**evsjv‡`k cjøx Dbœqb ‡evW©**

 **(cjøx feb)**

**DcRjv cjøx Dbœqb Kg©KZ©vi Kvh©vjq**

 **‡jvnvMvov, PÆMÖvg|**

**G Kvh©vjq ‡\_‡K Avcwb ‡h me †mev I mn‡hvwMZv ‡c‡Z cv‡ib**

* cÖv\_wgK mwgwZ/`j (cyiæl/gwnjv) MVb, FY MÖn‡b civgk© cÖ`vb I GZ`msµvšÍ hveZxq Z\_¨ Ges dig mieivn|
* m`m¨‡`i †kqvi I mÂq AvgvbZ msMÖ‡ni gva¨‡g wbR¯^ cyuwR MVb|
* mwgwZi m`m¨MY‡K mnR k‡Z© K…wl Drcv`b I K…wl DcKi‡Yi Rb¨ (mvi,exR,KxUbvkK Ges †mP hš¿cvwZ) FY cÖ`vb|

K) †mvbvjx e¨vs‡Ki gva¨‡g K…wl FY I L) AveZ©K ÿz`ª FY|

* mgwš^Z `vwi`ª¨ we‡gvPb Kg©m~Px (m`vweK), cjøx cÖMwZ cÖKí, (ccÖc), cjøx RxweKvqb cÖKí (cRxc) I cjøx `vwi`ª we‡gvPb Kg©m~PxÕi (c`vweK) AvIZvq AbvbyôvwbK `j MVb Ges Drcv`bgyLx I Avqe„w×g~jK Kg©Kv‡Ûi Rb¨ FY cÖ`vb|
* AvbyôvwbK m`m¨‡`i wbeÜ‡bi ciciB Ges AbvbyôvwbK `j MV‡bi 08(AvU) mßvn ci m`m¨‡`i FY cÖ`vb Kiv nq|
* mgevqx‡`i Drcvw`Z k‡m¨i evRviRvZKi‡bi my‡hvM m„wó Ges b¨vh¨ g~j¨ cÖvwß‡Z mnvqZv|
* bvixi ÿgZvqb I bvix †bZ…Z¡ weKv‡k m‡PZbZv e„w×, bvix wbh©vZb †iva I †hŠZzK cÖ\_v wbg©y‡j m‡PZbZv m„wó‡Z mnvqZv|
* m`m¨‡`i eq¯‹ wkÿv, ¯^v¯’¨, cywó I cwievi cwiKíbv BZ¨vw` wel‡q civgk© I †mev|
* e„ÿ‡ivcb I m¨vwb‡Ukb m¤ú‡K© m‡PZbZv e„w× K‡í civgk© I mn‡hvwMZv|
* A¯^”Qj gyw³‡hv×v I Zvu‡`i †cvl¨‡`i AvZœKg©ms¯’vb m„wói j‡ÿ¨ bvggvÎ †mev g~‡j¨i wewbg‡q FY cÖ`vb|
* MÖvgxb `wi`ª gvby‡li Av\_©-mvgvwRK Dbœq‡b mn‡hvwMZv cÖ`vb Ges MÖvgxY †bZ©„‡Z¡i weKvk I †`‡ki A\_©‰bwZK Dbœq‡b `wi`ª Rb‡Mvwô‡K m¤ú„³KiY|
* G Awd‡mi †Kvb Kg©KZ©v/Kg©Pvixi weiæ‡× Awf‡hvM \_vK‡j Dc‡Rjv cjøx Dbœqb Kg©KZ©vi wbKU DÌvcb Kiv n‡j, Zvi cÖwZKvi Kiv n‡e|
* Dc‡Rjvq emevmiZ †h †Kvb e¨w³‡K †mev msµvšÍ Z\_¨ cÖ`v‡b G Awdm cÖwZkÖæwZe×|
* FY eve` gÄyixK…Z mgy`q UvKv ey‡S wbb| mgy`q UvKv ey‡S bv †c‡q FY weZi‡bi mb` c‡Î ¯^vÿi Ki‡eb bv|

**AvRB Avcwb Dc‡Rjv cjøx Dbœqb Kg©KZ©vi mv‡\_ †hvMv‡hvM K‡i Avcbvi A\_©‰bwZK I mvgvwRK Ae¯’v cwieZ©‡bi my‡hvM wbb|**

 **evsjv‡`k cjøx Dbœqb †evW© (weAviwWwe) Avcbvi ‡mevq wb‡qvwRZ|**

 **evsjv‡`k cjøx Dbœqb †evW© (weAviwWwe) Gi Kvhv©ejx**

* cÖv\_wgK mgevq mwgwZ/cjøx Dbœqb `j MV‡bi gva¨‡g cjøx GjvKvi Rb‡Mvôx‡K mymsMwVZ K‡i mvsMVwbK AeKvVv‡gv m„wó Kiv|
* Drcv`b e„w×, Kg©ms¯’vb m„wó Ges cjøx Dbœq‡bi j‡ÿ¨ cÖv\_wgK mgevq mwgwZ/cjøx Dbœqb `j I BDwmwmG mg~n‡K wbR¯^ e¨e¯’vcbvq ¯^kvwmZ I A\_©‰bwZKfv‡e †UKmB PvwjKv kw³iƒ‡c M‡o DV‡Z mnvqZv Kiv|
* cjøxi `wi`ª gvby‡li Avq e„w× Ges Kg©ms¯’v‡b mgevq mwgwZ mg~n/cjøx Dbœqb `jmg~n‡K DrmvwnZ Kiv|
* mgevq mwgwZ/cjøx Dbœqb `‡ji gva¨‡g Dbœq‡bi Dcvq wn‡m‡e f~-Mf©¯’ I f~-c„‡ói cvwbi Dci wbf©I K‡i †mP myweavw`i `ÿ e¨env‡ii Rb¨ wbweo K…wl †m‡Pi AMÖMwZ mvab|
* mgevq mwgwZ/BDwmwmG I cjøx Dbœqb `j mg~‡ni gva¨‡g cÖvwZôvwbK F‡Yi e¨e¯’v, F‡Yi Drcv`bgyLx e¨envi wbwðZ Kiv Ges m`m¨‡`i cyuwR MV‡b mnvqZv Kiv|
* Avw\_©Kfv‡e †UKmB BDwmwmG Ges cjøx Dbœqb `jmg~n‡K †mev cÖ`v‡bi cøvUdg© wn‡m‡e we‡klZ K…wl DcKiY I K…wlRvZ cY¨ evRviRvZKi‡Yi Kvh©vejx eûgyLxKi‡Y Drmvn cÖ`vb Kiv|
* cÖv\_wgK mgevq mwgwZ/cjøx Dbœqb `‡ji Ges BDwmwmGmg~‡ni e¨e¯’vcbv KwgwUi m`m¨ I Av`k© K…lK‡`i‡K K…wl Ges cjøx Dbœqb ZrciZvq djcÖm~ e¨e¯’v Kiv|
* cÖv\_wgK mgevq mwgwZ/cjøx Dbœqb `‡ji Ges BDwmwmGmg~‡ni ‡mev, mieivn I mn‡hvwMZv †cŠ‡Q w`‡Z mswkøó gš¿Yvjq, wefvM Ges ms¯’vmg~‡ni mv‡\_ †hvMv‡hvM iÿv Kiv|
* ‡ev‡W©i D‡Ï‡k¨i mv‡\_ msMwZc~Y© cÖKí/Kg©m~wP miKv‡ii wbKU `vwLj Kiv Ges miKv‡ii Aby‡gv`bµ‡g ev¯Íevqb Kiv|
* ‡evW© KZ…©K M„nxZ cÖKí I Kg©m~wPmg~n ev¯Íevq‡bi AMÖMwZ Ges D‡Ïk¨ AR©‡b D™¢zZ mgm¨vmg~‡ni mgxÿv I g~j¨vq‡bi Rb¨ Dchy³ g~j¨vqb `j Ges M‡elYv cÖwZôvb wb‡qvwRZ Kiv|

**wØ-¯Íi wewk÷ Kzwgjøv mgev‡qi (Kzwgjøv c×wZ) 10wU g~jbxwZ t ----**

**01. mgevq msMVb ˆZix I Zv †iwRw÷ª Kiv|**

**02. m`m¨‡`i eva¨Zvg~jK Dcw¯’wZ‡Z mvßvwnK mfv Kiv|**

**03. bM` ev `ª‡e¨ m`m¨‡`i wbqwgZ mvßvwnK mÂq Kiv|**

**04. GKRb wek¦¯’ g¨v‡bRvi wbe©vPb Kiv |**

**05. ˆ`wbK myô wnmve msiÿb Kiv |**

**06. †hŠ\_fv‡e Drcv`b Kg© cwiKíbv cÖYqb Kiv |**

**07. Z`viKx F‡bi myô e¨envi Kiv|**

**08. DbœZ Pvlvev` c×wZ I AvaywbK K…wl cÖhyw³ e¨envi Kiv|**

**09. †K›`ªƒxq mwgwZ msMVb I Zv‡Z ‡hvM`vb Kiv|**

**10. Av‡jvPbvi gva¨‡g m`m¨‡`i cÖwkÿb cÖ`vb Kiv|**

 cjøx Dbœqb msµvšÍ KwZcq ¸iæZ¡c~Y© Dw³

 **mgev‡qi c\_ n‡jv mgvRZš¿ I MYZ‡š¿i c\_| evsjv‡`k Avgvi ¯^cœ Avi Avivabvi ab| Avi †m †mvbvi evsjv Nywg‡q Av‡Q wPi Ae‡nwjZ MÖv‡gi Avbv‡P Kvbv‡P, wPi D‡cwÿZ cjøxi K›`‡i K›`‡i, we¯ÍxY© Rjvf~wgi Av‡k cv‡k Avi mywekvj Ai‡b¨i Mfx‡i ----------e½eÜz †kL gywReyi ingvb**

Avwg PvB cÖwZwU MÖv‡g mgevq M‡o DVzK, mgevq Qvov MwZ bvB------ **e½eÜz †kL gywReyi ingvb**

 **mgevq G †`‡ki †kvwlZ, Ae‡nwjZ, wcwQ‡q cov MÖvgxY gvby‡li Dbœq‡bi Ab¨Zg gva¨g**

 **------cÖavbgš¿x †kL nvwmbv**

**mgevq bvgwU Mixe‡`i iÿv Ki‡e, Zuv‡`i euvwP‡q w`‡e,Zuv‡`i Ae¯’v fvj K‡i †`‡e**

 **----- Wt AvLZvi nvwg` Luvb**

  **evsjv‡`k cjøx Dbœqb ‡evW©**

**DcRjv cjøx Dbœqb Kg©KZ©vi Kvh©vjq**

**cjøx feb, ‡jvnvMvov, PÆMÖvg|**

 **evsjv‡`k cjøx Dbœqb ‡evW©(weAviwWwe) †jvnvMvov KZ…©K ev¯Íevqbvaxb cªKí mg~nt-**

**1|** **AveZ©K K…wl FY**

**2| m`vweK**

**3| cjøx cÖMwZ cÖKí**

**4| A¯^”Qj gyw³‡qv×v cÖKí**

**5| Av`k© MÖvg cÖKí**

**we¯ÍvwiZ**

**1|** **AveZ©K K…wl FYt** b~b¨Zg 20 Rb m`m¨ wb‡q cÖv\_wgK mwgwZ MV‡bi gva¨‡g 10%†kqvi I 10% mÂq Rgv `v‡bi wecix‡Z 1g `dvq 15000 UvKv 11% †mevg~‡j¨ gvwmK wKw¯Í‡Z GK eQi †gqv‡` FY weZiY Kiv nq|

**2| m`vweKt** 25-30 Rb m`m¨/m`mv¨ wb‡q `j MV‡bi gva¨‡g mÂq Rgv `v‡bi wecix‡Z 1g `dvq 15000 UvKv 11% †mevg~‡j¨ mvßvwnK wKw¯Í‡Z GK eQi †gqv‡` FY weZiY Kiv nq|

**3| cjøx cÖMwZ cÖKít** 12-20 Rb m`m¨/m`mv¨ wb‡q `j MV‡bi gva¨‡g mÂq Rgv `v‡bi wecix‡Z 1g `dvq 15000 UvKv 11% †mevg~‡j¨ gvwmK wKw¯Í‡Z GK eQi †gqv‡` FY weZiY Kiv nq|

**4| A¯^”Qj gyw³‡qv×v cÖKít** A¯^”Qj gyw³‡hv×v I Zv‡`i †cvl¨‡`i b~b¨Zg 5,000 UvKv †\_‡K m‡ev©”P 1,00,000 UvKv 8% †mevg~‡j¨ gvwmK wKw¯Í‡Z GK eQi †gqv‡` FY weZiY Kiv nq|

**5| Av`k© MÖvg cÖKít**  20-40 Rb m`m¨/m`mv¨ wb‡q `j MV‡bi gva¨‡g mÂq Rgv `v‡bi wecix‡Z 1g `dvq 15000 UvKv 11% †mevg~‡j¨ mvßvwnK wKw¯Í‡Z GK eQi †gqv‡` FY weZiY Kiv nq|

 **evsjv‡`k cjøx Dbœqb †evW©**

**(weAviwWwe)**

01| cÖwkÿY I FY MÖnY Kiæb, `vwi`ª¨ gy³ evsjv‡`k Mo–b|

 weAviwWwe

02| wWwRUvj MÖvg n‡e, cjøxi gvbyl †mev cv‡e|

 weAviwWwe

03| mÂ‡qi Ae`vb, Mix‡ei Kg©ms¯’vb|

 weAviwWwe

04| †mP w`‡q Ki‡ev Pvl, dmj djv‡e evi gvm|

 weAviwWwe

05| weAviwWweÕi `c©Y, Mix‡ei Dbœqb|

 weAviwWwe