 0kx ¼f/kdre 20%½ ÁLrkfor fd; k tk Lkdrk gA

(iii) 0; ki kj ey"j j"m 'k' dsek/; e Lks >kj [kM ds m|e"ä vŕ Lk0k0; ?kj yw vŕ of'od dktlj ds chp ckrphr ds fy, ep mi yC/k djukkA

(iv) , e0, LkObD d" jk"Vh; rFkk varjkZVh; 0; ki kj ey"ä vŕ Án'kŕ; "arFkk varjkZVh; Áfrfuf/k&eMy"ä ea 0kx ysus ds fy, ÁRLkkfgr djukkA

(v) dŕy , e0, Lk0, e0bD ds mRi kn"ä ds Án'kŕ ds fy, , d Lfkkbz Án'kŕh- Lkg&LkEesyu dæ dh Lfkkuk djukkA

18.2 >kj [kM I ũe vŕ y?kq m|e Lkfo/kk ij f"kn – Lfkkuh; , e0, LkObD d" vi us xqkoŕkk okys mRi kn"ä dh fc0h ea vkus okyh Lkel; kvka ds fujkdj .k ds fy, , d v/kz U; kf; d fudk; dk xBu djukkA

18.3.1 18-1 ¼i) ds varxŕ , e0, LkObD Lks [kjnhh xbz I kexh ds fy, ijh vki fr ds 30 fnu ds vanj Lkŕwkz 0ŕrku djkus dk Á; kLk fd; k tk, xkA

18.3.2 fcuk eŕ; ojh; rk Lkfo/kk okyh jkT; dh v0| kŕxd bdkb; kj vU; Fkk ; "X; ik, tkus ij] fuEure nj ¼ y 1½ ij] vi uh {kerk ds vuŕkkj] dk; kn\$ ds vf/kdre 50% rd, Lkjdkjh fo0kx"ä vŕ vU; LkLkFkvka ¼18-1 ea fd, x, mYyŕkkukkkj½ dks vi us mRi kn"ä dh vki fr dj Lkdrh gA

18.3.3 dPps eky dk mRiknu djus okyh bdkb; "a d" , Lks LFkkuh; m | "x" a d" [kjh ea ojh; rk nus ds fy, jktk fd; k tk, xk] **ftudk mRiknu blk Adkj ds dPps eky ij fu0j djrk gA** blkh Adkj] jkT; ea fLFkr Lkkoztud {ks= ds mi 0e @futh {ks= ds cm m | "x" a d" muds }jkj vi f{kr dPps eky v9 vl; en" a dh [kjh ds fy,] LFkkuh; m | "x" a d" [kjh ea ojh; rk nus ds fy, jktk fd; k tk, xkA jkT; ea mi yC/k ouki t dh vki fr ea 0h LFkkuh; m | "x" a d" ojh; rk nh tk, xhA

18.4 , e0, Lk0, e0bD dh A0 | "fxdh rFkk fMtkbu Lk0k LkeL; kvka dk Lkek/kku djus ds fy, A0 | "fxdh LkLFku Lks AR; d dyLVj d" t" Mfs gg] y?kq m | "x v9 rduhdh LkLFku" a ds chp l ghkfxrk fj'rk cuk; k tk, xkA

18.5 , e0, l 0, e0bD dks ekbdks foYk LkLFku" dPps eky] dfaer cktkj rd igp vkfn ds l kfk fyadst Anku djus dk A; kLk fd; k tk, xkA

18.6 dyLVj dh , e, Lk, ebz ifj; "tukvka d" e[; r% ykd futh 0kxhkhjh ¼ h0i h0i h0½ ds ek/; e Lks LkkekU; Lkfo/kk dae ¼ Lk0, Q0Lk0½ mi yC/k djkus ij fo'kSk cy fn; k tk, xkA

18.7 0kjr Lkjdkj }jkj Lkpfyr , l kbM] dSMV xkj h QM VLV ; kstuk] , e0, Lk0, e0bD ds fy, dyLVj fodkLk dk; 0e] dSMV fyad dsi Vy LkCLkMh ; "tuk] A0 | "fxdh me; u ; "tuk tLk ; "tukvka rFkk 0kjr Lkjdkj ds fof0e ea=ky; "a dh vl; dbz A"RLkkgu ; "tukvka d" jkT; ds , e0, Lk0, e0 m | e" a ds yk0kFkz Lkefpr : i Lks t" Mtk tk, xkA bu ; "tukvka dh mfpr i fr ds A; kLk fd, tk, xs rkd m | fe; "a d" bu ; "tukvka dk vf/kdre yk0 fey LkdA

19. **eV; &Lk0/kU** %oY; w, fM'ku½

19.1 >kj [kM jkT; [kfut] txy] cxxokuh] ty LkLk/kU] vkfn tLks fo'kky AkNfrd LkLk/kU" a Lks 0jij gA bu LkLk/kU" a ds eV; &Lk0/kU Lks jkT; dk fodkLk rhoz xfr Lks g" LkdsxA

jkT; d" dPps eky dh mi yC/krk v9 v0 | "xhdj.k ds vk/kkj ij vkB e[; {ks=ka ea fo0kfr fd; k tk Lkdrk gA

i ykew – x < 0k : y9 v; Ld] M'y"ekbV] d"; yk] x0kbV] phuh feh v9 x0kbV ds Hk.Mkja

y" gjnxk v0 | kfxd {ks= : c, DLkbbV 0Mkj ij vk/kfjr vY; ehfu; e m | "x] fo | r Lka a=A

d'Mjek – g'tkjhcckx+ : ekbdk vk/kkfjr m|'x fo|q] LkheV] dkp] ,YokW
 v@|kfxd {ks= LVhy] nijLkpkj v@ fjQDVjh] fo|q] Lka #A

jkph v@|kfxd {ks= : e/; e v@ o'gr m|'x] vkb0V/h0 & vkbDVh0bD, Lk0
 [kk| ÁLkhdj.kA

/kuckn – c'dkj" v@|kfxd : d";yk v@ LVhy] fjQDVh] d";yk vk/kkfjr fo|q]
 {ks= Lka #A

çLkg0e v@|kfxd {ks= : y'gk v@ LVhy] vkW" i qç; LkheV] ;ijfu; e] rkck v@
 %te'knij v@ vkfnR; ij½ Lk'us dh [knkuç vkbDVh0&vkbDVh0bD, Lk0] ou mRi kn
 v@ çLkg0e, d'Ygku vk/kkfjr] m|ku , oçkk| ÁLkhdj.k] j'ske v@ oL=
 i.e.My fuekZkA

?kkVfLkyk v@|kfxd {ks= : rkck v@ ou vk/kkfjr m|'xA

ns?kj – tLkMhg v@ : ry dh fey] dkp] LVhy] Lkçç/kr v@k/kh; i kskç nok]
 LkFky ijxuk d";yk vk/kkfjr fo|q] Lka #] j'ske & di Ml m|'xA

jKT; ea vofLFkr mi; çã fof0é v@|kfxd {ks="a ea LkLk/ku" a ds fy, eW;
 ;"tu dk Á;kLk fd;k tk, xk v@ Lkçç/kr {ks="a ds I kkk0; dk Lkãkz mi; "x fd; k
 tk, xk] rkfd Lkãkz jKT; ea fcuk fdLk {ks=h; vLkekurk ds m|'x" a dk foLrkj v@
 vk/Fkd xrfof/k; k; , d Lkeku Lkã é g" A

19.2 fi Nys dN o"ka ea DSIVo v@ vl; ijfpkyr [kku" a Lks y@ v; Ld ds /ky %QkbuI %@
 pwkZ , df=r gq gA bl s {ks= ea vk/Fkd f0; kdyki "a ds c<us ds dkj.k bLkdh ek=k ea
 v@ 0h vf/kd of) g" Lkdrh gA jKT; Lkjdkj }kjk bu eghu pwkZ ds i s y/ cukus dks
 i kL kfgr fd; k tk; sk rfd jKT; ea gh vkç eW; o/kz gkA [kku fo0kx }kjk bu pwkZ
 d" i s y/ cukusokyh bdkb; "a Lksfyadst dh Lkfo/kk Ánku dh tk, xhA

19.3 (d) vPNs i ; kbj.k] Ácaku 0; ogkj v@ Dyhu rduhd d" c<kok nus ds fy, jKT;
 Lkjdkj bã/hxã/M LVhy lykã/ v@ i,oj lykã/ ds i kLk LkheV lykã/ dh LFkkiuk dj
 Lyç rFkk QykbZ , s k ds mi; "x d" Á"RLkfgr djsxhA

([k] exk LVhy v@ fo|q] dh bdkb; k; LkheV v@ bã/ dh bdkb; ka dks bu I kefxz ka
 dh vki frZ ds fy, ych vof/k ds vuçãk ds vk'okLku }kjk bu i nkFk" a ds mi; "x dh
 igy dj Lkdrh gA

(x) , e0, Lk0, e0bD QykbZ , s k dh bã/s cukus ds fy, QykbZ , s k dk mi; "x dj
 Lkdrh gA

19.4 Ánkk.k dh j"dfkke v@ U; uhdj.k ds fy, uohu Á@ fxdh ds ek/; e Lks çgrj
 vif"kv Ácaku çrq m|'x" ad" Á"RLkfgr fd; k tk, xkA

19.5 dkcú ØfMV ræ ds ek/;e Lks jktLo Lkø/kú djus ds fy, ÁRLKfgr fd;k tkuk
 ÁLrkfor gÅ dkcú ØfMV 0;ki kj dsfy, ,d u"my , tåkh dh igpku dh tk, xh t"
 bPNp dā fu; "ā d" rdudh] vk/fkd vġ LkÅFkxr Lkg; "x Ānku djsxA

20. **j'ske] gFkdj?kk vġ gLrf'kyi d" ĀRLKgu**

20.1 n'sk ea >kj [kM d" rLkj j'ske ds mRi knu ea igyk LFkku Ālkr gÅ bLk {ks= ea vxz kh
 LFkku d" cuk, j [kus vġ {ks= dks fo'kSk /; ku nus ds fy, , dLkeku xfrfof/k; "ā ea
 'kkfey LFkkuh; dkjhj'ġ , Lk, pth vġ , u0th0v'0 ds dyLVj }kjk Lkkefgd vġ
 LkæfBr rjhds Lks fMtkbu] Āf'k{k.k] m | e'khyrk fodkLk] foi .ku] dPph Lkkeh ds ekeys
 ea Lkgk; rk ; k LkeFkú nus ds fy, 2006 ea >kj [kM fLKYd] VDLKvby , M gMhØkV
 Møyi eM d,i j'sku ½>kjØkV½ dh LFkki uk dh xbÅ >kjØkV doy n'sk ea gh ugē
 cfYd fon'sk'ā ea 0h , d cM ds : i ea m0jk gÅ >kjØkV 2 yk[k Lks T; knk fj; j l]
 jhyj] fLi ul] cūdjka , oadkjhxj"ā vkfn dh Lkgk; rk dj jgk gÅ ; g jkT; Lkjdkj dh
 foYkh; Lkgk; rk Lks u, cfu; knh <kp"ā dk fueZk djus ds vykok e"t mk cfu; knh <kp"ā
 dk mi ; "x djsr gq dkcú cā"ā dk 0h j [k&j [kko dj jgk gS rFkk jkph] fnYyh]
 d"ydkrk] c&y"j] vgenkkn vġ e;bz Lkfr dbZ 'kgj"ā ea bLkds 18 foi .ku dæ gÅ
 Ypkbth e"m ds rgr foi .ku dk 0h foLrkj fd;k tk jgk gÅ

20.2 , u0vkbD, QOVh0] d"ydkrk ds Lkg; "x Lks >kj [kM fLKYd V\$ux LkWj] [kjLkka
 , u0vkbDMh0] vgenkkn ds Lkg; "x Lks 'kghn fueZy egr" bÅVHP; W] 0x\$ k; vġ
 , DLki "VZ Āe"ku dkmfLky] Hkkjr l jdkj ds Lkg; "x Lks vi\$y V\$ux LkWj] ukedē]
 jkph dh LFkki uk dj j'ske mRi knu] gFkdj?kk vġ gLrf'kyi ds {ks= ea d"ky fodkLk
 Lkækh Ā; kLk'ā d" rst fd;k x; k gÅ

20.3 Hkk; fcfyVh x\$ foYk i" "k.k ds }kjk ih0ih0ih0 e"m ea jhcyx@Lihfux@cūkbZfofHkx½
 bR; kfn {ks= ds vkxs foLrkj dh ifjdYi uk dh xbZ gÅ

20.4 (d) ; fn dk; kko; u ds fy, j'ske mRi knu] gFkdj?kk] gLrf'kyi Lkækh xfrfof/k; "ā ea
 Lks fdLkh , d d" fy; k tkrk g\$ r" de Lks de 250 ĀR; {k j"txkj mRi knu ds fy,
 vġ Lk0h xfrfof/k; "ā dh fLFfr ea 1000 ĀR; {k j"txkj miyC/k gLsxkA jkT; Lkjdkj

}kjk jkT; ds ÁR; d ftys ea de Lks de jške] gLrdj?kk , oajške dh , d bdkbz dh LFKki uk dk Á; kLk fd; k tk, xkA %bueal s , d vFkok fefJr½

([k funskd] gFkdj?kk] gLrf'kyi vq jške mRi knu@>kjØk¶V ds 0; ki d i ; bz{k.k o Lkgk; rk ds v/khu %d½ ds rgr xfrfof/k; "a d" Lk qä m | e | i h o i h o i h o e "M ds rgr ; k futh m | e " a ds : i ea vkjØ fd; k tk Lkdrk gA

(x) >kjØk¶V }kjk mRi kn "a ds foi .ku ea LkØh vko' ; d Lkgk; rk@Lkg; "x Ánku fd; k tk, xkA

20.5 (d) d^oky fodkLk dæ ¼ LKMhLkh½ dh LFKki uk ds fy, Øh foYkh; Lkg; "x fn; k tk, xkA

([k , Lks , LKMhLkh ea Áf' k{kr fd, tkus okys Áf' k{kkÆk; "a ds fy, Lkg; "x dh Lkhek vf/kdre #0 5000 Áfr Áf' k{kkÆk rd Lkfer g" xhA

(x) , LKMhLkh dh U; ure Áf' k{k.k {kerk 2000 Áf' k{kkÆk Áfr o"lz g" xhA

(?k) vuLk¶pr tkfr@vuLk¶pr tutkfr@'kkjhfd : i Lks fodykx@efgykvka d" Áf' k{k.k ykxr Lkædkh foYkh; Lkgk; rk 90% vq vU; d" 75% Ánku dh tk, xhA

(³) Lk{ke Ákf/kdkjh l s , LkOMhOLkhd d" xSMx i klr fd; k tk, xkA

20.6 i kojyæ ds fy, xqkoYkki wLz fo | ¶ vki ¶r mi yC/k djkbz tk, xhA

20.7 (d) ÁR; d LknL; ds fy, #0 1-00 yk[k Lks vf/kd eW; ds Lkkeku@mRi kn "a dk mRi knu djus ds fy, 10 ; k mLkLks vf/kd LknL; "a okys Lo&Lkgk; rk Lkeq "a ¼ Lk, pth½ ds c¶dj] jhyj] fLiuj] gLrf'kyi dkjh xj "a d" dk; Zkhy i pth ds Áfr **2% dk C; kt nj l c&hjt u** Ánku fd; k tk, xkA

([k) ; g foYkh; ykØ , Lks , Lk, pth Lkeq "a d" mi yC/k dj; k tk, xk t " >kjØk¶V@dØohovkbDch0@ukckMZ@Lkj dkj@i h o, LkO; O@vuLk¶pr foYkh; LkÆFku@cæd "a ds LkFk i at hÑr gá vq >kjØk¶V@dØohovkb0zch0@fdLk Ákf/kÑr jkT; Lkj dkj vuq¶fnr , tLkh ds ek/; e Lks fcØh ds fy, Áfr o"lz #0 10 yk[k ; k mLkLks vf/kd eW; ds mRi kn "a dh vki ¶r dj jgs gA

(x) ukckMZ foYkh; LkÆFku bR; kfn ds ijke' lz Lks , d foLr r Á'kkLfud ÁfØ; k dh ; "tuk r\$ kj dh tk, xhA

21 **VĐI Vkbÿ ,oa , i jy**

21.1 Lka ęa m|e| ihihi e" M] jkT; Lkjdkj bR; kfn ds rgr ifj; "tukvka ; k >kjØkŃV LkfgR bLk Jskh ds vrxr v|kfxd bdkb; "a dks Økjr Lkjdkj dh LkOh e"tmk ; "tukvka rd igp ÁkR djusdsfy, Lkfo/kk Ánku dh tk, xh] tŁksfd :-

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

(ii) , dhŃr VĐI Vkbÿ i kdZ ; "tuk ¼ Lk0vkbDVh0i h0½

(iii) , dhŃr d"ky fodkLk ; "tuk

21.2 jkT; Lkjdkj }kj Økjr Lkjdkj dh ; "tukvka ds rgr 'kkfey {ks= "a @ xfrfof/k; "a d" N"Mej vl; {ks= "a ea oL= @ ifj/kku bdkb; "a d" yk0 igpk; k tk, xkA

21.3 jkT; Lkjdkj }kj ifj/kku mRiknu ds fy, jkT; ds v|kfxd Áf'k{k.k Lk.Fkku ea miyC/k Lkfo/kkvka dk mé; u fd; k tk, xk vġ bLk rjg ds Áf'k{k.k Lk.Fkku "a d" vf[ky Økjr; viV'kf'ki Áf'k{k.k ; "tuk ds vuġkj ifj/kku mRiknu ds fof0é i kB; Øeka ds LkpkfyR djusdh vuġfr nh tk, xhA

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

21.5 pfd oL= {ks= ea j"txkj Lktu dh i; kŃr l ħkkouk gS bLkfy, ihihi @ Lka ęa m|e @ futh {ks= ds vrxr jh;yx @ flifuax @ fofHkax @ jMheM diMš @ ifj/kku i kdZ bR; kfn dh LFkki uk djusdh fn'kk ea Á; kLk fd, tk, xkA

21.6 >kjØkŃV d" , d Lok; Ÿk xqkoŸkki wġ ifj/kku Áf'k{k.k Lk.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 >kjØkŃV }kj foŸkh; Lkg; "x dk mi ; "x vpy ykxR] Lka a= e' khujh] mi dj .kj bR; kfn dh fn'kk ea fd; k tk, xk vġ >kjØkŃV Lo; a vFkok Lka ęa m|e ds : i ea ; k , dlf/kd , tŁLk; "a Lk.Fkku ds Lkg; "x Lks Lk.Fkku dh LFkki uk dj Lkdrk gŠ rFkfi] Áf'k{k.k Lk.Fkku ds fy, vkorĒ 0; ; dk ogu ÁorZ Lk.Fkku "a }kj fd; k tk, xkA**

21.7 20-5 ea oÆkr foŸkh; Lkg; "x Lka;łh Lkfo/kkvka dk foLrkj fdLk Áfrf"Br LkxBu ; k Lk.Fkku ds fy, fd; k tk Lkdrk gŠ ftLkus de Lks de fi Nys i k o" kZ ea , Łks Lk.Fkku

dk LkpkYu , oa Aczku fd; k g" A bLks >kj Øk[V] vkb/hvkbZ v" | ksd ?kju" a ; k vU; LkLFku" a ds LkFk Lka qä m | e ; k i hoi hoi hoi e" M ea Oh LFkfir fd; k tk Lkdrk gA

21.8 Áf'k{k.k LkLFku" a dh uVoÉdx gFkdj?kk , oa js'ke mRi knu ds funs'kky; }kjk dh tk, xh v" foLrR Mv/kckk dk vuj{k.k fd; k tk, xhA

21.9 (d) 20-5 ea v"dr if'k{k.k L LFkku" a ds }kjk if'k{k.k kFkZ ka l s if'k{k.k 'kq'd ikr dj vkorhZ 0; ; dh 0; oLFk dh tk, xhA

([k] pfd vU; i kB; Øe" a dh nyuk ea ifj/kku Áf'k{k.k ds fy, vkb/hvkbZ dk Áf'k{k.k 'kq'd cgr T; knk g' bLkfy, p; fur mEehnokj" a v" LkLFku" a d' LkLFku }kjk ÁR; d i kB; Øe ds fy, ÁR; d Áf'k{kFkÉ Lk oLkys tkus okys **dy 'kq'd ds 50%] vf/kdre #0 5000 rd** dh ÁfriR dh tk, xhA

(x) gkykfd, ; g Lkg; rk mu Áf'k{kFk; " a d" mi yC/k ugÉ g" xh ftUga bl izdkj dh dkbZ l fo/kk jkT; Lkjdkj@dæ Lkjdkj m | " x" a bR; kfn dh Lkh0, LkOvkj0 xfrfof/k; " a ds vrxr Ák; " ftr dk; bE }kjk Ákr g" jgk gA

21.10 Áf'k{k'd" a d" Áf'k{k.k nus ds fy, Oh jkT; Lkjdkj }kjk vuE" fnr ifj/kku Áf'k{k.k LkLFku" a@dæ" a d" Áfr Lkrkg ÁR; d Áf'k{k'd ds fy, #0 5000 dh vf/kdre **Lhek rd Áf'k{k.k ykr dh ÁfriR** ds : i ea foYkh; Lkg; " x Oh Ánku fd; k tk, xhA

(d) Lkjdkj@Lkkozt'fud {k= ds mi Øe" a }kjk ÁRLkfgR Lok; Yk LkLFku" a ea Okx yus okys Áf'k{k'd" a ds ekeys ea 100% v"

([k] vU; LkLFku" a ea Okx yus okys Áf'k{k'd" a ds ekeys ea 50 % jkT; }kjk vuE" fnr LkLFku" a ea if'k{k.k vk; " ftr fd, tk, xhA

21.11 >kj [kM Lkjdkj LkOh oL= , oa ifj/kku i kd" a d" Lkkozt'fud tu" i ; " xh LkOkvka ds : i ea vf/kLkfr djsxhA

22. **Ñf" k& [k] ÁLkLdj.k vk/kfjr m | " x" a d" ÁRLkkgu**

22.1 >kj [kM ea Ñf" k , oa cixokuh QLky" a dh , d foLrR Jäkyk ea [krh ds fy, mi ; qä fofo/k Ñf" k tyok; q ifjLFkfr; k; gA ; gk; , d Áxfr'khy Ñ" kd Lkenk; gS t" t'od Ñf" k, cixokuh v" i qi " Ri knu Lk tMg gA LkLrs Jfed v" vU; fufof" V; k; rFk if'pe

cxky v^g mMLkk ds v^g k^sx d , oa'kgjh dæ" a Lks bLkdh fudVrk dh otg Lks >kj [kM
 bu xfrfof/k; "a ea eW; &o/k^u ds fy, , d vkn'kz LFku gA Ñf" k dk; "a Lks vf/kd yk^o
 Áktr dju^s vR; f/kd eW; &o/k^u gkFLky djus rFkk xteh. k dk; žy o fdLku" a dh vk;
 ea of) djus ds fy, [kk | ÁLk^u dj. k v^g Lk^u {k. k ij fo'k^s /; ku nus dh t+ jr gA

22.2 (d) Okjr Lkj dkj ds dbz fo^o kx ¼ [kk | ÁLk^u dj. k m | "x fo^o kx] xteh. k fodkLk okf. kT;
 , oa m | "x] , e0, Lk0, e0bD] Ñf" k bR; kfn ½ ÁR; {k : i Lks ; k ¼/ i M/ k ½ , 0 i h0 bD M h0, 0 t & k h
 , t fLk; "a ds ek/; e Lks e^o t m k dk; Dæ" a v^g ; "tukvka ds tfj, eW; J^ukyk ds fo^o é
 rRo" a d" LkeFk^u Ánku djrs gA

([k] jkT; Lkj dkj Lk^o h e^o t m k ; "tukvka dh v^j > pko i šk djds Ñf" k m | "x @ [kk |
 ÁLk^u dj. k eW; J^ukyk ea 'kq Lks var rd , dh Ñr ij; "tuk dk fodkLk djus ea
 futh fuo^s kd" a dh enn dj Lkdrh gA

(x) jkT; Lkj dkj t+ jr i M^u s ij Hkk; fcfyVh x^s fo^o ki "k. k ; k vU; vko' ; d Lkgk; rk
 Ánku dj Lkdrh gA

(?) fo' o c^o d , Mhch v^g vkbz, Q+ Mh t & k h var jkzVh; fo^o ki "k. k , t fLk; "a dh Ok enn
 yh tk Lkdrh gA

(³) budk ij Lij & Lk^u "tu, LkeFk^u rFkk Kku d" c<kus ds fy, vkn'kz Lkkfcr g"
 Lkdrk gA

22.3 Ñf" k, c^o xokuh v^g i^o i "Ri knu ds vykok, , u, Q^o hMh v^g jkT; Lkj dkj dh enn Lks
 tyk' k; , eRL; & ikyu v^g eRL; fe= v^g eRL; Lkgdkjh Lkfevr; "a dh vo/kkj. kk d"
 c<kok ndj eRL; & ikyu dh Ok x^o t k b' k gA > Éxk v^g Lk^o tkoVh eRL; ka ds Lk^o /k^u v^g
 Lk^o fBr eRL; foi .ku] , e, Lk, ebz ds fy, , d vPNk m | e Lkkfcr g" Lkdrk gA

22.4 jkT; ea Lkgdkjh Lkfevr; "a Lo & Lkgk; rk Lk^o g" a bR; kfn ds : i ea xteh. k vkcknh dh
 Okxh^o kjh d" Lk^o f' pr djds Lk^o fBr {k^o = ea e^o t & ikyu] Lk^o vj & ikyu] cdjh & ikyu
 v^g n^o /k & mRi knu d" fodfLkr djus dh mR^o Ñ" V {kerk gA i ; k^o r i 'k^o LokLF; Lk^o /kk]
 Ñf= e x^o k^o kku] foi .ku u^o /odz v^g vU; mRi kn" a ds LkkFk & LkkFk n^o /k mRi kn ds fy,
 Á' khru , oa Omkj. k Lk^o /kk Ánku djus dh vko' ; drk gA

22.5.1 (d) **QMI ikdz** vko' ; drku^o k^o j d^o N Lkkeku; ÁLk^u dj. k Lk^o /kk, j v^g vU; Lk^o kvka
 Lk^o gr Lkgk; d c^o fu; knh < k^o " a ds LkkFk 0; fäxr ÁLk^u dj. k bdkb; "a ds fy, fodfLkr

vḡ Lk̄nk ds vñj vḡ ckgj] n̄u'a v̄j Lks Lk̄.Fk̄fir vkiñr J̄kyk Lks t̄ñh , d Ñf̄k @ c̄xokuh ÁLk̄dj.k Lk̄nk ḡ

([k] Q̄M i kd̄ [k̄Lk rḡ ij N̄Vs vḡ e/; e vk̄dj ds m|e'a d̄ vūk̄kku o fodkLk] 'khr x̄g] ÒM̄kj.k] i ḡdx gkmLk] [k̄| i jh{k.k ,oa fo'yšk.k ds fy, Á; "x'kkyk] Áokgh mi pkj Lk̄a=] Lk̄k̄; ÁLk̄dj.k Lk̄fo/kk,] 'k̄ä] ty vkiñr bR; kfn t̄sk̄h Áe[k vke Lk̄fo/kkvka dh ykxr d̄ Lk̄>k djds 0; ogk; Īk Ák̄r djus ea Lk̄{ke cuk, x̄ Q̄M i kd̄ d̄ cgr gh Lk̄fer Lk̄; k ea Òk̄r Lk̄dj }k̄k eat̄jh nh tk jgh ḡ bLk ckr d̄ /; ku ea j [krs gq Òk̄r Lk̄dj Lks jkT; ea Q̄M i kd̄ dh Lk̄; k ea of) djus dk fo'k̄sk vuḡ /k fd; k tk Lk̄drk ḡ

(x) jkph ds x̄sryLkn ea 56 , dM+{k̄= ea, d exk Q̄M i kd̄ dh LFk̄i uk dh tk jgh ḡ t̄gk; Lk̄M̄d] ukyh] ikuh ds duḡ'ku] fctyh vḡ 'khr ÒM̄kj.k J̄kyk t̄sk̄h c̄fu; knh Lk̄fo/kkvka ds Lk̄Fk 32 [k̄| ÁLk̄dj.k bdkb; "a d̄ LFk̄fir fd, tkus dh Lk̄okouk ḡ x̄sryLkn fLFkr d̄æh; ÁLk̄dj.k bdkbz d̄ yḡjn̄xk] x̄p̄yk] ḡt̄kj̄hckx] i r̄jkrw t̄sk̄s LFk̄k̄a ds m̄Ri knu d̄æ" a Lks t̄M̄k tk, xk t̄gk; Ák̄Fk̄fed ÁLk̄dj.k fd; k tk, xkA

22.5.2 futh rḡ ij vf/kxghr tehu'a ij Òh Q̄M i kd̄ dh LFk̄i uk dh tk Lk̄drh ḡ , Lks i kd̄ Òh uñr ds rgr jkT; }k̄k v̄; Ádkj ds i kd̄ d̄ Ánku fn, tkus okys ifjdf̄yir yk̄ ò ds ḡdn̄kj ḡ x̄A futh Q̄M i kd̄ dh LFk̄i uk Lks Lk̄a/k̄r v̄; fu; e ,oa 'kr̄" a ij fuōkd̄ a ds Lk̄Fk ckrphr dh tk Lk̄drh ḡ

22.5.3 Lk̄djkh tehu@v̄k] k̄xd {k̄= dh tehu ij Q̄M i kd̄ ds fodkLk d̄ Lk̄djkh@ v̄k] k̄xd {k̄= ds ijke'k̄z Lks v̄; [k̄| ÁLk̄dj.k m| "x" a d̄ mi & i ḡs ¼ c&yht ½ ij tehu nsus dh vūfr nh tk, xkA

22.5.4 (d) dkt̄ vke] dVgy bR; kfn t̄sk̄s fo'k̄V Q̄Lky" a dks , e0, Lk0, e0bD dyLVj ds rgr c<kok fn; k tk, xkA

([k] , e0, Lk0, e0bD dyLVj ds i kLk , d Lk̄k̄; Lk̄fo/kk d̄æ ḡ'xk t̄" m̄Ri kn̄a ds ÒM̄kj.k] Jsk̄hdj.k] ÁLk̄dj.k vḡ i ḡḡtx] 'khr ÒM̄kj.k foLrkj vḡ Lk̄puk dkm̄j ds fy, vko'; d c̄fu; knh <kpk mi yC/k dj, xkA ; g cM̄h ÁLk̄dj.k bdkb; "a ds fy, , d , d=hdj.k LFky dh r̄jg dke djxkA

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

22.5.5 ubz 'khr Jākyk@'khr ÒMkj.k dh LFkki uk ; k e[©]tnk Lkfo/kvka ds mé; u ds Á[°]RLkkgu d[°] , u, p, e ds rgr foLr[°] : i Lks c<kok fn; k tk Lkdrk g\$ tgl; vu[°]kl[°]pr {ks[°]a ea 55% rd v[°]g x\$&vu[°]kl[°]pr {ks[°]a 40% rd LkfCLKMh mi yC/k g\$ 'khr ÒMkj.k@'khr Jākyk dæ[°]a dks ikp o[°]kkārd Ńf[°]k nj ij xqkoYkki wkz fctyh Ánku dh tk, xhA

22.5.6 (d) , OihO, eOLkH vius e[©]tnk x[°]nke[°]a dh ÒMkj.k {kerk ds mé; u d[°] c<kok nsxkA , OihO, eOLkH ds }kjk ekU; rk i klr xknke dh l fjo/kk fdLkku[°]a ds fy, muds cktlj LFky[°]@[°]fe ea xqkoYkki wkz x[°]nke@'khr ÒMkj.k@Js khdj.k] Njvkbl i \$dx Lkfo/kvka ds fodkLk ds fy, ihohoiho e[°]M ; k Lka qā m | e ds : i ea l ghkfxrk dj Lkdrk g\$ ([k] bLkds fy, futh tehu ij futh fuo\$ d[°] Á[°]RLkkgu ds : i ea im[°]h 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; Lkx[°]Bu dh fdLkH vU; ; [°]tukvka ds vx[°]x[°]r bLk rjg dh Á[°]RLkkgu jkf[°]k dk yk[°]O u mBk; k x; k g[°]A

bLk uhfr ea ifjdfyir d[°]bz vU; Lkfo/kk vu[°]kl[°]; ug[°] g[°]xhA

22.5.7 [kk | ÁLkhdj.k m | [°]x[°]a }kjk jkT; ds ckgj Lks dPps eky ds : i ea mi ; [°]x djus ds fy, [kj[°]hns x, vf/kLk[°]pr Ńf[°]k mRi kn ij **d[°]bz eMh 'k[°]d ½ktkj 'k[°]d ½ Á[°]okjr ug[°]** fd; k tk, xkA

22.5.8 , l 0, 0; 0] LkH0, Q0Vh0vkj0vkbD] vkbD, p0vkj0vkbD] ; 0, 0, Lk0] LkH0vkbD, e0, 0ih0] , 0ih0bDMh0, 0 ds LkFk&LkFk Ńf[°]k] i 'k[°]i ky u , oa eRL; &i ky u fo[°]lx v[°]g Lkgdkjh Lkfe[°]r; ka }kjk fdLkku[°]] fuo\$kd[°]a v[°]g m | e[°]a ds fy, vi f[°]kr vu[°]kl[°]ku o fodkLk LkeFkz] d[°]ky fodkLk v[°]g m | ferk fodkLk d[°] c<kok fn; k tk, xkA fo[°]lx }kjk foLr[°] fn[°]kk&fun[°]k[°]a dh : ij s[°]kk r\$ kj dh tk, xhA

22.6.1 (d) viuh fofo/k Ńf[°]k tyok; q n[°]kvka dh otg Lks ; g jkT; **ckxokuh vk/kfjr vFk&0; oLFk** ds fodkLk ds fy, vu[°]kl[°] g\$; gla ckxokuh mRi kn[°]a dk d[°]y mRi knu : 0 37-7 yk[k ehfV[°]d Vu gSftLka Lks : 0 20-77 yk[k ehfV[°]d Vu vf/k[°] k\$ g\$ ([k] dbz vU; i gyp[°]ka ds vykok jk[°]Vh; ckxokuh fe[°]ku ¼ u0, p0, e0½ v[°]g jk[°]Vh; ekb[°] Q[°] Lkpkbz fe[°]ku us mRi knu v[°]g mRi kn[°]drk ea Lkq[°]kj djusea yxkrkj enn dh g\$

(x) vko'; d rduhdh fufof"V; "a vq 0; ogkj }kjk Qy" a dh mRikndrk ea of) 10-8 Vu Afr gDV\$ j Lks 11-9 Vu Afr gDV\$ j ds jk"Vh; vqr rd½ djus ds fy, A; kLk fd, tk jgs gA

22.6.2 bLk {ks= ij /; ku dfaer djrs gq Nf" k cxokuh fo0kx vq , , pMh vq Nf" k] t0 Aq] "fxdh@Acaku LkLFkku" a vq fo' kskK" a ds ijke' iz Lk\$ fo' ksk m |ferk fodkLk dk; De" a d" r\$ kj vq dk; kLor fd; k tk, xkA t0 Aq] "fxdh Lkfr Lk0/kr {ks= ds rduhdh vq Acaku fo' kskK" a d" 0h 'kfev fd; k tk, xkA

22.6.3 (d) vks| kfxd {ks= }kjk 0fe vka/u ea LFkkuh; Nf" kxr dPps eky vq Lk0) Nf" k xfrfof/k mRikn dk mi; "x djus okys m|e" a d" Hkfe vka/u ea ikFfedrk nh tk, xhA

([k) tgl; vko'; d g] ogk; [k| **ALkdj.k** m| "x" a d" eLkeh m| "x ?k" r fd; k tk, xk vq bLk Adkj muds cn **1xj & eLkeh½ vof/k ds nju ku U; ure fo | r 'k/d Lks jkgr** ikus ds ik= g" tk, xA

22.7 'kgjh LFkkuh; fudk; vq jkT; foi .ku ckMz LoPN , oa LokLF; voLFkqvka ea ekLk cktkj" a ds fodkLk ea vko'; d enn dj Lkdrs gA

22.8 i h0 i h0 i h0 e" M ds vxr cdu dkj [k0us dh LFkki uk vq i q#) kj Lks 0h bLk {ks= ds fodkLk ea enn feyxhA

22.9 (d) **eRL; & ikyu** bLk jkT; ea , d Aedk vk; Lktu xfrfof/k ds : i ea m0jdj Lk0eus vk; k gA fi Nys 10 o" k" a ea eNyh dk mRiknu 14000 ehVd Vu Lks c<dj 72000 ehVd Vu g" x; k gA xqoYkiki wLz cht mRiknu ea , d LoSPNd fudk; & eRL; fe= dh 0kxhkhjh vq jkT; Lkj dj dh enn Lks bLks Lka e 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" , uvkb&/kjMh }kjk LkLks vf0uo vo/kkj .kk vq Lko" yke 0; ogkj" a ea Lks , d ds : i ea Lohdkj fd; k x; k gA jkT; ea 3600 eRL; fe= g\$ vq yx0x 24000 ifjokj viuh vkt hfodk ds fy, eNyh idMus dh xfrfof/k ij fu0j gA

([k) >kj [kM jkT; ds foi .ku ckMz 'kgjh , oa xkeh.k LFkkuh; fudk; bR; kfn }kjk eNyh ikyus oky" a ds fy, ikuh] Adk' k] dpjk&fu" iknu bR; kfn Lkefpr cfu; knh Lkfo/kkvka ds fy, Lkefi r LFky dk fodkLk fd; k tk Lkdrk gA

(x) >Exs vḡ LktkVh eNyh ds mRiknu d" c<kok nsuk Òh , d mRÑ"V vkfkd xfrfof/k Lkfcg ḡ Lkdrh gA

22.10 jkT; ea ekLk {ks- eḡ; r% vLkxfBr gA jkT; ea d"bz vk/kfud cpMfkkuk vḡ ÁLkLdj.k dæ ugḡ gA i'kq/ka dh bruh cMh vkcknh ds ckotm jkT; ea ekLk m|`x dk fodkLk bLkdh {kerk ds vuq i ugḡ ḡḡk gA

23. **vkW"e"ckby ,oa vkW" dEi ksbV**

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

([k) vkW"e"ckby dā fu; "adh t+ jr"ad" ijk djus ds fy, te'knij ,oa vkfnR; ij ea vkW" ds iḡḡ cukusokyh bdkb; "a Lkfcg 600 Lks vf/kd vuḡḡxd m|`x"adh LFkki uk dh tk pph gA iR; {k : i l s 20&25 gtkj Lks vf/kd j"t`xkj vḡ dbz xqkk vÁR; {k j"t`xkj dk Lktu ḡḡk gA

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

([k) vkW"e"ckby ½ijfg; k, rhu ifg; k ,oa pkj ifg; k] ḡYds okf.kfT; d e"Vj okgu"adk okf.kfT; d okgu"adh ekx ea dbz xqkk of) ḡḡz gA rnuḡḡkj] vkW" ds iḡḡ dh ekx c<h gA

(x) te'knij&vkfnR; ij ds fudV vkW" dh vuḡḡxd bdkb; "ads fy, LkÒh Ádkj dh vko' ; d cfu; knh Lkjpuk e"tm gA

(?k) vkW" ds iḡḡ ds fueZk vka ds fy, ij h{k.k dæ] fMtkbu Á; "x'kkyk] dkj [kkus Lks fudyus okys vi f'k"V ds ifj'k"/ku djus okys Lka = vkfn tLkh vke Lkfo/kk, i miyC/k djkus ds fy, te'knij ea vkW"&dyLVj d" dk; kZUor fd; k tk jgk gA

23.4 te'knij ea vxzkh vkW"e"ckby m|`x ds }kjk fo'o&Lrjh; Vd –ḡoh M; Wh ekyokgu ds fueZk ds fy, , d ubz , l Ecyh Á.kkyh LFkfi r djus ds vfrfjä fofðé Ádkj ds okgu"ad ds {kerk dk foLrkj fd; k gSftLkds ifj.kkeLo#i vkuḡḡxd bdkb; "a dk fodkLk ḡḡk gS, oa vfrfjä j"t`xkj ea of) ḡḡz gA

23.5 esxk 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 ØOLkØ 15 ea vU; ikd"ã ds fy, ifjdfYi r Lkqo/kkvka dks i klr djus dh gdnkj g"axhA

23.6 (d) esxk vkw"e"ckby mRiknd bdkb; k; vkw"e"ckby {ks= Lks Lkæf/kr d©ky ds vk/kquhdhj.k , oa Áf'k{k.k xrfrof/k; k; t&ks fd okgu pkyu, okgu ds j [kj [kko vkfn ds fy, d©ky fodkLk dæ dh LFKki uk djæxhA mDr dæ dh {kerk Áfr o"lz 1000 Áf'k{kq/ka Lks de ugÉ g"axhA

([k] jkT; Lkjdkj Áf'k{k.k dk 50% [kpZ ogu djxh t" fd ØOLkØ 20-5 ea vfidr ÁR; d Áf'k{k.k dh LkQy iwZrk ds fy, Áfr Áf'k{kq vf/kdre #0 5000 g"axhA

(x) d©ky fodkLk dæ }kjk ftu Áf'k{kq/ka ds Áf'k{k.k [kpZ dh Áfri fr ds fy, nok fd; k tk, xk] os 'k{kf.kd LkæFku"ã ds fy, >kj [kæM Lkjdkj ds dkæed foØkx }kjk fu/kkZjr ekunM"ã ds vuq.kkj jkT; ds fuokLkh g"axhA

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

23.7 cgr cMh vkw"e"ckby mRiknd bdkb; k; 300 Áf'k{kq/ka dh okækd {kerk okys u, vkb/hvkbZ dh LFKki uk djæxh ; k LkQy Áf'k{kq dh j"tækj {kerk d" /; ku ea j [krs gq fQVj , oa vkw"e"ckby {ks= ds dN vU; Lkæf/kr dkj"ckj ds Áf'k{k.k ds fy, oræku vkb/hvkbZ d" vi uk, xh , oa mUgæ mér djæxhA

23.8 Øe LkØ 23-6 , oa 23-7 ea mfYyf[kr 'kr"ã d" ij k djus okyh ogr- vkw"e"ckby mRiknd bdkb; k; Øe LkØ 23-6 ¼d½ , oa 23-7 ea vfidr xrfrof/k ds fy, , d o"lz vf/kd Lke; ds fy, eW; & ; ftr dj ¼oS½ dh NW Áklr djus dh gdnkj g"axhA

24 **ÅtkZ**

24.1 (d) jkT; }kjk ÅtkZ ds uohdj.kh; , oa i ; kbj.k vuq.ky ÅtkZ I zr"ã ds vf/kdkf/kd Á; "x d" c<lok nsuk ÁLrkfor gæ futh {ks= dh Økxhinkjh ds ek; e Lks blga chOv"OVhO vk/kkj ij fodfLkr djus ij tñj fn; k tk, xkA

([k] vius fo'kky Ñf'k vk/kkj ds dkj.k jkT; ea tð&bðku dh Ápj mi yC/krk gA
 Átkz Lk&Lk ; s bdkb; k /kku ds vo'kSk'j pkoj dh ÒkLk] >kMh ds i Yk'j frud'] Ò&rk i h;
 Átkz Lk&g Átkz vkfn ij vk/kkfjr g' Lkdrh gA

(x) jkT; ds i kLk Áfr o'kz yxÐx 300 fnu /ki mi yC/k jgrh gA jkT; Ápj ek=k ea
 Lk&g 'kfä ds n'gu djus dh {kerk j [krk gA

(?) e'Vs r&g ij ; g vu&ku yxk; k x; k gSfd mi ; ðä x&g&ijä jkxr I ðr'a Lks Átkz
 mRiknu djusea >kj [kM dh {kerk yxÐx 400&500 exkokuV gA

(³) jkT; fo | r fu; ked vk; "x ds fn'kfunðk'a d' /; ku ea j [krs gq] jkT; dh
 fctyh [kjh dk de Lks de 10% bu I ðr'a Lks [kjh ÁLrkfor gA

(p) ,d 'kq vkr g' p&dh gS v&g 44 xkp'a ds yxÐx 6000 ?kj'a d' x&g&ijä jkxr
 Átkz Lks ÁtkzLor fd; k tk p&pk gA

24.2. (d) jkT; ea 1320 exkokuV dh {kerk LFkfi r gA

([k] jk'Vh; v&kr mi Ò"x 1720 kwh) dh r&yuk ea jkT; dk Áfr 0; fä v&kr Átkz
 mi Ò"x de 1552 kwh) gA

(x) jkT; Lkj dkj us xteh.k fo | rhdj.k ds fy, 'kr&Áfr'kr Ákr djus dk y{; j [kk
 gA

24.3 (d) 'kq'd vk/kkfjr ÁfrLi) k&ed c'yh ,oa Lkj dkj ds Lk&orj.k ekxz ds v&rxh]
 >kj [kM d' d'; ys ds 6 cyk& vk&vr fd, x, g&ftudk fo | r ds fy, mi ; "x
 vi&{kr gA

([k] e/; e vof/k ea 43000 exkokuV Lks vf/kd dh Lk&Fkku {kerk okys rki Átkz Lk&g
 dh LFkku uk ds fy, futh fuo&kd'a ds Lk&Fk dbZ Lke>gk Kki u'a ij gLrk{kj fd, tk
 p&ps gA bLkfy,] >kj [kM fuo&kd'a d' de ykxr okyh fctyh dh mi yC/krk Ánku
 djus ds dxkj ij gA

24.4 jkT; Lkj dkj Átkz ds mRi knu] ÁLk&j ,oa forj.k ea futh {ks= dh Òkxh&kjh d' c<kok
 n&xhA

24.5 o&gr~ ifj; "tukvka 1100 dj"m+ Lks vf/kd dh vpy Lk&f&yk ds fuo&sk Lk&gr½ vi f'k'V
 Á"ek dh i&uÁk&ir }kj&k Átkz dk mRi knu djus ds fy, d&ivo ikoj lyk&/ LFkfi r

djus , oa LkgÒkxh LkLFkkvka d" Átkz Ánku djus dh vuøfr Ánku dh tk, xhA , ðkh bdkb; k; 5 o"ka rd fo | r 'k' d ea 50% NW dk ykÒ Òh Ákr djsxhA

- 24.6 bLk uhfr ds ykxw g"us dh ÁÒkoh frffk ds ckn Lks 0; koLkrf; d mRi knu djus okyh, uohdj.kh; I žr" a Lks Átkz dk mRi knu djus okys fctyh Lka æ d" , d ubz v" | kfxd bdkbz ekuk tk, xk , oa mLks bLk uhfr ds vaxr LkÒh Ádkj dk ÁRLkkgu Ákr djus dk gd g" xkA bu Lka æ" a d" 10 o"ka rd fo | r 'k' d dk 50% Òqarku ugÈ djuk i MxkA
- 24.7 Lkpkuk Á" | fxdh] t&Á" | fxdh , oa i; Vu Lkzakh xrfok/k; "a d" vorÈku ; k ubz ftlga v" | kfxd xrfok/k ekuk tkrk gš t, LkObDvkj OLkno dh Lohñfr ds v/khu] 'k' d ds v" | kfxd ; k okf.kT; d nj ij] t" Òh de g] Átkz Ákr djus dk gd g" xkA
- 24.8 Átkz foÒkx bLk {ks= ea v" | vf/kd Lkfo/kk Ánku djus ds fy, , d ubz , oa vyx uhfr ÁLr r dj jgh gA

25. **fonskh ÁR; {k fuosk ¼ QOMhOvkbD½ d" c<kok**

fonskh ÁR; {k fuosk ¼ QOMhOvkbD½ xar0; ds vkd" k dk fu/kk] .k djus okys Áe f k Lkpd" a ea Lks , d gA ; g jkT; d" d" ky] Kku rFkk Á" | fxdh LkÁf" kr djus dk , d ÁÒko' kkyh rjhdk Òh gS v" | v" | kfxd fu" i knu dk , d egROI wZ Áj d ÒhA

mi; ða d" /; ku ea j [krs gq] cfu; knh Lkjpuk] Átkz [kfut fodkLk] [kk | ÁLkLdj.k] t&Á" | fxdh] xj&ijajkxr Átkz vkfn t&ks p"unk {ks= "a ea ijLij ykÒdkjh vk/kk] ij fonskh dki j v fudk; @cgjk"Vh; dā fu; @ÁokLk Òk] rh; "a ds LkFk fonskh fuosk , oa vk/k] udre Á" | fxd; "a ds fy, rduhdh Lkg; "x LFkfr djus dk ÁLrko j [kk tkrk gA , ðks fuosk d" a d" fo' ksk ÁkFkfedrk Ánku dh tk, xhA

vko' ; drkva ds eiv; kedu , oa fonskh ÁR; {k fuosk ¼ QOMhOvkbD½ ds fy, fn'kk&funžk rš kj djus , oa Lke; ij fui vkjk djus ij fo' ksk /; ku nus ds fy, bLks LkLFkxr : i nus ds Á; kLk fd, tk, xA

26. **Lkpkuk Á" | fxdh @ t&Á" | fxdh**

26.1 jkT; Lkj d kj Lkpkuk Á©| "fxdh ¼vkbDVh0¼@vkbDVh0bD, Lk0 ds {ks= ea vkbDVh0 m | "x] vkbDVh0 i kd] futh {ks= ; k i hi hi h e" M ds vrxr vkbDVh0 fo' ksk vkfkd {ks= LFkfi r djus ds fy, cMsfuoškd" a d" Á"RLkkgu nrxhA

26.2 Lkpkuk Á©| "fxdh ¼vkbDVh0¼ ufr dk mls; ¼d¼ vkbDVh0 Lkpk, j ¼gkMbs j @Lk, ¶Vos j vk/kfj r ¼, oa vkbDVh0 Lkefkr Lkpk, j ¼d, y LkMj Lkcdkh, esMdy VMLØI'ku, chi hv" vkfn¼ Ánku djus ds fy, vkbDVh0 dá fu; "a dh LFkki uk, oa fodkLk ds fy, vuqly, oa m | "x ds vuqly ekgy Ánku djuk ¼[¼ jkT; ds f'kfkr ; pd" a ds fy, j" t xkj ds volkj i šk djuk ¼x¼ jkT; ds th, LkMhi h ea of) ds fy, bLk {ks= dh fu; kr {kerk dk n"gu djuk ¼¼¼ vkbDVh0 d" tuLk/kkj.k rd igpkuk, oa Lkkekftd&vkfkd fodkLk ds fy, bLkds mi ; "x earsth ykuk gš

(ii) buea de Ø& [kM dk mi ; "x djrs gq cMsi škus ij j" t xkj Lktu dh {kerk gš Afr 100 yk[k fuošk ea j" t xkj dk Lktu] m | "x ea Lkok/kd gš bLkds vfrfj ä] ; g yxØx 'kš; i ; kbj.k Ánkk.k i šk djrk gš

26.3 (d) vkbD, OMh0, 0 }kj k Øfie ds vkcá/u ea vkbDVh0 m | "x" a d" ÁkFfedrk nh tk, xhA ([k] vkbD, OMh0, 0 }kj k Øfie ds vkcá/u dh fLFkr eš ogr~vkbDVh0 Lkpkvka d" Øfie ds eW; dk Øqrku ckn ea djus dh vuqfr nh tk, xh] vFkr~, Lkh bdkb; "a }kj k Øfie ds eW; dk Øqrku i kp o" k" a ds Øhrj i kp Lleku fd' r" a ea djus dh vuqfr nh tk, xhA

26.3.6 e"Vj okgu vf/kfu; e ea Lkák/ku fd; k tk, xk rkfd vkbDVh0 dá fu; k; vius deškfj; "a dk muds vkokLk Lks dk; LFky rd ifjogu ds fy, ØkMsi j futh Lokfero okyh vktuh cLk" a dk blreky dj LkdA

26.3.7 Átk mRiknu dk ošfyi d I žr

5 dšoh0, 0 dh Átk vko' ; drk okyh vkbDVh0&vkbDVh0bD, Lk0 bdkb; "a dh LFkki uk jkT; eadgš Øh dh tk Lkdrh gš

26.3.8 , QØ, 0vkj0 NW

Lkáf/kr Ákf/kdj.k@'kgjh LFkkuh; fudk; "a }kj k pfar {ks= ds vkbDVh0 i kd]@ , Lk0Vh0i h0 ea vkbDVh0&vkbDVh0bD, Lk0 bdkb; "a ds fy, Ápfyr Øou fuelzk Lkcdkh mi &fu; e" a ds vU; Áko/kku" a ds vuq i fdLkh LFkku ij

vuęł; , Q0,0vkj0 ds vrfjä 50% vf/kd , Q0,0vkj0 dh vuęfr nh tk,xhA ;fn vko'; d g', r'' 'kgjh fodkLk fo0kx dh vko'; d vuęfr Lks Lkčá/kř Ákf/kdj.k@'kgjh LFKuh; fudk; "a }kjk vko'; d Lkák/ku fd;k tk,xkA

26.4 **tš&Á©| "fxdh**

>kj [kM ds fy, tš&Á©| "fxdh d" c<kok nus dh furkr vko'; drk gš t" u dby jkT; "a dh i kjä fjd xrfrof/k; "a ds fy, Lk0)Đ eŲ; fuekzk ,oa j"t xkj Lktu ds volkj mi yč/k dj, xk cŲd v©kf/k, Ńf" k ,oa m | "x ea mLkds mi ; "x ds volkj 0h Ánku djskA jkT; ds fy, v©k/kh; i 9k'a okys fo'kky taxy'a dh 0; kŲr, oškfud ekuo&LkLk/ku ,oa 'kš{k d mRŃ"Vrk dk fo'kky 0Mkj, v© mLkdh vf/kdkák vkcknh dh Ńf" k ij fu0jrk cgr Qk; nen gA

ufrr ds mšs ; "aea'kkfey gA

- (i) jkT; dh vFk0; oLFk d" etcw cukus ds fy, fupysLrj ij tš&Á©| "fxdh dh 'kq vkr d" c<kok nusA
- (ii) mi ; "xh jkLk; fud ; 9xd" a ds mRi knu ds fy, v©| kšxd tš&Á©| "fxdh d" c<kok nusA
- (iii) xteh.k ,oa vŲfnokLk {k= "a ds fy, **fLi #fyuk** dh [krh d" c<kok nusA
- (iv) fof0é Ádkj dh tš&Átkz dk Lkkekł; mi ; "xA
- (v) Lkkekftd ,oa tš&Átkz okfudh dsek/; e Lks jkT; ds ou {k= "a dk foLrkjA
- (vi) Ńf" k&vk/kkfjr m | "x" a d" c<kok nusA
- (vii) fof0é tyok; q {k= "a ds vuęly Ńf" k ,oa cixokuh ds fy, mPp mi t okyš LkŲkk ,oa dhV j"/kh ch t" a dk mRi knuA
- (viii) tyh; i kfj fLFkr dh&Á.kkyh dh mRi knu {kerk ea of) A

26.4.1 (d) >kj [kM v©| kšxd ufrr&2011 ds varxř ÁLrř foŲk; Á"RLkkgu ,oa NW tš&Á©| "fxdh m | "x d" 0h Ánku fd, tk, xA

([k] vkbD, 0Mh0, 0 }kjk 0fe ds vkc/vu ea tD&A©| "fxdh m| "x"ad" 0h ÁkFkfedrk nh tk, xhA

(x) m| "x"ads oxÉdj.k ; ijf'k"V&1 ¼1 ¼ii)) À ds vrxr ij 0k"kr exk m| "x ds vrxr ftu tD&A©| "fxdh m| "x"ad" 'kkfey ugÈ fd; k x; k gß mUga 32-2] 32-3] 32-4 , oa32-6 ds vrxr Á"RLkkgu fn; k tk, xkA

(?k) Lkj dkj tD&A©| "fxdh m| "x"ads fy, t'f[ke i pth fuf/k ¼opj dñi Vy Q.M½ dh LFkki uk d" c<kok nsxhA

26.5 **vkbDVh0 m| "x ds fy, fuEukádr fo'kSk Á"RLkkgu Ánku fd, tk, xS%&**

(i) t0, Lkoi h0Lk0ch0 ds vuki fýk Áek.k&i = ¼ u0v"0Lk0 vuEfr½ Lks NWA

(ii) vofLFkr ds Á; "tu"ads fy, vkpfyd fofu; e"á Lks NWA

(iii) fuEukádr vf/kfu; e"á ds vuqkyu ds Á; "tukFkz Lo&Áek.ku:

¼d½ dkj [kkuk vf/kfu; e

¼[k½ fu; kstuky; ¼j fDr; "adh vf/kLkpu½ vf/kfu; e

¼x½ etnjh 0qrku vf/kfu; e

¼qk½ U; ure etnjh vf/kfu; e

¼p½ vuqf/kr Jfed ¼fofu; eu , oamUeyu½ vf/kfu; e

¼p½ dkexkj {kfr i fr vf/kfu; e

¼N½ nqku , oa Áfr"Bku vf/kfu; e

27. **i; V/u**

27.1 i; V/u , oa ; k=k m| "x] vkus okys n'kd"á ea LkLks 'kfä'kkyh {k="á ea Lks , d cuus tk jgk gA pfid i; V/u {k= ea j"txkj dh fo'kky Lk0kouk gß jkT; Lkj dkj i; V/d Lk0k0; {k="á ea vG vf/kd fuosk vkd/kr djus graq fo'kSk t'j nsuk pkgrh gA fuosk ds fy, Lkj dkjh Jkrl@vf0dj.k"á, oafuth {k=} n"á Lks LkLk/ku , df=r djus ds fy, Á; kLk fd, tk, xS rkd jkT; ea j"txkj , oa jktLo&ikflr dk vfre y{; Ákr fd; k tk LkdA i; kbj.k vk/kkfjr

i ;/u] /kfed i ;/u] Lkñfrd&/kj"gj i ;/u] fj t;vz vkfn dsfodkLk dsfy, ÁkFfedrk nsuk ÁLrkfor gA

27.2 c) /kekbyfc; ; t& /kekbyfc; "a ,oa varjzVh; i ;/d"á ds vxexu d" fo"ksk : i Lks /;ku ea j [krs gq i sst ;k=k Ánku djus dsfy, , ;j&VDLk Lkòvka d" c<kok fn; k tk, xkA

27.3 Lkjdkjh {k= eayx0x 29 g"Vy; 33 i ;/d ifjLkj , oadbz i ;/d Lkpuuk dæ] jkLr"á dsfdukj i ;/d Lkfo/kk] jki os vkfn e"tm gA buds ifjpkju] xqkoYkk , oa {kerk ea Lkqkj dsfy, i ;/u fo0kx ih0ih0ih0 e"MLkã m|e ds varx; futh {k= dh 0kxhkhkj Lkuf'pr djxkA

27.4 i ;/u fo0kx Lkòzfud] futh ;k Lkã m|e if) r Lks g"Vy; e"Vy; ;k=h fuokLk vkfn dh LFkki uk dsfy, , d 0; ki d ufr ?kS"kr@vf/kl fpr djxkA

27.5 jktLo foHkx LoSPNd Hk&vt; vlx; l gefr vkokMZ ds varx; j; r Lks 0fe dh [kjh dsfy, vko' ; d Lkgk; rk eg; k djkbz tk, xhA

28. **fQYe m|`x**

i pj Lk; ;k ea Lkqj Ákñfrd /kfed] Lkñfrd&/kj"gj okys , oa v" kfxd LFky] ?kus taxy] Ákñfrd ty&Ái kr"á dh mi fLFkr , oa LkLrs Jfed"á dh mi yC/krk >kj [kM d" fQYe dh 'kVx , oabLkdsfodkLk dsfy, , d vkd"kd LFky cukrk gA jkT; ea fQYe m|`x ÁR; {k , oa vÁR; {k j"txkj , d vPNk l ;r g" Lkdrk gA jkT; ea ukxi gh , oa vU; 0k"kvka ea LFkkuh; r; ij fQYe"á dk fuelz k fd; k tk jgk gA fQYe LV;M;] fQYe fLVh vkfn LFkfi r djus dsfy, fo"ksk ÁRLkkgu ndj futh fuosk d" c<kok fn; k tk Lkdrk gA fQYe fLVh] LV;M; " dh LFkki uk dsfy, ogh ÁRLkkgu fn, tk, xs t" fof0é v" kfxd ikd"á d" Ánku fd; k x; k gA tu Lkã dZ , oa Lkpuuk fo0kx }kjk i ;/u fo0kx] m|`x fo0kx] fQYe m|`x ds Árfuf/k; "jaokf.kT; d dj fo0kx vkfn Lks Lkykg&e'kfojk djdsfoLrr ufr r; kj dh tk, xhA

29. **fu; k; Lkò/k;u**

fu; k; d" c<kok nus dsfy, jkT; Lkjdkj fuEukidr mik; djuk pgrh gS

- i. fu; krd"ad" cktkj Lkca kh van: uh tkudkj h] fu; krd Lkca kh nLrkosthdj.k] foYk , oa fu; krd ds vU; vR; r egRoiwz {ks= "a Lks voxr djkus ds fy, Áfrf"Br Lkykgdkj" @vkbDvkbD, QOVhO dh Lkgk; rk Lks dk; De vk; ftr fd, tk, xA
- ii. LFkkuh; okf.kT; eMy , oa m| "x Lkka" a ds Lkg; "x Lks vR; k/kfud Lkpuk dae LFkfi r djus ds Á; kLk fd, tk, xA
- iii. , d , ; j dxZ ifjLkj dh LFkku uk djuk ÁLrkfor gA ; g Qy" Qy" LkfcT; "a vkfn tLks mRi kn" a ds fu; krd d" okdNr c<kok nsxA
- iv. eW; of) r , oa mRi kfnr fu; krd ; "X; oLrpk" a d" cMs iSkus ij cDLk" a ea j [ks tkus ds fy, te'knij ea Okjr Ljkdj dh Lkgk; rk Lks varnã kh; dUVuj fmi " ¼vkbDLkhOMhO½ dh LFkku uk dh xbz gA jyos , oa daeh; mRi kn&'kYd , oa Lkhek&'kYd foOkx" a dh Lkykg Lks bLkh Ádkj dh Lkfo/kk vU; LFkku" a ea Dh LFkfi r djus dk ÁLrko gA
- v. m| "x" a d" varjZVh; Án' kZu; "a , oa 0; ki kj esy" a ea Okx yus ds fy, ÁRLkfg r fd; k tk, xkA 0; ki kfjd f' k"VeMy" a ds vkxeu" a ds fy, Okjr Ljkdj dh ; "tukvka ds Lka "tu Lks foYkh; LkeFkZu fn; k tk, xkA
- vi. fu; krd"Ued[kh bdkb; k; vko' ; d Lkok, @ukxfjd mi ; "xh Lkokvka ds : i ea ?k" f"kr dh tk, xhA
- vii. fu; krd"Ued[kh xqkoYkk] vuqkdkku , oa fodkLk dks i gpkuus , oa eku; rk nus ds fy, fu; krd ijLdkj Ánku fd, tk, xA
- viii. vks] kfxd {ks= fodkl i kf/kdkjka }kj k fu; krd"Ued[kh bdkb; "a d" Ofie ds vkca/ u ea ÁkFkfedrk nh tk, xhA

30. v@] kfxd #X.krk

30.1 bPNd v@] l BkkO; #X.k m| "x" a dk i q#) kj jkT; Ljkdj dh ÁkFkfedrkvka ea Lks , d gA jkT; Ljkdj us igys Dh vLk[; m| "x" a ds i q#) kj @i qokLk ea Lkgk; rk dh gA jkT; Ljkdj }kj k i q#) kj @i qokLk ; "tuk ds v/khu 49 y?kq bdkb; "a v@] 3 e/; e rFk ogr@exk ds m| "x" a d" Lkgk; rk Ánku dh xbz gA

30.2 jkT; Lkj d kj bPN d rFk l kko; #X.k m | "x dh #X.kr k dh j d f k e v g i q #) kj ds fy, fuEufyf [kr dne mBkus dk b j k n k j [krh g A

30.2.1 #X.kr k @Lk e L; k ds 'k h ? k z i g p k u d " L k q u f ' p r d j u s d s f y,] v k S j k f x d f o d k l i k f / k d k j k a d s A c d k f u n s k d d h v /; {kr k e a i k f / k d k j d s L r j i j r F k i e . M y h; v k; q a d h v /; {kr k e a m u d s {k = k f / k d k j L r j i j, m | " x i f r; " @ m | f e; " a v g f o y k h; L k l F k k u " a d s L k k F k f u; f e r L k e l l o; u c B d " a d k v k; " t u f d; k t k, x k v g m u d s f y, f u o k j d m i k; f d, t k, x A

30.3 N`Vs v g y ? k q m | " x " a 1/4 e 0, L k 0 b D 1/2 e a v g | k f x d #X.kr k

30.3.1 bPN d v g t h o u { k e N ` V s v g y ? k q b d k b; " a d s i q #) k j d s f y, , j k T; L k j d k j , k s i q #) k j A; k L k " a i j f o p k j d j u s d s f y, m | " x f u n s k d d h v /; {kr k e a j k T; L r j h; ' k h " k z l f e f r d s x B u d k A l r k o g A

30.3.2 #X.k m | " x " a d s i q o k L k d s f y, j k T; L r j h; ' k h " k z l f e f r } k j k L k j d k j d s o r e k u A k o / k k u " a d s v / k h u A c d k u] f o y k i k s k . k v k f n d s f y, v i s { k r i q L k j p u k d h v u q k a k k d h t k, x h A

30.3.3 O k j r h; f j t e z c d } k j k t k j h e k x i u n s k " a d s v u q k j , k s ' k h " k z l f e f r } k j k r R L k a d k h f r f F k L s A O k o h #X.k v g N ` V h b d k b; " a d h i g p k u d h t k, x h A b L k A d k j d h b d k b; " a d s i q o k L k g r q L k e f p r j k g r v g f j ; k ; r i s t v u e f n r f d, t k, x A , k s f u d k; } k j k #X.k d s : i e a ? k f " k r r F k i q o k L k d k p ; u d j u s o k y h b d k b; k j f u / k k z j r L k e; & L k h e k d s v r x r O k j r h; f j t e z c d d s e k x i u n s k " a d s v u q k j c d " a r F k f o y k h; L k l F k k u " a L k s j k g r v g f j ; k ; r i k u s d s f y, i k = g " a h A

30.3.4 , k h b d k b; k i q #) k j d s f y, b L k u h r d s r g r u b z v k S j k f x d b d k b; k a d s f y, m i y C / k j u, r F k g k y e a f d, x, u o h u f u o s k " a i j L k O h A ` R L k k g u d s f y, i k = g " a h j c ' k r s f d b d k b z u s f d L k h f i N y h v g | k f x d u h r d s v / k h u #X.k b d k b z d s : i e a A ` R L k k g u d k y k O u g e m B k ; k g " A

30.3.5 #X.k b d k b; " a d " #X.kr k d h v o f / k d s n g k u f o y f i c r O q r k u v f / k O k j i j L k a w k z N w d h v u e f r g " x h j ; f n o g f o | q c k M Z d s c d k; k e a L k f e e f y r g " A

- 30.3.6 fo|q foPNn dh fLFkr e#X.k bdkbz d" fo|q foPNn vof/k ds fy, ,0,e0th0 A0kj vq vl; Lkfonkxr xkj/h 'kq'd LksNW nh tk, xhA
- 30.3.7 mi; p jkf'k dh dVrh ds ckn ,Lk #X.k bdkbz dh fo|q cdk; k Lkzakh 'k'k jkf'k dk 0qrku bdkbz }kjk fcuk fdLk foyacr 0qrku vf/k0kj ds 'k'k'z fudk; }kjk ekeyokj fu/kkzjr fd'r"aa vnk dh tk, xhA rFkfi] ;fn ,Lk bdkbz Lke; ij d"bz fd'r pdkus ea pnd djrh g\$ r" ,Lks foyacr 0qrku vf/k0kj ds fy, fu/kkzjr nj ij ,Lk vof/k ds fy, bdkbz foyacr 0qrku vf/k0kj dh vnk; xh ds fy, ck/; g"xA
- 30.3.8 jkT; Lrjh; 'k'k'z l febr }kjk i q#)kj i d'lt dh Axfr ij vkof/kd fuxjukh j [kh tk, xh vq og bdkbz vq@; k vl; fo0kx@LkLkku Lkgr pndrkz i kVÉ ds f[kykQ+ tLk og mfpr Lke>s dkj0kbz ds fy, Lkdkj d" vuqka k djsxhA
- 30.3.9 jkT; Lrjh; 'k'k'z l febr ea jkT; Lkdkj }kjk Lke; &Lke; ij vf/kLkpr vq Lkdkjh xtV ea Adkf'kr , d s 0; fä@LkxBu 'k'fey g"ax\$ ftLkea foYk fo0kx@okf.kT; dj fo0kx@Atkz@LkLkkr foYk dk vfuok; r%Áfruf/kRo g"xA
- 30.4 #X.k e/; e vq cMsm | "x"adk i q#)kj@i qokLk
- 30.4.1 jkT; Lkdkj }kjk cMsvq e/; e {k= ea jkT; Lrjh; Lkozt'fud {k= ds mi 0e"aa Lkgr thou{ke #X.k v@ k\$xd bdkb; "a ds i q#)kj ds fy, Lkefpr mik; fodfLkr djus ds fy, Lkfo] m | "x dh v/; {krk ea ,d Lkfebr dk xBu fd; k tk, xhA
- 30.4.2 Lkfebr }kjk #X.k@cm jkT; Lrjh; Lkozt'fud {k= ds mi 0e"aa dk eW; kadu fd; k tk, xh vq rdudh vq vkFkd : i Lks thou{ke ,Lks mi 0e"aa ds i q#)kj ds fy,] i ; klr mik; "a dh Lkkrqr dh tk, xh ftLkea ekuo Je l q; k dk ; fädj.k@fofuok@ foYkh; i qxBu vkfn 'k'fey g"axA
- 30.4.3 e/; e vq cMh bdkb; "a ds foYkh; ÁRLkku ds fy,] bl v@ k\$xd uhfr ds Áko/kku"aa Lks ij\$ Lkfebr ¼ Fkk 0e Lk0 30-4-1 ea mfYyf[kr½ dh fLkQkfj'k ds vuqkjj foYkh; fu.kz yus ds fy, eq; Lkfo dh v/; {krk ea jkT; Lrjh; ikf/kdr Lkfebr e"tm jgsxA Lkfebr ea foYk] ; "tuk vq fodkLk] Átkz ds Áfruf/k 'k'fey g"axs vq ; g vyx Lks vf/kLkpr dh tk, xhA
- 30.4.4 #X.k e/; e vq ogr dh bdkb; "a dks #X.k ?k'kr fd, tkus grq ch0vkbD, Q0vkj0 dks vuqkjk djuk g"xA ckn e# ch0vkbD, Q0vkj0 ; k 0kjr; fjt0z cfd dh jkT; Lrjh; varj LkLkkr Lkfebr ¼ Lk0, y0vkbDvkbDLk0½ }kjk r\$ kj i qokLk ; "tuk ds v/khu vf0Klr fj; k; ra vq Lkfo/kk, j jkT; Lrjh; ikf/kdr Lkfebr ¼ Lk0, y0bDLk0½ ds

ek/; e Lks jkT; Lkj dkj ds fopkj kFkZ vuqkzk gsrj Lkfpo] m|`x dh v/; {krk okyh Lkfevr ds Lke{k vuqnu ds fy, ÁLr dh tk, xhA

30.4.5 #X.k@cñ yfdu Lkòk0; : i Lks thou{ke v@| kfxd bdkb; "a ds i qokLk mi k; "a ea vU; ckr" a ds LkFk&LkFk] fofòé Lkj dkjh foòkx@Lkx Bu" a Lks foYkh; LkeFku@jgr v@ fj; k; ra ; k ifjR; kx v@; k , LkObDch0@Mh0oh0Lk0 Lks fctyh rFkk fdLkh vU; , tLkh@Lkfof/kd fudk; @LFkkuh; Ákf/kdj .k Lks vU; Lkfo/kk, i 'kfeY g" xhA

30.4.6 , Lkh cñ v@ #X.k v@| kfxd bdkb; k] ftUg" us vi uh #X.krk ds dkj .k i gys gh fofòé Lkfo/kk vka dk ykò mBk; k g] LkkeU; r% nçkj k Lkfo/kk, i ÁLr ugè dj Lkdrh gá c' krð fd ekeyk&nj&ekeyk vk/kkj ij Lkkoztud fgr ea jkT; Lkj dkj , Lkh Lkfo/kk, i eg\$ k dj kus dk fu.kz ugè ysh gA

30.4.7 #X.k bdkb; k] Lk{ke Ákf/kdkjh Lks vuqnu ÁLr djus ds lk' pkr jkT; ds v@| kfxd {ks= fodkl i kf/kdkj dh fuxè ¼ fd tV½ ufr dk ykò mBk Lkdrh gA

30.4.8 òkr Lkj dkj i qokLk fuf/k ds xBu }kj k #X.k] N"Vs y?kq v@ e/; e m| e" a ds i qokLk ds fy, ; "tuk d" vfire : i nus dh Áf0; k ea fueXu gA rnuqkkj] jkT; }kj k #X.k bdkb; "a ds i q#) kj rFkk i qokLk ; "tuk dk ykò mBkus gsrqHkkjr I jdkj dh ; kstuk dks Lkefpr : i Lks Lkà k'f/kr fd; k tk, xhA

31. v@| kfxd foYk

31.1 Lkj dkj egLkuk djrh gSfd jkT; ds rhoz mRFkku ea vi ; klr v@| kfxd foYk LkLks cMh vMpu gA Lkj dkj , Lks mi k; djuk pkgrh g\$ t" v@| kfxd bdkb; "a v@ m| fe; "a d" Lkqre foYkh; Áokg d" c<kok nA

31.2 jkT; Lkj dkj }kj k {ks=h; @cñ" a ds fu; æ .k dk; kzy; @foYkh; LkLk, i [k' yus v@ __.k ds Lkædk ea e" ds ij 'kh?kz fu.kz Lk{ke djus ds fy, Lkefpr foodkf/kdkj Lkgr ofj" B vf/kdkfj; "a dh fu; fä d" Lkquf' pr djus ds fy, Á; kLk fd; k tk, xhA

31.3 vxz kh cñd vius Lkæ) fty" a ea y?kq m|`x] N"Vs v@ dvhj m|`x" a ij tñj Lkgr v@| kfxd {ks= ds fy, ftyk Lrj ij __.k Áokg ea rsth ykus ds fy, *v@| fxd __.k ; "tuk, r\$ kj djæ\$ ftLkds fy, vyx y{; fu/kkZjr fd, tk, xhA

31.4 jkT; Lkj dkj , d Lke; c) rjhds Lk\$ jkT; ea fo' ksk y?kq m|`x cñd 'kk[kkvka d" [k' yus dk Á; kLk djsxh ftLkLs y?kq m|`x bdkb; "a ds Lkææ.k okys Lkòh fty" a d" vkoYk fd; k tk LkdA

- 31.5 jkT; Lkjdkj }kjk futh {ks= ds cfd] afoYkh; LkLFkkvka d" Oh fofDe v| kfxd bdkb; "a d" foYkh; Lkxk,; Anku djus dsfy, vkef=r fd; k tk, xkA
- 31.6 ,d jkT; Lrjh; cfd] Lkfevr ¼ Lk0,y0ch0Lk0½ dk xBu fd; k x; k g\$ t" ,d vj jkT; Lkjdkj v| jkT; Lrjh; LkLFkku" a ds chp v| ntkjh vj Okjrh; fj t0z cfd] cfd v| fe; knh __.k nus okyh LkLFkku" a ds chp i; klr varjQyd Anku djsxhA ; g Lkfevr N"Vs v| e/; e i ekus dh v| kfxd bdkb; "a v| N"Vs m| fe; "a dh LkeL; kvka Lks Lkca/kr tkudkj ds vknk&Anku v| mu ij pplz dsfy, ,d mi; "xh ep Anku djrh gA ; g Lkfevr , kxh bdkb; "a d" __.k" a dh eatijh Lks Lkca/kr LkkekU; LkeL; kvka ds vrfj ä cfd] a v| foYkh; LkLFkku" a ds chp Lkelo; Lks Lkca/kr LkeL; kvka v| LkFk gh] v| kfxd bdkb; "a d" i; klr cfu; knh Lkfo/kvka ds Áko/kku" a ds Lkca k ea Lkek/kku dk Á; kLk djrh gA
- 31.7 ekbdks __.k ds Lkxke Áokg v| oLkyh d" Lkfo/kk tud cukus dsfy,] ukckM] fLkMch] Lkgdkjh cfd] okf.kT; d cfd] vkfn tLks foYkh; LkLFkku" a d" Lo&Lkgk; rk Lkeg" a ¼ Lk0, p0th0½ d" __.k nus dsfy, ÁRLkfgv fd; k tk, xkA
- 31.8 jkT; Lkjdkj }kjk AnYk __.k dh 'kh?kz v| Rofjr oLkyh Lkuf' pr djus ds fy, okf.kT; d cfd] v| foYk i ""k.k djus okys LkLFkku" a d" Lk'kä cukus ea enn dsfy, vko'; d dne mBk, tk, xA

32. ÁRLkku v| fj; k; ra

- 32.1 **I efdv ifj; "tuk fuosk vuqku ¼Lk0i h0vkbD, Lk0½ & ; g I fo/kk exk v| kfxd bdkb; ka dks NkM] j vU; v| kfxd bdkb; ka dsfy, gkshA**
- 32.1.1 v| kfxd bdkb; k; fuEu ea fuosk ds fy, I efdv ifj; "tuk fuosk vuqku ¼Lk0i h0vkbD, Lk0½ i kus gsrq i k= g"axh:
- (i) Lka æ v| e' khujhA
 - (ii) Anll.k fu; æ.k mi dj .kA
 - (iii) i; kbj .k vuqku offyi d fo | r mRi knu mi dj .kA
 - (iv) depkjh dY; k.k ¼bD i h0, Q0, bD, Lk0vkbD, LokLF; chek ; "tuk/A

- 32.1.2 Lkoi hovkbD, Lko ds rgr LkfCLKMh dsfy,] Lka æ vq e'khujh ea fuos'kkFkZ 50%] Ankk. k fu; æ.k mi dj.k vq i; kbj.k ds vuqwy osfyi d fo|q mRiknu mi dj.k'a ea fuos'k grqAR; d dsfy, 20 % , oa 20 % vq depkjh dY; k.kkFkZ %bDi ho, QO, bD, LkOvkbD] LokLF; chek½ ea fuos'k dsfy, 10% Okjkd Lkfg' fuos'k dh ; 'X; rk jkf'k dh x.kuk dh tk, xhA
- 32.1.3 **Lkoi hovkbD, Lko ds rgr LkfCLKMh Jskh ,] ch] Lkh ds v/khu i [kM'a ds fy, ifjdfyr fuos'k dh ; 'X; rk jkf'k ds vf/kdre Øe'k%7 %] 10 % vq 15 % rd vuqk; g'xh %Jskh , , ch vq Lkh ds rgr [kM'a dh Lkph i fjf'k'V&1] ØOLkØ 12 eamfYyf [kr g%A**
- 32.1.4 fdLkh vq| kfxd bdkbz dsfy, Lkoi hovkbD, Lko ds rgr vf/kdre vuqk; LkfCLKMh 5 % kp½ dj 'M+#i , g'xhA
- 32.1.5 Lkoi hovkbD, Lko ds vrxr LkfCLKMh dk ykØ mBkus okys m| 'x ØOLkØ 32-2 ds rgr ykØ dsfy, ik= ugÈ g'axs %LVKEi M; %Wh vq i athdj.k 'kq d %A
- 32.1.6 ØOLkØ 32-2 ds rgr m| 'x'a d' LkfCLKMh %LVKEi M; %Wh vq i athdj.k % oV Á'RLkkgu vq Lkoi hovkbD, Lko] LkØh d' , d LkFk t' Mæs ij] dá uh }kj k ifj; 'tuk eaf d, x, dy vpy i pth fuos'k Lks vf/kd ugÈ g'xhA oV Á'RLkkgu ea ØOLkØ 32-5 ds rgr ifjdfyr oV vq bLk uhfr ea Anku fd, x, fdLkh vU; 'k'kZ ds v/khu nkok fd; k x; k oV ykØ 'kfeY g'xkA rFkfi] i %V@xqkoYkk Áek.khdj.k vq vuqkpr tkfr@vuqkpr tutkfr@efgyk, @'kjhfd : i Lks fodykax dsfy, fo'kSk Á'RLkkgu] bLkdk fgLLk ugÈ g'xA
- 32.1.7 **Lkoi hovkbD, Lk ds rgr vuqkpr tkfr@vuqkpr tutkfr@efgyk@fodykax m| fe; 'a d' 5% vfrfjä ykØ Ákkr g'xkA ; g ykØ døy >kj [kM ds fuokfLk; 'a ds fy, ykxw gkskA bLk dñMdk ds Á; 'tu ds fy, døy os 0; fä vuqkpr tkfr@vuqkpr tutkfr oxZ ds v/khu ykØ i kus dsfy, ik= g'axs ftuds i kLk Lk{ke Ákf/kdkjh }kj k fuxr tkfr@vkokLk; Áek.k i= g\$ t' >kj [kM jkT; ea , LkOMhov'Ø ds in Lks uhps dk u g'A bLk rjg, døy mu 0; fä; 'a d' fodykax Jskh dk ekuk tk, xk, ftuga Lk{ke fpdfRLk eMy }kj k 40% Lks vf/kd fodykaxrk ds : i ea Áekf.kr fd; k x; k g'A**
- 32.1.8 **mxokn Lks ÁOkfor [kM'a dsfy, fo'kSk Á'RLkkgu**

xj&[kfut vk/kfjr ¼ Lks m | "x] t" jkT; ds [kfut Lkkk/ku" a dk mi ; "x ugÈ djrs g½ ubZ v©| kfxd bdkb; k; t" Lk a v© e' khujh ea 5 dj "M+#i , dsU; ure fuosk ds Lkkfk mxokn ÁÒkfor i [k.M ea ¼xj ikfydk Lkek Lks 5 fd0eh0 nij½ fLFkr gS rFkk de Lks de 100 0; fä; "a d" ÁR; {k j"t xkj mi yC/k djkrh g½ Lkhi hvkbZ, Lk ds rgr 5% vfrfjä ÁRLkku dsfy, ik= g"axhA bLkds vykok, , d vfrfjä o"lz dsfy, oS dh Áfriir dh tk, xhA

32.1.9. ufr ea Lkj dkj dh dN Lkfo/kvka@ÁRLkku vkfn dk ykÒ mBkus dsfy, dN m | "x" a dsfy, fuin"V Lk; k ea dk; zcy dh ÁR; {k fu; jä dh ifjdyi uk dh xbZ gA , Lks ÁR; {k j"t xkj ea jkT; Lkj dkj dh vkj {k.k ufr d" ykxw djus okys m | "x Lkhi hvkbZ, Lk ds rgr 5% vfrfjä ÁRLkku dsfy, ik= g"axhA

32.1.10 m | "x" a d" Lkhi h0vkbD, Lk0 Jskh ds vxrZr d0y , d ckj LkfCLMh Ánku dh tk, xhA Ánku dh tkus okyh LkfCLMh 20 % Áfr o"lz ds nj Lks 5 o"lz dh dkykof/k ea Hkqrs; g"axhA

32.1.11 Okjr Lkj dkj dh ; "tuk ds vxrZr ykÒ i klr djus okyh v©| kfxd bdkb; k; bl ufr ds Ø0Lk0 {32.1.1 (i Lks iv)} ds rgr ykÒ Ákr djus dh ik= ugÈ g"axhA

32.2.1 **LVKEi 'kYd v© i ahdj.k 'kYd**

100 0; fä; "a ds ÁR; {k j"t xkj ds Lkkfk jS r Lks Lk/ks [kjnhh xbZ@Lkgefr vf/kfu. kZ ds ek/; e Lks gkflky Òfie dsfy, fofueZk bdkb; k; **LVKEi 'kYd v© i ahdj.k 'kYd ds 50% dh Áfriir** dh Lkfo/kk ik, xh ¼vkbD, 0Mh0, 0@v©| kfxd i kdZ ds i Ínkj blk ykÒ dsfy, ik= ugÈ g"axhA ; g Lkfo/kk fdLk fof'k"V Òfie ds Áfke yu&nu ds fy, gh Ánku dh tk, xhA

32.2.2 [kjnhh xbZ tehu ds Áfr , dM+ dsfy, 100 ÁR; {k j"t xkj mi yC/k djkus okys m | "x" a d" Òfie dsfy, **LVKEi M; Vh v© i ahdj.k 'kYd dh 100% Áfriir** dh vuæfr g"axhA

32.2.3 m | "x" t" fcuk fdLk egroi wkZ eY; &o/kZ ds [kuu] fi LkkbZ ifjogu /kykbZ vkfn tLk [kfut fu" d" kZk xfrfof/k; "a ea ÁoYk g½ , Lks ykÒ dsfy, ik= ugÈ g"axhA

32.3 **xqkoYkk Áek.khdj.k**

(d½ v©| kfxd bdkb; "a dh xqkoYkk ea Lkqkj ds fy, jkT; Lkj dkj }kjk mPp ÁkFkfedrk nh tk jgh gS v© mlga Okjrh; ekud C; j" v© vU; vrjkZVh; ekU; rk

Áklr LkL Fkku"á Lks xqkoYkk Áek.k&i = Áklr djus ds fy,] **fd, x, 0; ; ds 50% nj ij vf/kdre #0 2-00 yk[k rd** dh Lkgk; rk Ánku dh tk, xhA

fuEufyf[kr fdLkh Òh vrjkZVh; Lrj ij ekU; rk Áklr@LohÑr ekud"á ds v/khu Áek.k&i=@ekU; rk Áklr djus okyh bdkb; k; ykÒ i kus ds fy, ik= g"axh %&

- vkbZ, Lkv" &9000 xqkoYkk Ácdku Á.kkyh
- vkbZ, Lkv" &14000 i ; kbj.k Ácdku Á.kkyh
- vkbZ, Lkv" &18000 0; koLkF; d LokLF; v^g 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 v^g uohdj.kh; ÁtkZ ds {ks= ea, yObDbDMhO Áek.khdj.k
- vrjkZVh; Lrj ij ekU; rk Áklr ikfjLFkfrdh&yasy vkdb&VhbZ DI 100 vkfn
- d"bz vU; vrjkZVh; Lrj ij ekU; rk Áklr Áek.khdj.k] t" cgrj cktkj fLFkfr Lk{ke dj, A

([k) d"bz Òh m|e bl vks] kfxd uhfr dh vof/k ds n^gku vf/kdre forR; Lkhek vUrxr , d Lks vf/kd Áek.khdj.k dh Lkfo/kk dk ykÒ mBk Lkdrs gA

(x) Òkjr Lkjdkj }kjk Òh xqkoYkk Áek.ku ¼vkbD, Lk0v"0&9000] vkbD, Lk0v"0&14000 vkfn½ ds fy, ÁRLkkgu fn;k tk jgk gA ÁkFkfedrk vk/kkj ij , Lks ykÒ dh Lkfo/kk i kus okyh bdkbZ d" jkT; Lkjdkj c<kok nsxh v^g Lkfo/kk mi yC/k dj, xhA

32.4 **iVV iathdj.k**

v^g] kfxd bdkb; "á d" muds eny dk; @vuLkLkku ds vk/kkj ij LkQyrkiDd tfur] iathÑr v^g LohÑr iVV nkf[ky djus ds fy, ÁRLkkgu fd;k tk, xhA jkT; Lkjdkj }kjk Áfr **iVV, fd, x, 0; ; dk 50%] vf/kdre #0 2 yk[k rd foYkh; Lkgk; rk Ánku** dh tk, xhA buea Lks vf/kdre #0 1 yk[k iVV nkf[ky djuš odhy

dk 'kq d] i s/ v sdx ds fy, fd, x, 0; ; ij vq i s/ dh vfire Lohñfr ij vf/kdre #0 2 yk[k fn;k tk Lkdrk gA

32.5 oS ij LkCLMh@Á`RLkku

y?kq m | `x] gFkdj?kk] j s'ke mRi knu] gLrf'kYi] [kknh vq xte" | `x mRi kn Lkfgr uhps ÁLrñ I EcfU/kr vks] k sxd bdkbZ ds fy, ; g Lkfo/kk mi yG/k g`xh:

(d½, e0, Lk0, e0bD uhps oEkr vof/k ds fy, bdkb; `a dh vofLFkfr ds vk/kkj ij Áfr o`kz fuoy ½s/½ oS ds 60% Òqrku] vf/kdre dy vpy iñth fuosk ds 100% rd dh Áfriñr ds fy, ik= g`xkA

ØOLk0	vofLFkfr	vof/k ½o`kz
1	,	5
2	ch	7
3	Lkh	9

([k½ ogr vq exk m | `x] mi ; ða rkfydk ea n'kz, x, vuñkkj] bdkbZ dh vofLFkfr ds vk/kkj ij fof0é vof/k; `a ds fy,] **dy vpy iñth fuosk ds vf/kdre 75% rd] Áfr o`kz fuoy ½s/½ oS ds 50% Òqrku ds fy, ik= g`xkA**

(x½ gFkdj?kk] j s'ke mRi knu] gLrf'kYi] [kknh vq xte" | `x mRi kn] mi ; ða rkfydk ea n'kz, x, vuñkkj] bdkbZ dh vofLFkfr ds vk/kkj ij fof0é vof/k; `a ds fy,] **dy vpy iñth fuosk ds vf/kdre 100% rd] Áfr o`kz fuoy ½s/½ oS ds 75% Òqrku ds fy, ik= g`xkA**

(?k½ ½s/½ ifj/kku] oL=] [kk | ÁLkñdj.k] vkñ`e`ckby] vkbDVh0@vkbDVh0bD, Lk0 vq t0 Áq] fxdh bdkb; k] mi ; ða rkfydk ea n'kz, x, vuñkkj] bdkbZ dh vofLFkfr ds vk/kkj ij fof0é vof/k; `a ds fy,] **dy vpy iñth fuosk ds vf/kdre 75% rd] Áfr o`kz fuoy ½s/½ oS ds 75% Òqrku dh ifriñrZ ds fy, ik= g`xkA**

(ii) jkT; ea LFkfr] iLrkfor ; Fkk'kh/kz LFkfr gkus okyh buVñx s/ M LVhy lykñ rFkk@vFkok I g ds IVo ikoj lykñ rFkk dky vk/kkfjr Fkey

ikoj bdkbz l s Hkkjh ek=k ea Qykbz ,S rFkk CykLV Quā Lyx ds l'tu dh l EHkkouk gā ;g okroj.k inllk.k dk iedqk dkjd gā bu vksj kfxd dpMs%otLV½ dk mi ; kx l keku; r%bV cukuf; l heV mRiknu ,oa Hkfe l qkkj bR; kfn ea gkrk gā bl jkT; ea mRi kfnr dpMs%otLV l kexh½ dk de l s de 25 ifr'kr dPpeky ds : i ea %otu vk/kkj½ ij blreky djus okyh exk vksj kfxd bdkbz dks dMdk ?k (i) ds vuq i oV vuqku vuqku; gskkA bl ds l kFk gh l kFk mRiknu dh xqkorrk ch0vkbD, l 0 ekud ; k l erq; vUrjzVh; ekud ij [kjk mrjA

(3) vq| kfxd bdkb; kj t" foLrkj@vk/kqudhj.k vq| fofo/khdj.k }kjk ubz bdkbz dsfy, ; X; gā os viuh Lkēf/kr Jf.k; "a ea mi ; jā oV ds Lkēf/kr ea Lkeku yk0 i kus dh gdnkj g"xkA rFkfi, mluga , l k foLrkj@fofo/khdj.k vq| vk/kqudhj.k ds fy, mRiknu vq| fuosk ds vyx foj.k'a ds vf0y[k'a dk vuq{k.k djuk g"xkA ; fn , l kh bdkb; "a }kjk , d vyx vf0y[k'a dk vuq{k.k Lk0o u g] r" , l kh bdkb; "a d" LFkfi r {kerk ds vuq{kr ea yk0 mi yC/k g"xkA

(p½ bu yk0'a ds fy, nok djus okyh fdLkh 0h bdkbz d" okf.kT; dj fo0kx] >kj [kM Lkj dkj ds i kLk i ahdj.k djokuk gskk vq| viuh Lk0h Lkēf/kr foj.f.k; k; ntZ djuh g"xhA

(N½ okf.kT; dj fo0kx }kjk fdLkh fo'k"V Lke; Lkhek ea okf'kd dj foj.kh ds vfire eW; kdu dsekey"aea , l kh bdkb; "a d" Lko"pP AkFkfedrk nh tk, xhA

(t½ okf.kT; dj fo0kx }kjk dj eW; kdu ds ekeys ea Lke; &Lkhek Lkgr vkdyu vf/kdkfj; "a dh ftEenkfj; "a d" 0h Lkēf/kr fd; k tk, xkA

(>½ oV Afrikr nkos dk 0qrku okf'kd vk/kkj ij fd; k tk, xk vq| , l kh 0qrku de Lk s de , d Lkēf/kr foYkh; o"lz rd Lkēf/kr ds Lkēf/kr ds ckn fd; k tk, xkA

(½ bdkb] ftLkds fy, okf.kT; dj fo0kx }kjk fofo/kor-foj.kh dk eW; kdu Lkēf/kr ugē gqk gq vxys o"lz gq oV dh Afrikr ds nkos ds fy, ik= ugē g"xhA

(V½ vfire o"lz ds fy, vFkkr~ik=rk vof/k ds vfire o"lz ds fy, oV Afrikr ds nko"ā i j] Lk0h fi Nys o"k'ā ds eW; kdu dh Lkēf/kr ij gh fopkj fd; k tk, xkA

(B½ oV ik=rk vof/k ds fy, Afrikr dh Lkēf/kr dk yk0 mBkus ds ckn] vq| kfxd bdkb; "a d" 0fo"; ea blkh Lrj ij] brus gh o"k'ā ds fy, dj vuqkyu dk vuq{k.k

djuk g`xkj fttrus o"lz mlug`aus oS/ dk nkok fd; k g\$ mntkj .k dsfy, , d bdkbz ftLkus vofLFkr dsfy, ikp o"lz oS/ Áfriñr dk nkok fd; k g\$ mLks Áfriñr dh Lkekflr ds ckn vxys ikp o"l`rd dj vuikyú djuk g`xkA

(M½ oS/ LkfCLkMh dk nkok djus dsfy,) m |`x fo0kx Lks v`| kfxd bdkbz d" i kLk&cpl tkjh fd; k tk, xkj ftLkea tkod ns dj ¼Lkñ0, LkOVñ0 Lkgr½ v` >kj [kM oS/ ¼Lkñ0, LkOVñ0 Lkgr½ 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`æ\$ ftLkdsfy, vyx Lks fu; e r\$ kj fd, tk, çA

u"V: bLk v`| kfxd ulfr ea fufgr fdLkh ðh ckr ds g`rs gq ðh] jkT; d" Lkefpr funk nús dk vf/kdkj g`xkj ftLkds vrxr jkT; ea eky v` Lkok dj Á.kkyh ds dk; kñ0; u ds ckn bLk ulfr ea eatij fdLkh Á`RLkkgu d" Lkák'f/kr dju\$ gVkus; k ÁfrLFkfi r djus ds vf/kdkj 'kkfey gA

32.6 v`| kfxd ikd] futh v`| kfxd {ks=@bLV\$ dsfy, Á`RLkkgu

32.6.1 I keW; vk/kkjHkr I jpuK ykxR dk 50%] vf/kdre 10 dj`M+ #0 rd] u; h oL=@ifj/kku ikd] vkbDVñ0@vkbDVñ0bD, Lk ikd] tñ & Á`|`fxdh ikd] jRu v` vñ0ñk.k ikd] tñ rduhd v` tMh&cVh ikd] jkLk; fud v` v`w/kh; ikd] [kk | ikd] vñW"e"ckby fo0rk ikdZ vkfn {ØOLkñ 15 (i-viii) ea mfYyf[kr} v` futh v`| kfxd {ks=@bLV\$ ds LkkeW; çfu; knh <kps ds fodkLk ij g`us okys [kpZ dk ogu jkT; Lkjdkj djsxA bLk rjg ds çfu; knh <kps ea eç; : i Lks LkMed Lkaty] ey&ty&fudkLkh] i hus dk ikuh v` fctyh forj.k vkfn 'kkfey g`xA

32.6.2 jkT; Lkjdkj mi; j` v`| kfxd ikdZ v` futh v`| kfxd {ks=@Lkñk dh ðñe ds i athdj.k 'kYd ds 50% dh Áfriñr djsxA

32.7 dyLVj fodkLk dsfy, Á`RLkkgu

Lkjdkj ; k , Lki hoh ds vius vanknu Lks **dy vu`fñr ifj;`tuk ykxR ds U;ure 10% vuñku rd] t" ðh de g`] jkT; dsfy, ðkjr Lkjdkj }kjk vu`fñr Lkefigd ;`tukvka grqjkT; Lkjdkj i`kd'k djsxA**

32.8 VDI Vkbÿ v` , ij\$ dsfy, Á`RLkkgu

(d½ v°| kfxd òfe@vkcávr ;k m|`x }kjk [kjhns x, òe&[kM ds Lkæak ea i ík] fcØh Lkg i ík ;k fcØh foyçk ds fu"iknu ds fy, v° i ís ij yh xbz v°| kfxd òfe@òe&[kM ds ekeys ea i ík foyçk ds fu"iknu ds Lkæak ea m|`x }kjk ÁnÝk LVKEi 'kŷd v° gLrkj.k 'kŷd ds Áfr 100% Áfri fr vuqk; g`xhA

([k½ oL=@ifj/kku W/DI Vkbŷy , oa , i jŷy½ fofuekZk bdkb; "ad" fu; ftr ÁR; d 1000 dkexkj" a ds fy, , d , dM+ dh nj ij dkexkj" a ds fuokLk grq ifj/kku@oL= ikdZ ds fudV 'k; ukxkj" a ds fuekZk ds fy, foÝk; Lkgk; rk Ánku dh tk, xhA ; g Lkgk; rk òfe dh ylxr dk 50% vf/kdre #0 50 yk[k rd Lkfer g`xhA

32.9 Ñf'k&[k| ÁLkldj.k dyLVj dsfy, Á`RLkku

jkT; Lkjdkj ifj; "tuk ylxr ds 10% rd Lkgk; rk nsxh c'krŷ fd ifj; "tuk ds Mhi hvkj d" òkjr Lkjdkj &, e0, Lk0, e0bD us LohÑfr Ánku dh g`A

32.10 dšIvo mtKz Lkæ dsfy, Á`RLkku

dšIvo mtKz Lkæ dh LFkki uk djus okyh ubz ;k e°tmk v°| kfxd bdkb; "ad" Lo; a ds [kir ;k dšIvo mi ; "x dsfy,] (vFkkZ~Lkæ }kjk Á; ä fctyh ds mi ; "x ds Lkæak ež mLkds ÁkjD Lk ydj ikp o"ka dh vof/k dsfy, fo|q 'kŷd ds 50 % òqrku dh NW nh tk, xhA

32.11 vkbDVh0@vkbDVh0bD, Lk0 dsfy, Á`RLkku

(d½ cgr CMh vkbDVh0 bdkb; "ad" ikp o"ka dsfy, fo|q 'kŷd ea NW nh tk, xhA

([k½ ubz vkbDVh0 -vkbDVh0bD, Lk0 ds LkFk&LkFk #0 5 dj`M+ Lk ydj #0 50 dj`M+ ds chp fuosk djus okyh foLrkj bdkb; k] ftlg`us 100 Lk vf/kd ÁR; {k Jfed" a d" j`txkj fn; k g] l eodr ifj; "tuk fuosk vuqku W.kh0i 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 Á`RLkku jk'k nh tk, xhA bLkdh vf/kdre Lkhek #0 25 yk[k g`xh] ftLkdk ykD døy , d clj mBk; k tk Lkdrk gA

(2) **Áfrifir** yu&nu ij fc0h@i ík foyf[k ds fy, vkbDVh0– vkbDVh0bD, Lk0 m|“x”a }kjk **ÁnŸk LVKEi M; Wj** gLrkj.k 'kŸd vŸ iathdj.k 'kŸd **dh 100% Áfrifir dh tk, xhA**

(3) f}rh; yu&nu ij fc0h@i ík foyf[k ds fy, vkbDVh0 – vkbDVh0bD, Lk0 m|“x”a }kjk **ÁnŸk LVKEi M; Wj** gLrkj.k 'kŸd vŸ iathdj.k 'kŸd **dh 50% Áfrifir tk, xhA**

(p½ vks| kfxd {k= fodkl ikf/kdlj }kjk inRr 0fie ds fy, ¼k½ vŸ ¼³½ Lkfo/kk, i mi yC/k ugÈ g`xhA

(N½ U; ure 2500 oxL QhV okys iwŸ% fuAer dk; kŸ; LFky ds fy, rhu o”kã dh vof/k grq **i ík fdjk; s ¼fjLkj ds fdjk; s Lkgr½ dh okLrfod ykxr ds 50% rd] vf/kdre #0 5 yk[k Áfr o”k ds v/khu Áfrifir** dh tk, xhA bu bdkb; “a d” Lk0i h0vkbD, Lk0 dh 0fie@0ou ?kVd ds rgr yk0 ikus dh vuæfr ugÈ g`xhA rFkfi] muds }kjk Lka æ] e'khujh vkfn t&ks Lk0i h0vkbD, Lk0 ds vU; ?kVd”a ds fy, **ÁRLkkgu** dk yk0 mBk; k tk Lkdrk gA

(t½ Lkjckj vkbDVh0– vkbDVh0bD, Lk0 LFku”a ea dSIVo mtŸz mRiknu d” **ÁRLkgr djsxA dSIVo mtŸz mRiknu djus okys /ofu&jfgr LkV”a ea fd, x, iŸth 0; ; ds 40% dh Áfrifir dh tk, xhA ; g Lk0i h0vkbD, Lk0 ds rgr , d ckj ÁRLkkgu nŸ g`xk ¼tLks ÁnŸk.k fu; æ.k mi dj.k ÁRLkkgu vŸ i ; kbj.k vuphy dk; 0e dks l a 0r : i l s'kkfey fd; k tk, xkVA**

32.12 **i ; Mu ds fy, ÁRLkkgu** ¼uEufyf[kr ds vfrfjã ulfr ea vU; fdLk LFku ij mfYyf[kr d”bz vŸ **ÁRLkkgu** ykxwugÈ g`xkVA

32.12.1 (d½ cM , oa cdQkLV ; kst uk vlr xŸ vkokl h; ?kj@ifj l j ea vofLFkr Lkfo/kkvka ij] foykflkrk dj ij iwŸ NW rFk **?kjswnj ij fctyh foi=ka dh vuæku; rk NW** nh tk, xh vŸ 0fie ds mi ; “x ds fy, 'kgjh LFkkuh; fudk; “a Lks vyx vuæfr dh vko'; drk ugÈ gA ; g vf/kdre 5 o”kã ds fy, ykxwug`xkA

(x½ jkph] te'knij vŸ /kuckn ds ikp fLkrkj g`Vy , oa jkT; ds vU; LFku”a ij rhu vŸ pkj fLkrkj g`Vy”a d” ikp o”k dh vf/kdre vof/k ds fy, 50% foykflkrk dj dh **Áfrifir** gkFLky g`xhA

32.12.2 jkT; ea LFkkfir u, j'i&os vḡ eu'jatu ikdz ds ijh rjg ifjpkfyr g'us dh frffk Lks 5 o"lz dh vof/k dsfy, eu'jatu dj dh Áfrir dh tk, xhA

33. foLrkj@vk/kfudhdj.k@fofo/khdj.k

foLrkj@vk/kfudhdj.k@fofof/kdj.k ds nḡ Lks xqtjus okyh vḡ ifjf'k"V&I ds ØOLkØ 6 rFkk ØOLkØ 7 ea mfYyf[kr ekunM'a d" ijk djus okyh ubz vḡ|kfxd bdkb; "a d'] ubz bdkb; "a ds LkkFk l erḡ; ij ekuk tk, xk vḡ l æf/kr bdkb; kll rnuḡkkj ÁRLkkgu" dh ik= Øh g'ach] pks bdkbz us iḡZ foLrkj@vk/kfudhdj.k@fofof/kdj.k dsfy, igys dh fdLk Øh ufr ds rgr bdkbz ds : i ea ykØ mBk; k g'A , e, Lk, ebz bdkb; "a ds foLrkj@vk/kfudhdj.k@fofo/khdj.k dsfy,] bLk ufr ds rgr dḡy rØh ykØ fy; k tk Lkdrk gḡ ; fn iḡZ ifj; "tuk ds mRiknu dh frffk vḡ dk; kḡo; u ds fdLk ifj; "tuk ds e/; vñjky vof/k U; ure n" o"lz gḡ bLk Ádkj] oḡr vḡ exk ifj; "tukvka dsfy, ykØ Ákr djus gḡq iḡZ ifj; "tuk ds mRiknu dh frffk vḡ dk; kḡo; u ds fdLk ifj; "tuk ds e/; vñjky vof/k rhu o"lz vo'; g'uh pfg, A

Lke; vuḡph vḡ foLrkj@vk/kfudhdj.k@fofo/khdj.k dh iḡZ'k d" n'kkZus okyh foLr' ifj; kstuk ifronu vuḡnu dsfy, m| "x foØkx d" ÁLrḡ dh tk, xhA ; fn 30 fnu" ds vñj vuḡnu Lkkfpr ugḡ fd; k tkrk gḡ r" bLks vuḡfnr ekuk tk, xhA

, e0, Lk0, e0bD Jskh ds vñxḡ ifj; "tuk, ; m| "x funskd dh v/; {krk okyh Lkfevr }jkj vuḡfnr dh tk, xh vḡ oḡr vḡ exk Jskh ds vñxḡ vkus okyh ifj; "tuk, ; m| "x Lkpo }jkj vuḡfnr dh tk, xhA

34. Lkkeḡ; Áko/kku

34.1 Lkkoḡfud mi ; "fxrk Lkøk

m| "x" @Áfr" Bku" dh fuEufyf[kr Jḡ.k; k; vkbDMh0 vf/kfu; e&1947 ds v/; k; &V ds rgr Áko/kku" ds fØ; kḡo; u ds Á; "tukFkz "Lkkoḡfud mi ; "fxrk Lkøk' ds : i ea ?k'kr dh tk, xhA

(i) Lkḡuk Áḡ| "fxdh rFkk vkbDVh0 Lk(ke Lkøk, ;

(ii) tḡ Áḡ| "fxdh

(iii) $\tilde{N}f^k$ vk/kfjr $\acute{A}LkLdj.k$

(iv) byDV[?]fuDLk v^g njLkpkj

(v) fu; k^r mUe \lceil k bdkb; k; v^g vks| k \acute{x} d i kd[?]ea bdkb; k;

(vi) v^o| k \acute{x} d i kdZ v^g , LkObD^tM^o Lkfg^r voLk^jpukRed i fj; [?]tuk, j

34.2 **dkj [kkuk vf/kfu; e ds dⁿ \acute{A} ko/kku^aLks NW**

fuEufyf[kr J \acute{f} .k; [?]a dh v^o| k \acute{x} d bdkb; [?]a v^g \acute{A} fr["]Bku^ad["] dkj [kkuk vf/kfu; e&1948 ds v/; k; &VI (o; Ld[?]a ds fy, dke ds [?]k[?]/₂ ds \acute{A} ko/kku^aLks NW nh tk, xhA

(i) Lkpkuk \acute{A} ^o| [?]fxdh rFkk vkbDVh^o Lk \lceil ke Lk \lceil ok, j

(ii) t \acute{b} \acute{A} ^o| [?]fxdh

(iii) byDV[?]fuDLk v^g njLkpkj

(iv) fu; k^r mUe \lceil k bdkb; k;

(v) fo[']k \acute{s} k vk \acute{F} kd {k \acute{s} = ea LFkkfi r v^o| k \acute{x} d \acute{A} fr["]Bku

34.3 v^o| k \acute{x} d Lk \acute{n} k, j, v^o| k \acute{x} d {k \acute{s} =, v^o| k \acute{x} d i kdZ fodkLk d \acute{a} e vkfn LFkkuh; m|[?]x Lk \acute{a} k^a }kj \acute{k} \acute{A} cdku ds fy, uxj&i kfydk rFkk vU; LFkkuh; \acute{A} k \lceil /kdj.k^a dh dj 0; oLFkk Lks ckj jg \acute{x} } c[']kr \acute{z} fd 'kgjh fodkLk fo \acute{O} kx dh Lkgefr y \acute{d} j ; k \acute{A} Lk \acute{x} d vf/kfu; e ds Lk \acute{k} '/ku }kj \acute{k} ; fn vko[']; d g[]] i \acute{w} Z o \acute{A} .kr ; k r["] \acute{A} R; {k ; k vU; , t \acute{a} Lk; [?]a ds ek/; e Lks v^o| k \acute{x} d Lk \acute{n} kv \acute{k} a dh voLk^jpuk d["] cuk, j [kus dk dk; Z l pkyr djus dk m \acute{y} kjnkf; Ro y \acute{s} s g \acute{a} 'kgjh fodkLk fo \acute{O} kx , Lk \lceil ke Lk \lceil ok, j \acute{A} uku djus ds fy, fn[']kk&fun \acute{z} k v^g fu/kk \acute{z} jr 'k \acute{y} d r; dj l ds \acute{k} A

34.4 'kgjh {k \acute{s} =[?]a ea \acute{A} \acute{O} koh eLVj lyku ds vuq i v^g vU; \acute{A} Lk \acute{x} d Loh \tilde{N} fr; [?]a dk ikyu djus oky \acute{h} \acute{A} ; [?]x['] kkykv \acute{k} a Lkfg^r i ; Vu Lkpkuk \acute{A} ^o| [?]fxdh $\frac{1}{4}$ /vkbDVh^o $\frac{1}{2}$ v^g t \acute{b} \acute{A} ^o| [?]fxdh Lks Lk \lceil ke \lceil /kr bdkb; k; vu \lceil kl; dh tk Lkdrh g \acute{a} mi ; \acute{z} \acute{a} bdkbZ ds fy, \acute{O} OLk \acute{w} 26-3-8 ea i fj \acute{O} k["]kr 'kr[?] dh Lkhek rd ry& {k \acute{s} =Qy vuq kr $\frac{1}{4}$, Q \acute{w} , Ov \acute{k} j \acute{O} $\frac{1}{2}$ i j \acute{O} h fopkj fd; k tk Lkdrk g \acute{a}

34.5 **Je Lk \lceil kkj**

fuEufyf[kr Je Lkqkkj" a ds 'kh?kz dk; kll; u ds fy, , d Lke; c) dk; l ; "tuk r\$ kj dh tk, xhA

(d½ fofòé Je dkuu" a ds rgr vuj {k.k grq vi {kr fòé&fòé vfòys[k] i ãtdkvka vq̄ foofj.k; " a ds Lkeesyu d" Lko" Pp ÁkFkfedrk nauk] efgykvka ds dke ds yphys ?kã/ vq̄ fu; fer ÁÑfr ds Je Lkã/kr vujkyu ds fy, "Lor% Áek.khdj.k' dh Á.kkyh vkjð djukA

([k½ >kj [kM jkT; Ánkk.k fu; æ.k c" MZ ¼tð, Lkoi hOLkhOch0¼ Je fujh{k d] dkj [kku" a vq̄ c,; yj ds eq̄; fujh{k d] {ks=h; Òfo"; fuf/k vk; ð] vq̄ {ks=h; funskd] deþkj h jkT; chek fuxe tLkh fofòé fu; ked , tLk; " a }kj k Lkã ð] fujh{k.k dh , d Á.kkyh r\$ kj dh tk, xh vq̄ , d Lke; c) rjhds Lks ykxw dh tk, xhA

(x½ Lke; &Lke; ij bu Áko/kku" a ds dk; kll; u dh Lkeh{k dh tk, xh rFkk fuošk d" @dã fu; " a dh f'kdk; r] ; fn d" bzl g"] m | "x foðkx ds , dy f [kMeh Ád" B }kj k Áklr dh tk, xhA

34.6 **pkVMZ batfuf; j@fujh{k d**

jkT; Lkj dkj iãhdj.k] fujh{k.k vq̄ uohdj.k ds Lkãk ea c,; yj fujh{k d ds drð; dk fu" i knu djus ds fy, vi {kr ; "X; rk j [kus okys pkVMZ batfuf; j" a d" vf/kÑr djus ij fopkj dj jgh gA

34.7 **Á"RLkku" a dh Á; "T; rk ¼o'kSk mYy[k½**

(d½ Lkoi hOvkbð, LkO ds rgr Á"RLkku exk m | "x" a ds fy, mi yC/k ugè gA

([k½ , Lks m | "x ftUg" a us i j f'k" V&1 {11 (iii)} ds rgr fu/kkZjr ekunM" a ds vk/kkj ij i wZ ea fuošk fd; k gS rFkk exk m | "x" a ds : i ea vgrk Áklr dj pps gS rFkk mRiknu dh frfFk ds cktm 01-04-2011 Lks igys fi Nyh vks] kfxd ulfr&2001 ds rgr LkCLMh@ykð ugè mBk; k g\$ blk ulfr ds rgr ykð i kus ds ik= g" xA

(x½ 20-7 ds rgr Áko/kku mLk fLFkr ea ðh i k= vq̄ kfxd bdkb; " a ij ykxw g" x\$; fn Òkjr Lkj dkj mLkh ds Lkeku ykð Ánku djrh gA ; g Òkjr Lkj dkj ds Á"RLkku ds vfrfjã g" xA

(?k½ , Lks ÁRLkkgu] t gk; Lkhek dk mYys[k ugè fd; k x; k g} vf/kdre i kp o"kz dh vof/k dsfy, mi yC/k g"xA

34.8 **fof'k"V exk bdkb; k;**

, d h vks| kfxd bdkb; k; ftUgkous ifjf'k"V&i, ii (iii) ds rgr exk Jskh ds fu/kkZjr fuosk ds ekun.Mka l s rhu xqkk fuosk fd; k gk} ds fy, vyx&vyx ekeykokj ef=i fj"kn ds }kjk fo'kks i&lst ij fopkj fd; k tk l drk gA

35. **mRiknu frfFk MhOv"OihO½**

35.1 bl vks| kfxd ulfr ds rgr ykò Ákr djus dsfy, Lkòh v@| kfxd bdkb; "a d" Lk{ke Ákf/kdkjh Lks mRiknu dh frfFk MhOv"OihO½ dk Áek.khdj.k Ákr djuk vko' ; d g"xA Mhv"ih Áek.ki = dsfodYi dsfy, bD, e0 Òkx&II ; k vkbDbD, e0 i ; klr ugè g"xA

35.2 fdLk v@| kfxd bdkbz d" m| "x foòkx ea mRiknu dh frfFk dk vkonu nkf[ky djus gsrq ik= cuus dsfy, ifj; "tuk ÁLrko@MhOihOvkj0 ea ifjdfYir vuqkjk ÁLrkor i pth fuosk dk U; wre 85% fuosk djuk g"xk] v@ fu/kkZjr mRiknu {terk dk U; wre 50% Ákr djuk g"xA

35.3 (d½ ik= cuusokyh v@| kfxd bdkbz mRiknu vkj@ g"us ds , d eghus ds Òhrj] MhOihOvkj0 ea ifjdfYir vuqkjk] Mhv"ih vkonu ÁLrqr dj Lkdrh gA

([k½ MhOv"OihO dsfy, vkonu Ái = vku&ykbu Òh ÁLrqr fd; k tk Lkdrk gA

(x½ MhOv"OihO ds fy, vku&ykbu ÁLrqr vkonu] funskd MhOvkbD½@ vkbD, OMhO, O@thO, e0] MhOvkbDLkno }kjk t&k Òh ekeyk g] vfÒLohÑr fd, tk, xA

35.4 (d½ , e0, Lk0, e0bD bdkb; "a d" Mhv"ih vkonu ÁLrqr djus dsfy, vf/kdre Ng eghus ds Lke; dh NW feyxhA rFkfi] vkonu fof/kor nLrkosth Lk{; "a }kjk Lke#kr 0; ä dkj.k Lfgr ÁLrqr djuk g"xA

([k½ vkonu 6 eghus Lks foyEQk Lks ÁLr¶ fd, tkus ij Áfr ekg 3% vf/kdre 10%] t¶kZs dh ÁRLkkgu jkf'k Lks dV¶h dh tk, xhA ; g dV¶h x¶&exk bdkbz ds fy, ÁRLkkgu ea Lks v¶ exk bdkbz ds fy, fuoy oV Lk¶ ÁFke yu&nu ij dh tk, xhA

(x½ vkonu tek djusea vxys Ng eghus Lks vf/kd dh njh ds ekeys e¶ Áfr ekg 5% vf/kdre 25%) t¶kZs dh dV¶h] x¶&exk bdkbz ds fy, Lkhi hvkbZ, Lk ds ÁRLkkgu dh Lohdk; Z jkf'k ea v¶ exk bdkb; a ds fy, fuoy oV Lk¶ ÁFke yu&nu ij dh tk, xhA

35.5 (d½ Áek.k&i = tkjh djus ds fy, doy LkØh Ádkj Lks iwKZ vkonu Ái = ij gh fopkj fd; k tk, xhA

([k½ bLk uhfr ds rgr LkfCLkMh ds Lkforj.k ds Á; tu ds fy, ek= bD, e0 Økx&II ; k vkbDbD, e0 ÁLr¶ djuk i ; klr ugÈ g`xhA

(x½ ; g mYy¶k fd; k tkrk gS fd fcuk okÑr fooj.k'a okyk viwKZ vkonu vFkok =¶V; a okyk vkonu ÁLr¶ ugÈ fd; k x; k vkonu ekuk tk, xk v¶ Lor% vLohÑr g` tk, xhA Lkca/kr vf/kdkjh bLk ckjs ea vkond d` Lk¶or dj Lkdrs gA

(?k½ , d ckj MhOv`Oih0 dk vkonu vLohÑr g` tkus ij Lkca/kr v¶¶ kfxd bdkbz iwKZ vkonu Ái = u, fLkjs Lks ÁLr¶ djus ds fy, ck/; g`xhA

(¾½ Lk¶of/kd Ákf/kdj.k'a }kjk viS¶kr Áek.k&i = tkjh u fd, tkus ds ekeys ea Mhv`ih ds fy, vkonu viwKZ ugÈ ekuk tk, xhA , Lks ekey`a ea vkond d` Mhv`ih vkonu ds Lk¶¶¶ fnukd vkfn Lk¶¶ Lk¶of/kd Ákf/kdj.k d` ÁLr¶ vkonu dh , d Áfr LkayXu djuh g`xhA

35.6 (d½ LkkekU; r% MhOv`Oih0 Áek.k i = tkjh djus ds fy, vkonu d` vkonu dh Ákfr& frfFk Lks , d eghus ds v¶¶ fui Vk fn; k tk, xhA

([k½ rFk¶fi] ; fn fdLk Øh dkj.k Lk¶ fui Vku ea njh g`rh gS r` njh dk dkj.k v¶dr tk, xk v¶ , Lk njh rhu eghus Lks vf/kd ugÈ gkxhA

35.7 (d½ orÈku Lke>¶k Kki u`a ds v/khu vkoYk , Lks LkØh m|`x] t gk¶ fi Nyh i, fyLk vof/k ¼15-11-2000 & 31-03-2011) ds n¶ku dkQh Áxfr g¶Z gS fdUr¶ MhOv`Oih0 fu/kkZjr ugÈ dh xbZ gS bLk ubZ uhfr ds rgr ÁLk¶xd Jskh ds v¶¶¶ yk0@fj; k; r dk yk0 mBkus ds ik= g`xhA

([k½ v°| kfxd bdkb; k; døy Mhv"i h ds vxys foYkh; o"lz Lks gh fofÓé Jf.k; "a ds vrxr Áfri@LkfCLMh@Á"RLkkgu"adsÓqrku dsfy, gdnkj g"æhA

(x½ + #0 500 dj"m+ Lks Åij fuosk okyh v°| kfxd bdkb; kj t" 01-04-2011 Lks i wZ mRiknu@ifjpkYu vkjð dj pph gñ v° m| "x foðkx }jk mRiknu frffk Áek.k& i = Mh0v"0i h0½ tkjh djus dsfy, vkonu ugÈ fd; k gñ, d h bdkb; ka døy >kj [kM v°| kfxd uhfr&2011 ds rgr gh ykÒ mBkus grq, Lk Áek.k&i = tkjh djokus dsfy, foðkx ds i kLk vk Lkdrh gñ

36. **Lke>°k Kki u ¼ e0v"0; 0½**

36.1 (d½ u, fuosk dsfy, >kj [kM Lkjdkj v° fuoskd"ads chp Lke>°k Kki u Lkger@ gLrk{kjr g" Lkdrk gñ

([k½ døy exk m| "x"adsfy, Lke>°k Kki u Lkger g" Lkdrk gñ

(x½ vkjð e) Lkki ea ÁLrkfor m| "x ds ckjs ea fuoskd dk vk'k; v° jkT; Lkjdkj }jk nh tkus okyh Lkðkfor Lkfo/kk/vka d" n'kkZus okyk Lke>°k Kki u gLrk{kjr g" xk] t" vf/kdre døy 12 eghus dh vof/k rd oñk jgsxA

bLkds ckn] Lke>°k Kki u dk ntkjk pj.k gLrk{kjr g" xk] ftLkea p; fur LFky okyk Mhi hvkj] bdkbz ds fy, okfNr Lk.k/ku" fuf/k ds Lkðkfor I ñr" 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 i wZ fooj.k 'kfy g"æA

(¾ ; fn jkT; Lkjdkj ds LkFk ntkjs pj.k dk Lke>°k Kki u gLrk{kjr ugÈ g"rk gS r" vkjð ea gLrk{kjr Lke>°k Kki u , d o"lz ds ckn Lor%LkekIr g" tk, xkA

36.2 (d½ orðku Lke>°k Kki u] t" vki'kd : i Lks ; k ijh rjg Lksfu"ikfnr fd, tk pps gñ v° ftudsfy, >kj [kM v°| kfxd uhfr&2001 ds rgr ykÒ mBk; k tk ppk gñ Lk é g" x, gñ

([k½ i mZ ea fu"i kfnr Lke>ƒk Kki u] tgk ÁLrkfor 50% fuošk ugÉ fd; k x; k gš Lke>ƒk Kki u dh oržeku fu; r frffk dh Lkekflr vFkok 31-03-2012 ds ckn] t" Òh igys g] mlga u, flkjs Lks djuk vko'; d g'xA bLk rjg u, flkjs Lks fu"i kfnr Lke>ƒk Kki u" a d" ; Fkk 36-1 (?k½ ea fd, x, mYy[kkuqk] ntkjs pj.k ds Lke>ƒk Kki u ds: i ea ekuk tk, xkA

(x½ vi ; klr fuošk okys ; k fcuk fuošk oky} i mZ ea fu"i kfnr Lke>ƒk Kki u" a ds LkÒh ekey" a dk] ; Fkk 36-1 (?k½ ea fd, x, mYy[kkuqk] ntkjs pj.k ds Lke>ƒk Kki u ds fy, vuƒr fd, tkus Lks i mZ mPpkf/kdkj Lkfevr }kjk i ueV; kdu fd; k tk, xkA

37. **I fo/kk&l g; kx**

37.1 **Mh0vkbDLk0@vkbD, OMh0, 0 }kjk tlx: drk išk djus vġ f'kd; r nij djus ds dke d" Lkƒe cukukA**

(d½ Mh0vkbLk vġ v©| kfxd {ks= fodkLk Ákf/kdj.k }kjk] uhfr ds rgr Á"RLkku@ykÒ dk nkok djus ds fy, foĐé Ádkj ds Ái=" a d" Òjus ds dke d" Lkƒe cukus ds fy, m| "x foĐkx ds vf/kdkfj; "a vġ fuošk d" a m| "x fudk; "a m| "x Lkƒk ds chp okrlz cBd dk vk; "tu fd; k tk, xkA

([k½ b&ey ds ek/; e Lks Lkfe , oa y?kq bdkb; "a Lkfgv v©| kfxd bdkb; "a ds LkFk byDV?fud ckrphr d" c<kok fn; k tk, xkA

(x½ m| fe; "a vġ fuošk d" a ds fy, Lkƒuk rd vLkku igp LFkfi r djus ea enn djus ds fy, Áed[k ftyk dæ" a ea Lkƒuk fd; "Ld dh LFkki uk dh tk, xhA

(?k½ fuošk d" a dh tkudkj ds fy, fuošk d xkbM@Lkƒuk iqlrdk miyC/k djkbZ tk, xhA fuošk d" a ds fy, LkÒh ÁLkfxd tkudkfj; "a d" osLkkbV ij@vkllykbu Òh miyC/k dj; k tk, xkA m| "x ds funskd vuqkyu Lkfu' pr djxkA

(¾ v©| kfxd xg" a v©| kfxd Lkƒk" a bR; kfn ds Lkg; "x Lks jkT; Lkjdkj }kjk jkT; @jk"Vh; @vrjkVh; Lrj ij fuošk d LkEeyu" a vġ LkMed Án' kzu; "a dk vk; "tu fd; k tk, xkA

(p½ Mh0vkbDLk0@vkbD, OMh0, 0 }kjk vll; foĐkx" a ds LkFk eatfij; k; ; k fudkLk ds dke d" Òh Lkƒe cuk; k tk, xkA

37.2 **ulfr vof/k**

jKT; Lkjdkj fdLkh Òh Lke; bLk ulfr ds fdLkh Òh Áko/kku ea Lkãk'/ku dj Lkdrh gA LkkelW; r%ulfr 5 o"K rd 101-04-2011 Lk 31-03-2016 rd½ i Hkkoh jgxA

37.3 **Lkng Lkek/kku**

(d½ fdLkh Òh 'kCn dh 0; k[; k Lks Lkãk'/kr Lkng"ã v@; k bLk v@| kfxd ulfr ds rgr fdLkh Òh Áko/kku ds Lkpkyu Lks Lkãk'/kr fookn"ã d" Li "Vhdj.k@Lkek/kku ds fy, m|"x foðkx] >kj [kM Lkjdkj d" LkMOr fd; k tk, xk v@ bLk ekeys ea Lkjdkj dk fu.kz vfire v@ LkÒh Lkãk'/kr i{k"ã ij ck/; dkjh g"xA

([k½ fdLkh Òh Lkng ds ekeys ea bLk ulfr ds "vaxth Lkdj.k" d" Ákef.kd Lkdj.k ekuk tk, xkA

37.4 **ulfr ds Áko/kku ds Lkpkyu dh ÁfØ; k**

Á"RLkkgu] fj; k; r bR; kfn d" vkoYk djus okys fofoÉ Áko/kku"ã dk dk; kWo; u] Lkãk'/kr Á"kkLkfud foðkx }kjk ÁR; d en ds Lkãk ea vko'; drkuqkjk foLr' fn'kkfunãk"ã@o%kkfud vf/kLkpkukvã d" tkjh djus ds v/khu g"xA

37.5 **ftMdk dh Òfedk**

v@| kfxd {k= fodkLk Ákf/kdj.k ¼ OvkbD, OMhO, 0] chOvkbD, OMhO, 0] vkjOvkbD, OMhO,] , LkoihOvkbD, OMhO, 0¼ >kjØkV t&ks LkkoZtfud {k= ds miØe v@ jkph rFkk nêdk ea Lkjdkjh feuh Vny , M V\$ux LkMj t&ks vL; Lkãk'ku"ã Lkgr m|"x foðkx ds LkÒh cfu; knh <kpkxr fuekZk dk; "ã ds fy, >kj [kM bMfLVª, y buYkLVdpj MøyieW d,i"j\$ku ¼ftMdk½ u"My , t&kh g"xA bLkds vykok] ftMdk }kjk ifj; "tuk ÁLrko dk i"qjh{k.k] MhOihOvkjO dh r\$ kjh] ÇLkxy ÇoM" vMj\$ku ykbt\$ku Lks Lkãk'/kr eq"ã bR; kfn Lkgr m|"x foðkx }kjk t: jr iMæs ij rdudh fufo"V Òh Ánku fd; k tk, xkA

37.6 **ftUQk dh Òfedk**

>kj [kM buYkLVdpj MøyieW d,i"j\$ku ¼ftUQk½ ihOihO dh ds rgr pykbl tkus okyh >kj [kM dh LkÒh ifj; "tukvã ds fy, u"My , t&kh g"xA

37.7 **LoPN ,oagfjr Á@| "fxfd; "ã dk Lkø/kz**

i ; kbj.k v^g i kfjLFkfrdh dh j{kk djus ds fy, m|e"ad" LoPN mRi knu rdudh"ad" vi ukus v^g gfjr Á^ol fxf^d; "a ,oa ÁfØ; kvka dk ikyu djus ds fy, ÁRLKfgr fd; k tk, xkA

37.8 **m|e"adsfy, jkT; iġLdkj**

ÁR; d o"kz m| "x" a ds Án'kz dk eW; kadu fd; k tkrk g\$ v^g oLrfu"B eW; kadu ekunM" a ds vk/kkj ij i ; kbj.k Áczku] Jfed dY; k.k] vuqkdkku , oafodkLk] Lkj {kk ykØ dk egŸke eW; kadu] vfØuo mRi knu] #X.k m| "x" a dk dk; ki yV] d,i jV Lkkekftd ftEenkjh] m|e"kh^grk v^g xqkoŸkk ds {ks= ea mRÑ"V mi yfC/k ds fy, jkT; Lkjdkj }kk mi ; ĩ iġLdkj Ánku fd, tkrsgA fi Nys 6 o"ka ea cLKB iġLdkj Ánku fd, x, gA , tks cgrjhu rjhd"ad" vi ukus okys m|e"ad" dh ; "tuk d" ÁR; d o"kz jkT; iġLdkj" a Lks ekU; rk Ákr g"rh jgsxA

37.9 (d½ fuLh"V vof/k ea m|fe; "a }kk ÁLr^g i f; ; "tukva d" vko' ; d eatjh@vu^gnu Ánku djus ds fy, **ĠLkxy ŒOM" fDy; jġk** ræ dk fo/kku cuk; k tk, xkA ĠLkxy ŒOM" fDy; jġk d{k }kk fuošk d ds ÁLrko" a Lks tMh LkØh eatfij ; "a ds fy, Lkkoof/kd 'kyd ds LkFk&LkFk LkØh LkF^eJ vkonu i = ¼LkØ, 0, 00½ Øh Ákr fd, tk, x} t" Lkæi/kr foØkx" a ; k jkT; Lkjdkj v^g vU; , tLk; "a ds Ákf/kdkfj; "a Lks vko' ; d eatjh d" Lkæe cuk, xkA

([k½ tc rd ĠLkxy ŒOM" fDy; jġk ræ d" vf/kfu; fer ug^e fd; k tkrk g\$ rc rd m| "x foØkx ea e^ot^{mk} ĠLkxy ŒOM" d{k d" fuošk" a ds fy, cgrj , d LFku ¼ĠLkxy lokba½ ij Lkã dz Lkøk, i Ánku djus ds fy, dŸe; "a foØkxh; vf/kdkfj; "a v^g fo'kSkK" a dh Lkæi r Vhe dh enn Lks etar fd; k tk, xkA d{k] mf|e; "a ds fy, U; ut & yV/j] foØkxh; Ápkj Lkxeh v^g vU; Lkæi/kr nLrkost" ad" Øh Ádkf'kr djsxkA

37.9 m|fe; "a dh Lkgk; rk ds fy, v^g muds vkonu" a ds Rofjr v^g Lke; c) ÁLkġdj.k d" Lkæe cukus ds fy,] Á'kkLkfud fn'kkfunžk & : ij{kk d" Lkpkfyr djus ds fy, fuxjkuh v^g ÁfrLkpk {kerk okys , d **os vk/kfjr , flydšku i VŸy** dk fuezk fd; k tk, xkA

37.10 fuošk d] m| "x foØkx v^g >kj [kM Lkjdkj ds vU; Lkæi/kr foØkx" a ds chip cgrj vrjkQyd dk fodkLk djus ds fy, **vkŸykbv fuxjkuh Á.kkyh** vkjØ djus dk ÁLrko j [kk x; k gA

37.11 **i ; kbj.kh; LkæohÑfr**

(d½ vckf/kr i ; kbj.kh; LklohÑfr Lkuf' pr djus ds fy, i ; kbj.k , oa ou ea=ky;]
 Òkjr Lkjdkj] ubz fnYyh dh xtV vf/Lkpkuk fnukad 14-09-2006 Òkx II] vuØkx 3 (ii)
 ea fd, x, mYy[kku[kkj jkT; Lrjh; i ; kbj.k ÁÒko vkdyu Ákf/kdj.k
 ¼ LkObDvkbD, 0, 0¼ v¶ jkT; Lrjh; fo'kSkK eW; kadu Lkfefr ¼ LkObD, 0Lkth½ dk
 Lk'kfädj.k fd; k x; k gA

([k½ jkT; ds m| "x" a d" >kj [kM jkT; Ánñk.k fu; æ.k c"MZ }kjk ty , oa ok; q
 vf/kfu; e ds rgr Lkpkfyr djus ds fy, nh xbz Lkgefr i k o"ka dh vf/kdre vof/k
 rd oñk jgsxA

(x½ i ; kbj.kh; LklohÑfr ds fy, fuošk d"@m | fe; "a ds vkonu&i="a ds fui Vku ea
 rsth ykus ds fy, jkT; Lkjdkj >kj [kM jkT; Ánñk.k fu; æ.k c"MZ ¼tØ, Lkoi hOLkthOchO½
 d" vko'; d LkeFkz Ánku djsxA bLk mñs; d" ijk djus ds fy, fuEufyf[kr mi k; "a
 ds mi; "x dh ifjdYi uk dh xbz gA

v@kfxd tku fu/kkj.k : m| fe; "a d" vi uh ifj; "tuk ds fy, mi ; ã LFku dk
 p; u djus ea Lk{ke cukus ds fy, i ; kbj.kh; i gyyk Øfe mi yC/krk bR; kfn ds vk/kkj
 ij {k=hdj.k fd; k tk, xk rkfd vuki fñk Áek.k&i = ¼ u0v"OLkth½ rsth Lk tkjh dh
 tk LkdA

rñh; i{k vñsk.k : i ; kbj.kh; dkuu" a ds cgrj vuqkyu ds fy, rñh; i{k vñsk.k
 dk vk; "tu djus grq tØ, Lkoi hOLkthOchO d" vko'; d LkeFkz Ánku fd; k tk, xkA

d@ky mé; u : i ; kbj.kh; vfØ; kf=dh@Ácdku ea tØ, Lkoi hOLkthOchO v¶ Lkca/kr
 LkxBu" a ds rdudh dñe; "a ds fy, d@ky mé; u dk; Øe ds vk; "tu dh ifjdYi uk
 dh xbz gA

37.12 fuošk Lkek/kku vnkyr dh LkdYi uk

(d½ bdkb; "@m | e" a ds fy, Lke; ij v¶ ÁÒkoh fookn@f' kdk; r Lkek/kku ræ dh
 0; oLFkk djus ds fopkj Lks jkT; Lkjdkj , d fuošk Lkek/kku vnkyr dk xBu djsXh]
 t" eghus ea de Lks de , d ckj ¼Lkpkfyr dkj"ckj ij fuØj djrs gq , dlf/kd ckj½
 fuošk d" a dh f'kdk; r" a d" Lkpsxh v¶ f'kdk; r fuokj.k rFkk fopkj kFz mi ; ã
 Ákf/kdkjh@Ákf/kdkfj; "a d" vi uk Lkko nsxA

([k½ fuošk Lkek/kku vnkyr dh v/; {krk jktLo eMy ds Lknl; djxA foñk Ácdku
 , oam | "x ds tku&ekus fo'kSkK vnkyr ds n" vl; Lknl; gxA

(x½ ÇLkxy çOM" d{k }kjk Lkfpoh; Lkgk; rk Ánku dh tk, xhA

(?k½ ; g ep bLk ulfr ds Áko/kku"á ds dk; kÙo; u Lks Lkæñ/kr Lkfpo] m| "x fo0kx ds vknšk ds Áfr i qjh{k.k Ákf/kdj.k dh rjg dke djsxkA

(³) bLk vk'k; dh , d foLrñ vf/kLkpkuk vyx Lks tkjh dh tk, xhA

37.13 eç; 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 Lkæñ/kr fo0kx"á ds Áfrfuf/k; "á Lkfgr xFBr Lkfefr Lkæñ fujh{k.k ds foLrñ rç&rjhdç fujh{k.k dh ckjçkjrk bR; kfn dh ; "tuk cuk, xh] rkfd mf | e; "á d" fuñ"V Lke; eaLkLohñfr@vuç"nu Ánku dj LkdA

38. fuxjkuh vç Lkeh{k

(d½ ulfr ds dk; kÙo; u dh Lkeh{k djus ds fy, eç; ea-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 Lkæ é g"xhA

([k½ bLk ulfr ds Áko/kku"á d" Á0koh cukus ds fy, Lk0h Lkæñ/kr fo0kx vç LkæBu] , d eghus ea vko'; d vuçrÉ vf/kLkpkuk, ; tkjh djæA bLk ulfr ds dk; kÙo; u dh fuxjkuh eç; Lkfpo ds Lrj ij de Lks de frekgh ea , d ckj Lkjdkj }kjk fof/kor- dh tk, xh] rkfd jkT; Lkjdkj bLk ulfr dh , d e/; kof/k Lkeh{k dj LkdA

38.1. bLk ulfr ea mfYyf[kr Á"RLkkgu@LkfCLkMh@fj; k; r] 01-04-2011 Lks bLk ulfr dh oškrk vof/k rd okf.kfT; d mRi knu 'kq djus okyh vç kšxd bdkb; "á d" mi yç/k g"æA

38.2. , e0, Lk0, e0bD ds fy, bLk ulfr ea fufgr LkfCLkMh@Á"RLkkgu dh eatjh vç Lkñorj.k ds fy,] funškd] m| "x fo0kx dh v/; {krk ea , d Lkfefr dk xBu fd; k tk, xk] ftLkæa funškd] gFkdj?k] jške mRi knu vç gLrf'kYi] okf.kfT; d dj fo0kx] >kj [kM jkT; fo|ç eMy ¼t gk; dgÉ vko'; d g"½ Lks , d&, d Áfrfuf/k] LkFk gh vç kšxdh {k= fodkLk Ákf/kdkj ds Lkæñ/kr Ácdk funškd ; k egk Ácdk] Mh0vkbDLk0 LknL; "á ds : i ea jgæA , e0, Lk0, e0bD ds vykok vL; vç kšxd bdkb; "á d" Á"RLkkgu dh eatjh vç Lkñorj.k ds fy, eç; Lkfpo ds v/khu mPpkf/kdkj Ákñr Lkfefr dke djsxhA bLk Lkædk ea , d foLrñ LkæYi ckn ea tkjh fd; k tk, xkA

38.3. i fj0k"kk, j

bLk ufr ds ifj'k"V ea nh xbZ ifjOk"kvka d" bLk ufr ds Okx ds : i ea Lohdkj fd;k tk, xkA

39. **jKT; Lkj dkj ds vf/kdkj**

39.1 v^o|kfxd ufr ds i^ozkeh vu^oNn"aa ea fufgr fdLk ckr ds g"rs gq Oh jKT; Lkj dkj Lkj dkj xtV ea vf/kLkpkuk tkjh djrs gq Aj mfyf[kr fdLk Oh Aka/kku v^o@; k ; "tukvka ea Lka'ku dj Lkdrh gS; k mlga oki Lk ys Lkdrh gA

39.2 ; fn v^o|kfxd ufr ds Aka/kku"aa d" dk; kZUor djus ea d"bz LkeL; k mRi e g"rh gS r" mLks e[; Lkfpo ds ek/; e Lks jKT; Ij dkj d" baxr fd;k tk, xk v^o mLk ij fy; k x; k fu.kZ; vire g"xA

vkns'k: ; g vkns'k fn; k tkrk gS fd ALrko dh ,d Afr >kj [kM xtV ds fo'ksk Lkdj.k] Afr"Br i=& if=dk; ; v^o Lkekpkj i="aa ea Adk'kr dh tk, xh rFkk Lkj dkj ds LkOh foOkx" @foOkxk/; {k"arFkk v/khuLFk dk; kZ; ; "aa ea ifjpkfy dh tk, xh

>kj [kM ds jKT; i ky ds vkns'k }kj

(, Oi hOçLkg½
Lkfpo
m | "x foOkx]
>kj [kM Lkj dkjA

Kki u Lk@:----- jkph] fnukd -----

>kj [kM xtV ds fo'ksk Lkdj.k ea Adk'kukFkZ v/kh{k;d, Lkj dkj Aka d" vuyXud"aa Lkfr Afrfyi vx"krA

>kj [kM ds jKT; i ky ds vkns'k }kj

(, Oi hOçLkg½
Lkfpo
m | "x foOkx]
>kj [kM Lkj dkjA

Kki u Lk@ -----] jkph] fnukd -----

LkOh foOkx" @foOkxk/; {k" @okf.kT; d dj vk; ; jkph] okf.kT; d dj foOkx@m | "x foOkx ds vaxZ LkOh fuxe"aa ds Aca'k funskd@LkOh v^o|kfxd {k= fodkLk Aka/kdj.k@e[; dk; ; i kyd vf/kdkjh] >kj [kM jKT; [knh ckM] jkph] >kj [kM@v/; {k] >kj [kM jKT; fo | r ckM] jkph@LkOh vk; ; jkph@LkOh mi k; ; jkph@LkOh mi fodkLk vk; ; jkph@LkOh egkAca'kd] ftyk m | "x dæ@funskd] gFkdj?kk] j'ske , oa gLrf'kyi @funskd] m | "x@LFkkfud vk; ; jkph] >kj [kM Ou] ubZfnYyh dks i"krA

>kj [kM ds jKT; i ky ds vkns'k }kj

(, 0i h0çLkg½
Lkfpo
m | "x fo0kx]
>kj [kM Lkj dkjA

ifj'kV-I

ifj'kV-I

1. **ÁÒkoh fnukd:** “ÁÒkoh frfFk” Lks rkrI ; Z mLk frfFk Lks gS ftLk fnu ulfr Ápfyr gþZ vFkkz-01-04-2011A ; g ulfr vknšk tkjh g'us dh frfFk Lks 5 o'k'ä ds fy, ykxwg'xhA
 2. **v'k' kfxd bdkbz@v'k' fxd LkLFkk:** 'v'k' kfxd bdkbz@LkLFkk' Lks rkrI ; Z , tLk d'bz bdkbz@ LkLFkk t" fuEufyf[kr Jf.k; "a ds vrxz' fofuekz.k@ÁLkLdj.k@LkLk m| "x dk dke dj jgh gS ; k djus okyh gS
- d½ ; Fkk Lke; &Lke; ij Lk'k'f/kr m| "x dh ÁFke vuLkph f'odkLk v'g fofu; eu½ vf/kfu; e 1951 ds vrxz' Lk'phc) m| "xA
- [k½ fuEufyf[kr eMy@, tLk; "a ds {k=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 Òkjr; gFkdj?kk v'g gLrdyk ckMZ
 - (v) [kknh v'g xke" | "x vk; "x
 - (vi) Òkjr Lkj dkj ; k >kj [kM Lkj dkj }kjk v'k' kfxd fodkLk ds fy, xBr vL; d'bz , tLkA
- x½ **vL; Jf.k; k;**
- (i) [kuu ; k [kku"adk fodkLkA
 - (ii) fdLk Òh Ádkj dh e'khujh ; k okgu ; k tgkt ; k e"Vjc"V ; k VDVj ds Vÿj"adk vuj{k.k] ejEer] fujh{k.k ; k Lk'f'kLkxA
 - (iii) v'k' kfxd {k=} v'k' kfxd Lk' nk] , dhÑr voLk'puk fodkLk] fu; k'z Lk'k/Lk v'k' kfxd i kd] fu; k'z Lk'k/Lk vpy ; k fodkLk dæ dh LFki uk ; k fodkLkA
 - (iv) v'k' kfxd fodkLk ds Lk'k/Lk ds fy, fo'kšk ; k rdudh Kku ; k vL; Lk'k, j Ánu djukA
 - (v) m| "x ds fy, bat'fu; jh] Á'k' fxdh] fo'Ykh;] Ác'kdh;] foi .ku ; k vL; Lk'k ; k Lk'f'o/kk Ánu djukA
 - (vi) Lk'VykV Cydst rFkk J0; ; k n'; dcy Lk'pkj Lk'fgr Lk'puk Á'k' fxdh] njLk'pkj ; k byDV'fuDLk Lk'Lk'f/kr Lk'k, j Ánu djukA

(vi) i ; /uA

3. **ekstmk v@| kfxd bdkbz**

"ekstmk v@| kfxd bdkbz" Lks rkrI ; Z , Lkh v@| kfxd bdkbz Lks gS t gk; 31-03-2011 d" ; k mLkLks i gys 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"kiã ds vnj okf.kfT; d mRi knu Ákjð fd; k gA

5. **#X.k bdkbz**

"#X.k bdkbz" Lks rkrI ; Z , Lkh v@| kfxd bdkbz gS ftLks #X.k v@| kfxd dâ uh ¼o' kSk Áko/kku½ vf/kfu; e&1985 ds vrxr v@| kfxd vq foYkh; i qAuekz k eMy }kj k ; k m| "x funskd dh v/; {krk ea , LkO, LkOvkB ds fy, jkT; 'kh"z Lkfevr vFkok cMs vq e/; e {ks= ds fy, eq; Lkfpo dh v/; {krk okyh mPp Lrjh; mPpkf/kdkj Lkfevr }kj k #X.k ?k"kr fd; k x; k gA #X.k bdkbz; "a ea , Lkh bdkbz; k; ðh 'kkfey gâ t" cjLk'a __.kxLr g"us ds dkj.k ; k foYkh; dkj.k'a Lks ; k vÁfpyr Á@| "fxdh ds dkj.k can g" xblg" A

6. **foLrkj@vk/kquhdj.k**

"e@tmk bdkbz dk foLrkj@vk/kquhdj.k" Lks rkrI ; Z mLk bdkbz ds foLrkj@ vk/kquhdj.k Lks Bhd i gys bdkbz ea vpy i pth fuosk ds 50% ; k xj&eW; gkflkr eW; Lks vf/kd ek=k rd vfrfjä vpy i pth fuosk t" bLk foLrkj ds ckn dy 70% fufer {kerk Lkfg de Lks de 50% vfrfjä mRi knu ea ifj.kr g" A

7. **fofo/khdj.k**

fdLkh e@tmk bdkbz ds fofo/khdj.k Lks rkrI ; Z mLk bdkbz ds fofo/khdj.k Lks Bhd i gys mLk bdkbz ea vpy i pth fuosk ds 50% ; k xj&eW; gkflkr eW; Lks vf/kd ek=k rd vfrfjä vpy i pth fuosk t" bLk fofo/khdj.k Lks Bhd i wZ rhu o"kkâ ea gkflky mPpre i . ; korZ W/uã"oj½ Lk\$ 50% vf/kd i . ; korZ ea ifj.kr g" A

fofo/khdj.k de Lks de , d vfrfjä mRi kn ea ifj.kr g"uh pkfg, A ; fn bdkbz e@tmk mRi knu d" tkjh ugê j [krh g\$ r" i . ; korZ W/uã"oj½ ea of) ij fopkj ugê fd; k tk, xkA

/; ku na foLrkj@vk/kfudhdj.k@fofof/kdj.k Lks igys vuḡnu ds fy, ifj; "tuk
ÁLrko dh ÁLrfr dh tkuh g`xhA ÁLrfr fnukad Lks 30 fnu ds vñj vuḡnu Lkfr
fd; k tk, xkA ; fn vuḡ) Lke; ea LohÑfr Áktr u g] r" mLks vuḡnu eku fy; k
tk, xkA

8. vpy iḡth fuošk

'vpy iḡth fuošk' Lks rkrI ; Z Òfe] Òou] Lkḡ ã rFkk e'khujh vḡ LkkFk gh mi dj.k] iḡt;
tḡukj] Øu] fo |ḡhdj.k tḡkh LFkkbZ mRiknd vkfLr; "a eḡ fLkok; Mhth Lkḡ rFkk
Ánik.k fu; ã.k mi dj.k dḡ fd; k x; k fuoškA

9. vuḡkxh vḡ|kḡxd bdkbZ

"vuḡkxh vḡ|kḡxd bdkbZ ' , tḡkh vḡ|kḡxd bdkbZ gS ftLkea Lke; &Lke; ij Òkjr
Lkjdkj }kjk fuñ"V Lkhek rd iḡth fuošk fd; k x; k gA

10. mRiknu frfFk

(d½ fdLkh mRiknu bdkbZ ds "mRiknu fnukad' Lks rkrI ; Z ftLk fnukad d" bdkbZ us
Øe0 Lkḡ 35-2 ea ifjdfYir : i Lkḡ okLro ea mLk en dk okf.kfT; d mRiknu Ákjḡ
fd; k gSftLkdsfy, bdkbZ dk iḡhdj.k djok; k x; k FkA

([k½ N`Vs rFkk y?kq bdkb; "a ds mRiknu fnukad ds Lkḡdk eḡ Lkḡ) egk Ácdkd] ftyk
m|`x dæ vḡ Lkḡ) Ácdk funskd] vḡ|kḡxd {kḡ= fodkLk Ákf/kdj.k }kjk tkjh
Áek.k&i = ekU; g`xkA

(x½ vkbD, OMh0, 0@th0, e0] Mh0vkbD] h0 }kjk tkjh N`Vs vḡ y?kq bdkbZ ds mRiknu
frfFk ds Lkḡdk ea fdLkh fookn dh fLFfr eḡ m|`x funskd dk fu.kḡ vñre g`xkA

(?k½ cMḡ vḡ e/; e m|`x ½y?kq m|`x ds vfrfj ä½ ds ekeys ea m|`x funskd }kjk
tkjh Áek.k&i = ekU; g`xkA

(³½ m|`x funskd }kjk tkjh] cMḡ vḡ e/; e m|`x ds mRiknu frfFk ds fdLkh fookn
ds ekeys eḡ izkku Lkfpo@Lkfpo m|`x dk fu.kḡ vñre g`xkA

(p½ >kj [k.M vks] kfxd uhfr&2011 ds v/khu Øe0Lk0 35 ea ifjdfYir : i Lks yk0
 Åktr djus ds fy, mRiknu frffk grqvyx Åek.k&i = dh ÅLrfr dh tkuh g`xhA

11. **v0| kfxd bdkb; ;adk oxfdj.k**

i. N`V\$ y?kqv0 e/; e m | e ¼ e0, Lk0, e0bD½ m | `x

", e0, Lk0, e0bD m | `x' , d v0| kfxd bdkbz g\$ftLkea Lke; &Lke; ij 0kjr Lkj d kj
 }kj k fu/h"V Lkhek rd i pth fuosk fd; k x; k gA

ii. 0gr m | `x

ftLk v0| kfxd bdkbz d" N`V\$ y?kqv0 e/; e v0 fo'kky m | e ds : i ea oxÉÑr ugÉ
 fd; k x; k g\$ mLks cM& i &kus ds m | `x ea oxÉÑr fd; k tk, xkA

iii. exk ifj; ;tuk, i

{ks=okj fo'kky ifj; ;tukvka dk oxfdj.k fuEur%g\$

Ø0Lk0	{ks=	U; mre fuosk	AR; {k j`txkj Lktu
1	2	3	4
1.	fofuekZ.k	250 dj`M+: 0	300
2.	(d½ vkw"e`ckby	300 dj`M+: 0	500
	([k½ vkw" ?kVd	50 dj`M+: 0	100
3.	LVhy] , Y; fiefu; e rFkk vU; [kfut vk/kkfjr m `x ¼ heV Nk&dj½	1000 dj`M+: 0	300
4.	vutkxh v0 fupyh&/kjk ds m `x	50 dj`M+: 0	50
5.	Nf"K&ALk.k dj.k@[kk ÅLk.k dj.k] t&A0 `fxdh@Q+ekL; fVdy	50 dj`M+: 0	100
6.	di Mk@pj [kh@drkbZ@cukbZ@ oL=&ifj; ;tuk, @i"kkd	25 dj`M+: 0	500
7.	Lkpuk A0 `fxdh ¼/kbV/h&vkB/hbz m `x½	50 dj`M+: 0	1000
8.	I heV	300 dj`M+: 0	100

- Åij mfYyf[kr {ks=okj oxfdj.k ds vykok] vU; {ks="a ea : 0 250 dj`M+ Lks
 vf/kd ds fuosk exk ifj; ;tuk ds oxfdj.k ds vrxr 'kkfey g`xhA

- mi ; ĩ Jf.k; "a ds vrxr exk fuoskd" a Lks vi {kk gS fd os vi us Lkæ) cgr cMh bdkb; "a ds fy, i qz@mi 0T; Lkefxz "a grq vuqkxh m | "x fodfLkr djA mudh vuqkxh bdkb; "a eafuosk] Á j ÁnÆ kr fuosk Lks vyx g"xA

12. **fi NMš {ks" a dk oxÉdj .k**

bLk ufr ds rgr mi yC/k ÁRLkkgu ds Ádkj vġ ek=k ds fu/kkġ .k ds mġš ; Lkġ jkT; ds fof0é {ks" a d" fuEufyf[kr Jf.k; "a ea oxÉÑr fd ; k x ; k gS

Jskh , ĩ; ure fi NMš

ftyk&okj i [kM d" Bd eafn, x, gA jkph ĩjkph Lknj] uxMh, jkrġ v"jek>h] dks ds vġ ukedeġ ĩ ĩġ (Lkg0e ĩky0ex<) i"Vdk] ?kkvf'kyk] vġ x"yeġhġ /kuckn ĩx"onij] >fj ; k vġ fpjdġkġ LkjkbZsyk& [kjLkku ĩpkány] vkfnR; ij] [kjLkku] xEgfj ; kġ c"dkj" ĩpkLk] cje" plnuD; kjh] pæigk vġ iġjokjġ jkex<+ġkex<+vġ i rjkrġ rFk fxfjMhg ĩxfjMhg [kMġ i 0 fd ġhke

Jskh ch ĩi NMš

if'pe (Lk?g0e ĩhdikuh vġ p0/kj ijġġ jkex<+ġekMġ /kuckn ĩcfy; ki ġġ c"dkj" ĩx"fe; k vġ tjhMhgġ ġtġjhckx+ġtġjhckx] dVdkeMkx] nk:] djMkj]h] cMdkxkp vġ cjghġ fxfjMhg ĩLkfj ; kġ d"mjek ĩpknokjġ prjk ĩ/kMokġ nġdk ĩnġdk Lknjġ x"ġk ĩx"ġk vġ Lknj igkMhġ [kġh ĩ[kġhġ nš?kj ĩe/kġġ, nšhġ vġ nš?kjġ ykrġkj ĩpknokġ x<ek ĩx<ek vġ 0oukFki ġġ ĩ ykew ĩMkYVuxatġ LkjkbZsyk& [kjLkku ĩktuxjġ vġ ckdġ fty" a ds ftyk e[; ky ; A

Jskh Lk ĩcgr fi NMš

'kSk Lk0h [kM ftudk Jskh , vġ Jskh ch ea mYy[k ugÉ fd ; k x ; k gA

13. eu'jatu dj Lks NW ikus ds fy, i ; ĩu ds v/khu vkoř eYVhlyDLk Lks rRi ; Z vk/kfud Á"t0'ku fLkLVe] LkkmM fLkLVe] , ; j&dM'kuj] tujġj Lkġ] Qufpj , oa tMukj vkfn Lks LkġkTtr #0 3-00 dj "M+dsU; ure i pġh fuosk Lkfgr de Lks de 03 L0hu okysu, eYVhlyDLk fLkuek&?kj gš

14. [kk | &ÁLkġdj.k m | "x d" 0kjr Lkjdkj ds fu; e" a ds vuqkġ Jskhc) @oxÉÑr fd ; k tk, xkA

15. uohdj.kh; Åtkz & Lke; &Lke; ij Òkjr Lkjdkj ds uohdj.kh; Åtkz eæky; }kjk ifjÒkfr"kr v© oÆ.kr : i LkA
16. **uV&oV** (NETVAT) – Lks rkRi ;Z g\$ >kj [kM eY; ; ftr dj vf/kfu; e&2005 dh /kkj&17 dh mi &/kkj&17) ds vrxr ns v© ÁnYk djA

ifj'k'V- II

mu m/ "x"adh Lkph] t" ÁRLKgu dsfy, ik= ugt' gñ

43. vkjk&?kj] ydMh dh fpjkbZ vq QuÉpjA
44. fjx fMcyx] c'j&osy] V;rc osy LFkki uk , dd] dØhV feçDLkx Lka æ] j'M ešy fedLkj] jMheM dØhV fedLpj vq bu tškh xfr'khy ÁÑfr dh Lkfo/kk, A
45. pk; dh cyñMx@feçDLkx bdkb; kA
46. dPps rækdw dh dVkbZ Lks tMš, dd vq xy Lkæš/kr mRi kn rFkk xj dA
47. fcuk ÁLkhdj.k vq eV; Lkø/kū ds nokb; k@v@kf/k; k@jLkk; u"adh c"ry ea ØjkbZ vq i q% i šštx ¼Lk=hdj.k vq fofuekZk bdkb; "a ds vfrfj ä¼A
48. 'khV] ckj] , xy] d,by] , e0, Lk0'khV dh dVkbZ jhd,bcyx] LVšçux] d,#xçVx] M'i gšj bdkb; "avkfn Lkfrg vkbju LØš "vkbju vq LVhy Á,Lkškj'A
49. cpl ckbñMx@u"V cpl@,DtjLkkbLk u"V cpl@jftLVj@ystj@Qkby iM@vñQkš QkbyavkfnA
50. jcM+dh egja cukukA
51. Q+V"d,ih vq ftj,DLk e'khuA
52. LVšLkyx bdkb; k@LVšLky i šj dk ÁLkhdj.kA
53. Vyçjx ¼šMeM xkeš fuekZk bdkb; "a ds vykok¼A
54. y,UMh@Mñb fDyuÉxA
55. Q+V"xtQñ] LVñM; " yš] ofM; " i kyj] ofM; "xtQñ] fLkuekV"xtQñ] fFk, Vj] Q+V" LVñM; " dyj fQYe yš"jšjh] ofM; " vñM; " dššš/ fjd,ÉMx vq ?kMh ejÉerA
56. Økjrñ; v@kf/k Á.kkyh Lkfrg uñkfud@j"xfoKku Lkæškh Á; "x'kkyk, @uÉLtx g'e@ fDyfudA ¼ ijLi šl ; fyVh vLirky de l s de : 0 50 djkm+fuošk dks NkMÉdj½
57. C; Wñ i kyjA
58. eky vq ; k=h okguA
59. xšV gkmLk@jšrjkA
60. iš'y iEiA
61. u'khyh nokb; k] rækdw@rækdw i q% Lkçkkuk@ÁLkhdj.k] chMh@fLkxjš/ fofuekZk rFkk vñ; rækdwvk/kkfjr mRi knA

62. Lkh0ih0ih0 Lkfr ; k jfgr Li at vk; ju Lka æA
63. Lk0h [kk | ry cht@d ; Fkk 1- epkQyh] 2- fry 3- dkkp 4- r'jh@LkjLk'a 5- ukfj; y
 ½dPpk vq Lk[kk] n'u"z 6- Lkw Zq[kh] ukbxj di kLk ds cht ¼Lk0h ÁfØ; kvka ea 'kkfey gð
 fNydk fudkyuk] ckgj mMkuk] i hLkuk] Ømuk] Lk[kkuk] ryuk¼A
64. pkoy dh Øtkh fudkyus vq pkoy dh feyA ½kbl fey 50 eØ Vu@fnu {kerkoyh
 , oaok"kd mRi knu de l s de 5000 eØ Vu dks NkM½
65. vkbLkØhe] vkbLkdMh] dQh] vkbLkQW] i sLkh] VWh&QW h vkfn fLkok; ftu ij
 vkbD, Lk0vkbD] , xekdz ; k , Q0+h0v"0 ekdz yxs g"A
66. yky fep] gYnh] eLkkyk] xje eLkkyk] djh] Lkæj vkfnA fLkok; ftu ij vkbz, Lkvkbz
 , xekdz ; k , Q0+h0v"0 ekdz yxs g"A
67. 'kjc dk dkj [kkuk] cwjh] fc; j vq vll; vYd"gy is & inkFkA
68. Lk0h [kk | ekLk] i 'k&i ky@ep&i ky] Lkqj i ky vkfn t s ds d d v & i ky.
69. oku'k vq fFkujA
70. yk v; Ld] d"; yk] iRFkj vkfn dh fi Lkzb@/kykbz ftLka d"; yk /kfo= ds vykok
 Nk/kb@feJ.k 'kkfey gA
71. V; j fjVhMxA
72. [ku vkfn ds fodkLk Lkfr [knku vq [ku"ä ds fØ; k&dyki A
73. gkMZ d"d@/kqkjfr ¶t vy Lka æ vq dPps eky ds : i ea d"; ys dk mi ; "x djus
 okyh d"bz bdkbz t" dy dPpseky dh ykxr ; k ek=k ds 50% Lk vf/kd g"A
74. , Lk, e, Lk Fk'd foLQ"Vd Lkfr foLQ"Vd inkFk"ä dh fuezk bdkb; kA
75. okgu ; k vll; d"bz mi Ø"äk mRi kn 'k&: e] Lkok@ejEer dæ ; k fcØh dæA
76. bM cukus okys , dd fLkok; m"eLkg bM fuezk] jk[k@yky fe h ; k mLh rjg ds vll;
 vq] k sxd vif'k"V Lk bM/s s kj djukA
77. d"bz i s fy; e mRi kn ØMk]A
78. QW tkk cLk] i s st fd; k gpk is ty@feujy@, Dok] , ; j s M vq Lk, ¶V QM d
 bdkb; k ¼Lkok; Qy"ä dk xmk ; k muLk Qy"ä dk xmk o jLk ds fofuezk Lk tMh
 bdkb; k¼A
79. feBkb; k@uedhu vkfnA
80. Lkcp cukus okyh bdkb; k t" 'kfä&pkfyr e'khujh }jk i f jpkfyr u g"A
81. 'k i w vq vll; d, Le s Vd vkbVe] fLkok; vkbD, Lk0vkbD ekdz okyA

82. [kkn feJ.k m | "xA

83. LkOk {ks= %uhfr ea fof'k"V : i Lks t" vuø u g"xA

84. jkT; Lkjdkj ; k Økjr Lkjdkj }kjk Lke; &Lke; ij Áfrçf/kr ena Øh bLk Lkph ds vrxr
g"xA

u"V:

1. Lkjdkj ds i kLk mi ; ða udkj kRed Lkph ea d"bz Øh ifjorZu djus dk vf/kdkj Lkj f{kr
g"xA
2. d"bz bdkbz udkj kRed Lkph ea vkrh gS ; k ugE] bLkLks Lkçf/kr Lkjdkj dk fu.kZ vñre
v" ç ck/; dkjh g"xA

Lokshiksha

ADB	, f'k; u Moyiel/ cdk
AHD	i'ki kyu foOkx
AIADA	vknR; ij v@ kfxd {ks= fodkLk Akf/kdj .k
AMG	okFkd vuj {k.k xkj/h
APEDA	Nf"m mRi kn fu; kr fodkLk Akf/kdj .k
APMC	Nf"m mRi kn foi .ku Lkfev
ASIDE	fu; kr volLkjpuk v@ Lkæ) xfrfof/k; "adsfodkLk dsfy, jkT; "ad" Lkkg; rk
BIADA	c"dkj" v@ kfxd {ks= fodkLk Akf/kdj .k
BOOT	[kjh] Lokfero ik, j ifjpkfyr v@ varfjr dja
BOT	fueZk] ifjpkyu v@ varj .k dja
BPO	0; koLkf; d AfØ; k vkmVLkÉLkx
CFC	LkkelU; Lkfo/kk dæ
CFTRI	dæh; [kk] Á@ fxdh vutkdkku Lk.Fkku
CIMAP	dæh; v@ k/h; rFkk Lkqcd/kr ouLifr Lk.Fkku
CNT	Nk/kukxi j dLrdkjh vf/kfu; e
CPIS	I esdr ifj; "tuk fuosk vupku
CSR	fuxfer Lkkeltd nkf; Ro
CST	dæh; fcØh dj
DIC	ftyk v@ kfxd dæ
DOP	mRi knu fnukd
DPR	foLrR ifj; "tuk fji"VZ
DVC	nke"nj ?kkVh fuxe
EM	m eh Kki u
EMD	c; kuk tekj'k
EPF	depkjh Øfo"; fuf/k
ESI	depkjh jkT; chek
FAR	ry {ks= fofu; e
FDI	AR; {k fonskh fuosk
GM Land	xj et#vk Øie
GM, DIC	egk Ácd] ftyk m "x dæA
GOI	Okjr Lkjdkj
GOJ	>kj [kM Lkjdkj
GSDP	jkT; dk Lkdy ns kh mRi kn
GST	eky v@ Lkø dj
IADA	v@ kfxd {ks= fodkLk Akf/kdj .k
ICD	varns kh; dV/suj fMi "
IEM	v@ kfxd m eh Kki u
IFAD	Nf"m fodkLk grq varjkZVh; fuf/k
IHRI	Okjrh; cxxokuh vutkdkku Lk.Fkku
IUS	, dhNrr volLkjpuk mé; u ; "tuk

IL & FS	voLkjpuk yhtx rFkk foYkh; Lkok, j
IT	Lkpuk Á@ fxdh
ITES	Lkpuk Á@ fxdh Lk{ke Lkok, j
ITI	v@ k\$xd Áf' k{k.k Lk.Fkku
Jharcraft	>kj [kM j\$ke] oL= v@ gLrf'kyi fodkLk fuxe
JHARNET	>kj [kM jkT; Lkpuk v@ Lkpkj usVodZ
JIIDCO	>kj [kM v@ k\$xd voLkjpuk fodkLk fuxe
JINFRA	>kj [kM voLkjpukRed fodkLk fuxe
JSERC	>kj [kM jkT; fo q ofou; ked vk; "x
JSMDC	>kj [kM jkT; [kfut fodkLk fuxe
JSPCB	>kj [kM jkT; Ánk.k fu; æ.k eMy
KVIB	[knh v@ xte" "x eMy
KWH	fdy" o,V ?k/k
MD	Ádk fun\$kd
MNREGA	egRk xk/kh jk"Vh; xteh.k j"txkj xkj/h vf/kfu; e
MOU	Lke>@k Kki u
MSE	N"Vs v@ y?kqm "x
MSME	N"V\$ y?kqv@ e/; e m e
MW	exk o,V
NABARD	jk"Vh; xteh.k fodkLk Nf"k c@
NFBD	jk"Vh; eRL; &iky fodkLk eMy
NH	jk"Vh; jktekxZ
NHM	jk"Vh; cxxokuh fe'ku
NID	jk"Vh; fMtktbu Lk.Fkku
NIFT	jk"Vh; Q\$ku V@u,y"th Lk.Fkku
NIRD	jk"Vh; xteh.k fodkLk Lk.Fkku
NOC	vuki fYk Áek.k&i =
NSDC	jk"Vh; d@ky fodkLk fuxe
NSTEDB	jk"Vh; foKku rFkk Á@ fxdh m e'khyrk fodkLk eMy
PESA	vuktkpor {k= ea ipk; r foLrkj
PH	'kkj hfjd : i Lk fodykx
PPP	LkkoZt fud futh Okxhinkjh
PSU	LkkoZt fud {k= ds mi Øe
R & D	vuktkkku v@ fodkLk
R & R	i qokLk v@ i qLFkku u
RBI	Okjrh; fjtoZ c@
RIADA	jkph v@ k\$xd {k= fodkLk Ákf/kdj.k
SAU	jkT; Nf"k fo' ofo ky;
SC / ST	vuktkpor tkfr@vuktkpor tutkfr
SD	Áfr@fir tekjfk'k
SEAC	jkT; Lrjh; fo'k\$Kk eV; kadu Lkfefr
SEB	jkT; fo q eMy
SEIAA	jkT; Lrjh; i; kbj.k ÁOkvodyu Ákf/kdj.k
SEZ	fo'k\$Kk vkFkd vpy

SHG	Lo&Lkgk; rk Lkeng
SIDBI	Òkjr h; y?kqv° kfxd fodkLk cfd
SITP	, dhÑr VDLKvby ikdZ dsfy, ; "tuk
SLBC	jkT; Lrjh; cðj"adh Lkfefr
SLEC	jkT; Lrjh; mPpkf/kdkj Lkfefr
SLIC	jkT; Lrjh; vñj LkL Fkkxr Lkfefr
SPT	LkKky ijxuk fdjk; nkjh
SPV	fo'kSk iz, kstu okgu
SSI	y?kqm "x
STPI	Òkjr h; Lk, ¶Vos j VDu, y"th ikdZ
STPs	foKku vñj Á° "fxdh ikdZ
TUFS	Á° "fxdh mé; u fuf/k ; "tuk
UAS	Ñf" k foKku fo' ofo ky;
VAT	eW; & ; "ftr dj
XLRI	tfo; j ysj fjy'sku blVhV; W