

; DklQ zI4s/Of tyf cft\$sf/L s\$fsnfkdf Ij Qlo nufgl Igj f/Of IgbLzsf, @)^ (

k;tjgMlwtfkq ; DaGwl Joj ; fo ug{cgblltkq kflkt sDkgl jf ; :yfn]; DklQ zI4s/Of -dgl nfp08l/E_ Igj f/Of P\$, @)^\$ adfllnd ufxssf] klxrfg ugI zsf:kb ultlj lwsf] klxrfg ugI sf/f\$ / ; DaGwl kljtj \$g kZ ugI tyf hflvd Joj :yfkq ugI ; d]sf sfohf0{lgoldt / Joj l:yt ug{lwtfkq ; Dj Gwl P\$, @)^# sf]bkrf !!* n]lbPsf]clwsf/ kofu u/L gkfn lwtfkq af\$hf]of]IgbLzsf agf0{nfu"u/\$f]5 .

kl/R5\$ - !

kl/Des

!- ; Hft gfd / kl/De M-!_ of]IgbLzsf]gfd \$; DklQ zI4s/Of tyf cft\$sf/L s\$fsnfkdf Ij Qlo nufgl Igj f/Of IgbLzsf, @)^ (E /xg\$.

-@_ of]IgbLzsf ldt @)^ (.) (.% ut]b]v nfu"xg\$.

@- kl/efiff Mlaifo jf k] un]csf]cy{gnfu}f o; IgbLzsfdf,

-s_ \$P\$E eGgn]lwtfkq ; DaGwl P\$, @)^# ; Demg'k5{.

-v_ \$af\$E EfGgn]P\$]sf]bkrf # adfllnd :yflkt gkfn lwtfkq af\$; Demg'k5{.

-u_ \$; DklQ zI4s/Of Igj f/Of P\$E EfGgn]; DklQ zI4s/Of -dgl nfp08l/E_ Iga f/Of P\$, @)^\$; Demg'k5{.

-3_ \$lj Qlo hfgsf/L Osf0E eGgn]; DklQ zI4s/Of Igj f/Of P\$]sf]bkrf (adfllndsf]Ij Qlo hfgsf/L Osf0; Demg'k5{.

-a_ \$; P's ; :yfe EfGgn]P\$]sf]bkrf ^# adfllnd lwtfkq ; DaGwl Aoa; fo ug{af\$af6 cgblltkq kflkt lwtfkq Aoa; fol ; Demg'k5{.

-r_ \$lwtfkq Joj ; folE EfGgn]lwtfkq ; Dj Gwl P\$, @)^# tyf cft(utsf Igodfj nl adfllndsf] lwtfkq Aoa; fo ug{gkfn lwtfkq af\$af6 cgblltkq kflkt lwtfkq Aoa; fol ; Demg'k5{.

kl/R5\$ -@

ufxs klxrfg,Ij j/Of / ; P\$g ; DaGwl

#= agfdl jf sflklgs gdddf sf/f\$ / ug{gxgM-!_ ; P's ; :yfn]agfdl jf sflklgs gdddf sg}klg vftf vflg jf sf/f\$ / ug{xg\$.

-@_ pkbkrf -!_ lj kl/t vftf vflnPsf]jf sf/f\$ / ePsf]/x\$ eg]; P's ; :yfn]to:tf] vftf jf sf/f\$ / tIsfn}agb ug{kg\$.

\$= ufxssf]:ki6 klxrfg -Customer Due Deligence) sfod u/L ; f\$]Ij j/Of /fVg' kgM+ ; P's ; :yfn]cfkM]sf/f]f/sf]Iznlnzndf sg}JolQm jf ; :yf; E Jofj ; flos ; Dj Gw sfod ubf{to:tf] ufxssf]cg; P'-! adfllnd klxrfg vNg]sfuhft tyf Ij j/Of ln0{; f\$]clenY /fVg' kg\$.

t/ lwtfkq bnf, nufgl Aoj:yfks, ofhgf Aoj:yfks / Igisfzg tyf laqn k\$Gws afx\$sf c6o ; P's ; :yfn]to:tf]Ij j/Of lng clgj fo{xg]5\$.

@_ ; 's ; :yfx?n]cfkml'dfknf sf/f]f/ ul//x\$]f lj Bdfg u]fxsx?sf]; Da6wdf pkbkrf - !_ adf]hd ljj/0fx? eP gePsf]x]L gePsf]eP To:tf u]xssf]ljj/0fnf0{of]lgb]zsf nfu" ePsf]ldltn]a9ldf Ps jif{leq cBfj lws u/L u/f0{/fVg' kg\$.

#_ ; 's ; :yfn]sg}ufxs; E Jofj; flos ; Da6w sfod ubf{lghsf]klxrfg ; Da6wdf kZ ul/Psf sfuhftx? ?h' ug\$]f nflu sg}sd{f/Lnf0{tf\$]L To:tf sfuhftx? lghaf6 ?h' ePsf]Joxf]f hgf0{/fVg' kg\$.

-\$_ pkbkrf #_ adf]hd t]sPsf] sd{f/Ln] u]xssf] klxrfg ubf{:j t6q tyf e/kbf] ; 'rgsf]>f]af6 ug{kg\$.

-%_ u]xssf]klxrfg tyf hfF ubf{hf]vddf cfwf/t eP/ ug{kg\$.

^_ pRr hf]vdoQm u]fxs tyf sf/f]f/sf]kl/is\$ u]fxs klxrfg xg]Joj:yf ug{kg]5 .

&_ ; 's ; :yfn]u]xssf]klxrfg tyf hfF ubf{To:tf]u]fxs jf sf/f]f/ pk/ k]olf jf ck]olf ?kdf :j fldTj jf lgo6q0f /fVg] lgb]z g lbg] k6fj kfg(; Sg]cl6td wgl jf lxtflwsf/Lsf] ?kdf /x\$]f]k]s[ts JolQm; d]sf]klxrfg / hfF ug]Joj:yf ug{kg\$.

*_ ; 's ; :yfn]cfkml' u]xssf]klxrfg Pj -dNof]gsf nflu k6f]u ug]u]fxs dNof]g k4lt -Customer Due Diligence_ df b]xfosf s/fx? ; dfj z ug{kg\$ M-

-s_ u]fxs / u]xssf]lxtflwsf/Lsf]klxrfg ug]

-v_ u]fxs / u]xssf]lxtflwsf/Lsf]af/6f cfj Zos ; 'rgf ; \$ng ug]/ cfj Zostf cg' f/ u]xssf]hf]vd ljj/0f tof/ ug]

-u_ gofFu]fxsx? :jlsf/ ug]glit nfu"ug]

-3_ u]fxs / u]xssf]lxtflwsf/Lsf]; 'rgf tyf ljj/0f lgoldt?kdf cBfj lws ug]/ /

-a_ u]xssf]sf/f]f/sf]ljj/0fnf0{lgoldt?kdf cgludg ug].

(_ hf]vdsf cfwf/df cyf\$ pRr hf]vddf /x\$]f u]xssf]nflu kl/:s\$ u]fxs dNof]g k4lt -Enhanced Customer Due Diligence_ tyf sd hf]vddf /x\$]f u]xssf]nflu ; /Inst\$ u]fxs dNof]g k4lt -Simplified Customer Due Diligence_ cjndag ug{kg\$.

%= **lj j/0f lbg' kg\$** -!_ bkrf # sf]pkbkrf -!_ sf]k6f]hgsf]nflu ; 's ; :yfn]cfj Zos ljj/0f dfu ubf{To:tf]ljj/0f pkn]w u/fpg]bflotj ; Dj l6wt u]xssf]xg\$.

@_ pkbkrf -!_ adf]hd ljj/0f glbg]jf lbg g; Sg]u]fxs; E ; 's ; :yfn]cfkml' sf/f]f/ jf Jofj; flos ; Da6w sfod ug{t]sf]n 06sf/ ug{: Sg\$.

#_ pkbkrf @_ adf]hd Jofj; flos ; Dj 6w :yfkf ug{06sf/ ul/Psf]u]xssf]sf/f]f/ zsf:kb nfu6f ; 's ; :yfn]cg'; 'L-# adf]hdsf] 9fFdf zsf:kb ult]lw ; Da6wL k]tj 6g lj Qlo hfgsf/L 0sf06f kZ ug{kg\$.

^= **sf/f]f/ ug{gxb\$** -!_ ; 's ; :yfn]b]xfosf]u]fxs; E Jofj; flos ; Da6w sfod ug{jf sf/f]f/ ug{x6g} M-

-s_ o; lgb]zsf adf]hd u]fxs klxrfg tyf hfF ug{cfj Zos sfuhft, ljj/0f tyf hfgsf/L pkn]w gu/fpg]

-v_ o; lgb]zsf adf]hd lghn]pkn]w u/fPsf]sfuhft, ljj/0f tyf hfgsf/L u]fxs; E cldNbf]b]vPdf, jf

-u_ ; DklQ z4ls/0f tyf cft]sf/L s6fsnfkdf lj Qlo nufgl lgj/0f ; Da6wL c6t/f]66 dfkb08 kringf gu/\$]f]jf cflzs ?kdf kringf u/\$]f]egl c6t/f]66 ?kdf klxrfg ePsf]b]zsf]u]fxs; E .

@_ ; 's ; :yfn]lj Bdfg ufxssf ; DaGwdf pkbkrf -!_ adf]hdsf]cj :yf lj Bdfg ePdf
To:tf]ufxs ; Gsf]Jofj ; flos ; DaGw cGto ug{kq5 .

kl/R55 -#

;ldf sf/f/f/ tyf zsf:kb ultlj lw ; DaGwl Joj :yf

&= ;ldfcbf a9lsf]sf/f]f/sf]lj j /of lbgm-!_ ; 's ; :yfn]sg}klg JolQm jf ; :yfn]Ps k6s
jf k6s k6s u/L Ps lbgdf bz nvf ?k0fFj ; f]eGbf a9lsf]lwtfkq vl/b jf laqm u/df ; f5f]
lj j /of cg' ; 'L-@ adf]hdsf]9fFdf To:tf]sf/f]f/ ePsf]ldltn}kGw|lbg leq lj Qlo hfgsf/L
0sf0df kZ ug{kq5 .

t/ lwtfkq bnf, nufgl Joj:yfks, of]hgf Joj:yfks / lgisfzg tyf laqm k0ws
afx\$sf c6o ; 's ; :yfn]o:tf]lj j /of kZ ug{clgj fo{xg]55 .

@_ ; 's ; :yfn]bz nvf jf ; f]eGbf dflysf]sf/f]f/sf]/sd, >}tf jf lx; fj ; ~rfng
; DaGwl 55}cleny tof/ ug{kq5 / To:tf]sf/f]f/df k0fu xg]/sdsf]>f] ; d] ; DaGwt
ufxsaf6 plny ug{nuf0{cWbfj lws u/L /Vg'kg5 .

#_ ; 's ; :yfn]o; bknf adf]hd lj lQo hfgsf/L 0sf0{ ; dl f kZ u/\$f]lj j /ofsf]
cleny sldtdf kfF aif{ ; Dd ; //lft /Vg'kg5 .

*= ;ldf sf/f]f/sf]lj j /of k7fpg 56Mbkrf % df hg; 5}s'f n]vPsf]eP tklg bxfosf ufxsn]
u/\$f]sf/f]f/sf]; 'rg tyf lj j /of ; 's ; :yfn]lj Qlo hfgsf/L 0sf0df k7fpg'kg[55 M-

-s_ gkfn ; /sf/, gkfn ; /sf/sf] sg}lgsfo jf gkfn ; /sf/sf] k0f{j f clwsfz
; jfldlj ePsf]; :yf,

-v_ lj zif P5 c6tu6 :yflkt ; :yf,

-u_ af0df lwtfkq btf{ePsf]; u7t ; :yfsf]lwtfkqsf] vl/b jf lj lqm ug]af0df
lwtfkq btf{u/Psf]; u7t ; :yf,

-3_ af0df btf{ePsf ; u7t ; :yf, ; /sf/L jf cw{ ; /sf/L sfoffo, ; 3, ; :yf,
sDkgl jf lgsfo, lj zif sfgg adf]hd :yflkt lgsfo; u u/\$f]sf/f]f/,

-a_ jldf sDkgl]u/\$f]sf/f]f/,

-r_ ; 's ; :yfn]cfkn]ufxsnf0{kfInt sfgg adf]hd shf{ ; fk6l jf ; lawf k0fg
u/\$f]sf/f]f/,

-5_ ; 0m /fi6« ; 3, ; f]c6tu6tsf sfoffo tyf o; sf lalzi6lsE lgsfo / c6t/fi60
; :yfx?n]u/\$f]sf/f]f/,

-h_ ; 's ; :yfx? lar ePsf]sf/f]f/, /

-em_ ; 's ; :yfn]cfkn]sd(f/lnf0{lbPsf]; jf ; lawf jfktsf]sf/f]f/ .

(= zsf:kb ultlj lwsf]lj j /of k7fpg'kgm -!_ sg}ufxs jf lghsf]sf/f]f/sf ; DaGwdf
bkrf !), !! jf !@ sf]cj:yf lj Bdfg ePdf ; 's ; :yfn]cg' ; 'L-# adf]hdsf]9fFdf
To:tf]ufxs jf sf/f]f/sf] ; DaGwdf zsf:kb ultlj lw ; DaGwl kl]tj 0g tIsfn lj Qlo
hfgsf/L 0sf0nf0{lbg'kg5 .

@_ ; 's ; :yfn]pkbkrf -!_ adf]hd lbPsf]zsf:kb ultlj lw ; DaGwl kl]tj 0gsf]cleny
; 's ; :yfn]cBfj lws u/L /Vg'kg5 .

#_ o; bknf adf]hd zsf:kb ultlj lw ; DaGwl kl]tj 0g lbg sf/f]f/ ; DaGwl sg};ldf
/xg]55 .

!)= ; 'rgf lbg' kg]zsf:kb sfd sf/]f/sf]k\$]tM-!_ ; DklQ zI4s/Of lgj f/Of Pq tyf of]lgb]zsf adf]hd ; 's ; :yfn] cfk]gf u]xs ; E ; DalGwt sfd sf/]f/sf]l ; nl ; nfd f b]fo nufotsf] cj :yf b]vPdf jf sg} ; DklQ, u]xs jf u]xs ; E ; DalGwt sf/f]f/ ; DklQ zI4s/Of, cft]ssf/L lqofsfnkdf lj Qlo nufgl jf cGo s ; ' ; E ; DalGwt ePsf]zsf nfu]df jf zsf ug]kg]dgl ; a cfwf/ ePdf ; f]sf]hfgsf/L cg ; 'L-# adf]hdsf]9fFdf lj Qlo hfgsf/L 0sf0nf0{t]tsfn ; 'rgf ug]kg]M

-s_ g]kn jf lj b]zdf sg}s ; ' jf ck/fwaf6 k]kt jf k]nt sfg] adf]hd nfg Nofpg gldNg]sg}klg k\$]/sf] ; DklQ -/sd ; d]_ ; f]df k]fu ePsf jf ug{ v]hPsf j :t ; pks/Of jf sg}klg >f] ; fwg]sf]k]fu jf pkof] u/]df jf lwt]k]qsf]sf/]f/ dfk]t g]kn leq]ofPdf jf ; f]sf]k]fu ; u/]df,

-v_ g]kn jf lj b]zdf sg}s ; ' jf ck/fwaf6 k]kt /sd jf cGo sg}klg k\$]/sf] ; DklQ k]olf jf ck]olf ?kdf k]kt, wf/Of, ef]urng jf k]fu u/]df, To:tf] ; DklQ sg}k\$]/af6 nufgl u/L k]kt u/]df jf To ; /L cfPsf]jf a9]a9fPsf] ; DklQnf0{sfg]l ?kn]k]kt u/]sf] cfhg u/]sf] ; DklQsf]?kdf ef]urng u/]df, wf/Of u/]df jf k]fu jf pke]fu u/]df jf To:tf]b]v]fpg]sfo{jf ; f] ; DklQ ; E ; DalGwt cGo sg}klg sfo{u/]df jf To:tf] ; DklQsf] ; f] n]sfpg]jf To:tf] ; DklQ k]kt ug]JolQmf0{sfg]l sf/afxlaf6 arfpg] p2]on] To:tf] ; DklQ ?k]t/Of ug] n]sfpg jf :yfg]t/Of ug]s ; h]f0{d2t u/]df,

-u_ g]kn jf lj b]zdf sg}s ; ' jf ck/fw ug]u/]fpg k]olf jf ck]olf pBfu, d2t, ; xof]u, jf b?T ; fxg u/]u/]Pdf,

-3_ ; DklQ zI4s/Of ; DaGwl Pq, lgod jf lgb]zg adf]hd ; 'rgf lbg' kg]s ; 'sf] af/]df ; 'rgf glbPsf] lbg gv]h]sf] jf n]sfpg k]fu ; u/] u/]fPsf] cj :yf b]vPdf,

-a_ ; DklQ zI4s/Of -dgl nfp08l/E_ lgaf/Of Pq, @)^\$ adf]hd lbg' kg]jf lbPsf] ; 'rgf÷hfgsf/L sfg] adf]hd afx] c ; Da4 klf jf cGo s ; h]f0{hfgsf/L lbPsf]jf lbg nufPsf]b]vPdf,

-r_ sg}lj Qlo s ; ' jf ck/fw u/] u/]fPsf]jf ug]nuf]sf]jf nufPsf] cj :yf b]vPdf,

-5_ s ; ' jf ck/fw ; E ; DalGwt sg}klg u]xs jf ; :yfsf]klxrfg ; DaGwl lj j/Of eP u/]df .

-@_ ; 's ; :yfn] pkbk]f -!_ adf]hdsf]zsf:kb ult]lw ; DaGwl k]t]hg lbbf sg} u]xs jf JolQm]sf/f]f/ gu/]sf]t/ sf/f]f/ ug]k]fu ; ; Dd u/]sf]cj :ydf klg lbg' kg] .

-#_ o ; bk]f adf]hd lj Qo hfgsf/L 0sf0nf0{lbPsf]zsf:kb ult]lw ; DaGwl k]t]hg / ; f] ; E ; DalGwt sfuhft s]dt]df k]F aif]f nflu ; /]lft ; fy /Vg' kg] .

!!= **zsf:kb ; 'rgf lbg ; xof]u k]g] ; ef]j t cfwf/M** ; 's ; :yf ; E g]kn] jf lj b]z] u]xsn]u/]sf jf ug]v]h]sf sfd sf/]f/sf]l ; nl ; nfd f b]fo adf]hdsf sfo{u/]sf] ug]u/]fpg nuf]sf]jf To:tf] cfzsf nuf]sf]jf ; f]df sf]l s ; af6 k]olf jf sg}klg k\$]/sf]ck]olf ; xof]u, nufgl, of]ubfg ePsf]jf xg nuf]sf]cfzsf nfu]df jf To:tf]cj :yf dxz' ; ePdf jf hfgsf/L xg cfPdf pQm kl/l :y]t / cj :yfnf0{t]tsfn zsf:kb laifosf] ; 'rgf lbg]cfwf/ df]g ; lsg]5M

!= s ; h]s/ ; eG ; f/ ; dfnk]f, lj Bt, kfgl, 6]hkn]g nufot cGo /fhZj jf ; /sf/L b:t/ 5nl jf glt/L ; DklQ -/sd ; d]_ cfhg u/]sf]b]vPsf]

- @= s; \$f] cfly\$ x]; ot, kzf Joj ; fo jf sfd sf/jfxlaf6 ; fdf6otof cfhg ug{ ; lsg] e6bf km/s, ckTofl/nf] c: jeflj s hljg :t/ ; -rning u/\$f] jf g; xfpbf] cfly\$ sf/f] f/ jf lqmfnsfk u/\$f] b]vPsf]
- #= dgfl; j dflkmssf] sf/Of g} ge0{ crfgs cfly\$ j [4 jf x]; ot a9\$] b]vPsf]
- \$= dgfl; j dflkmssf] sf/Of g} ge0{ lj utsf] lj Qlo k[7eld e6bf tflj s km/s kg[lj Qlo x]; ot b]vPsf] jf ; f] adfl] hdsf] vl/b, sf/f] f/, Joj ; fo ug{ vfh\$] jf To: tf] sfo{ cfo>f] jf cfly\$ x]; ot; E dh gvfg] b]vPsf]
- %= cfo >f] gvfh\$] jf gvfhPsf] jf >f] sf] af/df IrQa%bf] lj j /Of k]kt gePsf]
- ^= dgfl; j dflkmssf] sf/Of g} ge0 jf k]olf ?kdf ; Dal6wt gePsf] jf lj gf p2] osf] b]vPsf]
- &= sfd sf/f] f/sf] l; nl; nfd k]nt sfg6 adfl]hd v]lg' kg[klxrfg nufot c6o lj j /Of lagf sf/Of gvfh\$] jf vhfpg grfx] h: tf] b]vPsf]
- *= sg} klg sfd sf/f] f/df lj Qlo hfgsf/L 0sf0hf0{ lgoldt ; 'rgf k]bf ug[egl sg} ; ldf tfl] sPsf] ePdf ; f] ; ldf e6bf sd /sddf af/Daf/ sf/f] f/ ePsf] b]vPsf]
- (= sg} s; 'sf] l; nl; nfd kx/L, clvtof/, s/, /fhZj cg' Gwfg nufotsf c6o ck/fw cg' Gwfgsf/L lgsfon] 5fgljg, cg' Gwfg txlssft ul//x\$] jf To: tf lgsfoaf6 vfh] e]x\$fx?; E sfd sf/f] f/ ; Dal6wt /x\$]
- !) = af\$ { g]kn /fi6«a\$, aldf ; ldt, lwtflk ahf/, sDkgl /lhi6k, ; xsf/L ljefu, af/ sfpl6; n, g]kn rf68{ Psfp666 ; yf nufotsf c6o lgodgsf/L lgsfon] sf/jfxl z? u/\$f] jf sf/jfxl u/\$fx?; E ; Dal6wt /x\$] sfd sf/f] f/df ; 's ; :yfnf0{ zsf nfu\$]
- !! = shf{ ; 'rgf s[b] jf cfknh] sg} sfnf] ; 'L jf hf] vdsf] ; 'ldf /fv\$] ; E ; Da4 /x\$] b]v0{ ; f] zsf nfu\$]
- !@ = lj bzl ck/fw cg' Gwfg ug[jf lgodg ug[lgsfo jf ; /sf/n] 5fgljg, cg' Gwfg txlssft jf sf/jfxl ul//x\$] u]x\$?; E ; Dal6wt /x\$] aleng jf yxf xg cfPsf]
- !# = afnafnssf, dlxfn jf cgfy nufot c6o sg} klg u]xssf] sg} klg k\$] /n] xg] of6 z] fof, b]o] xf/ h: tf] s; ' u/L ; DklQ k]kt u/\$]
- !\$ = ha/h: tl tl/sfn]/sd, r6bf jf sg} klg k\$] /sf] ; DklQ jf c6o j: t' jf ; xof] lng] lbg] lbg aflb ug[jf ha/h: tl c; hl h: tf s; ' u/L ; DklQ k]kt u/\$]
- !% = sg} klg j: tsf] t: s/L, cjw kzf, Jofk/, Joj ; fo, rf] L, 8s] t, gSsnl jf cjw p]kfbg, ckrng jf cjw cf] f/ k; f/ s; ' u/L ; DklQ k]kt u/\$]
- !^ = xftxltof/ v/vhfgf ; Da6wl k]nt sfg6 c6tu{sf] s; ' u/L ; DklQ k]kt u/\$]
- !& = lj bzl lj lgdo lgoldt ug[; Da6wl k]nt sfg6 c6tu{sf] s; ' u/L ; DklQ k]kt u/\$]
- !* = Hofg, rf] L, 7ul, lst] sfuh, v]f rng, ckx/Of jf z/L/ a6ws ; Da6wl k]nt sfg6 c6tu{sf] s; ' u/L ; DklQ k]kt u/\$]
- !(= nfu"cf]w lgo6qof ; Da6wl k]nt sfg6 c6tu{sf] s; ' u/L ; DklQ k]kt u/\$]

@)= /fli60 lgs'-h tyf j6o h6t' :#1f0f ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 @!= dfgj a4lavg tyf cf] f/ k; f/ lgo6q0f ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 @@= ; xsf/l ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 @#= jg ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 @\$= e16frf/ lgj f/0f ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 @%= a4 tyf lj Qlo ; :yf ; Da6wl k4Int sfg6 c6tu{ s; 7 u/L ; DklQ k4kt u/{\$f]
 @^= a4sE s; 7 tyf ; hfo ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 @&= k4lrg :df/s ; Af0f ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 @*= pkefQnf ; Af0f, snfn4hf/ lgo6q0f, k4t:kwf{ ; Da6wl k4Int sfg6 c6tu{sf] s; 7 u/L ; DklQ k4kt u/{\$f]
 @(= sDkgl, jfl0fHo, cfklt{ oftoft Joj ; fo ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 #)= lzlff, :jf:Yo, cf4fwl, jftfj /0f ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 #!= jD4zs /f4uf/ ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 #@= lr4f, h4f, r6bf ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 ##= leql sf/f]f/, embf]sf/f]f/ jf lwtffkq, ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 #\$_= ljlgdo clwsf/kq ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 #%= lgj ffg ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 #^= jf4s tyf cfBf]us ; DklQ ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 #&= ; #f/, kzf/0f, lj1fkq ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 #*= h4uf 3/ ; ; DklQ ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 #(= eg; f/, /fh:j, s/ ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 \$)= clwfudg, gful/stf, /fxbfgl ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 \$!= ; 3÷; :yf ; Da6wl k4Int sfg6 c6tu{sf]s; 7 u/L ; DklQ k4kt u/{\$f]
 \$@= cfk]f; l a4ljvg, ckx/0f, a6ws h:tf]s; 7 u/L ; DklQ k4kt u/{\$f]
 \$#= gkfn ; /sf/n]cftsjfbl jf cfk/flws ultljwdf ; #Ug elg tfl]sbPsf JoIQm jf ; :yf, jf c6t/fli60 ?kdf ; 0Qm /fi6«; 3n]laleGg k4tfj dfknt cftsjfbl jf ck/flwsf] ; 4ldf /fv\$]f] jf cft4, cft\$sf/l ultljw, cftsjfbl ; #7g, ; #47t ck/fw, nfu" cf4fw nufot c6o sg}klg lsl; dsf cfk/flws sf0f0f{ k4olf jf ck4olf ; xof4 k4ofpg] E ; Dal6wt /x\$]f]

- \$\$= :jbZl jf lj bZl ; #f/ dflWdx?n] ck/fwsf ; DaGwdf sg}JolQm jf ; :yfsf af/df u/\$f] l6Kk0fl jf ; dfrf/ ; Dk]f0fsf cfwf/df xdf{ ; Rgf ug{kg]k\$[tsf] bl]VPsf]
- \$%= zsf:kb sf/f]f/ ug{kof; ug] E ; DalGwt /x\$]jf sg}klg lsl; dn]; sf:kb; ; DklQ zl4s/0f, cft\$sf/L jf cfk/flws ultlj lwaf6 jf ; fhf0{kf]; fxg ug]u/L u/\$f]jf ePsf]bl]vg]jf zsf nllg]sf/f]f/ jf sg}klg lx; fj n]c:jefljs jf zsf:kb bl]VPsf]
- \$^= sfd u/fpg' kg] sd{f/L; E cglrt jf c:jefljs glhssf] ; DaGw /Vg vfl]hPsf]
- \$&= Ps eGbf a9L c; DalGwt u]xssf]; dfg 7]ufgf ePsf]
- \$*= krlnt sfgg adfl]hd lgodgsf/L jf tfnS lgsfon]cGo cfwf/ lbPsf]
- \$ (= sg} kmd{ sDkgl, ; :yf jf lgsfo; E ; DalGwt u]xssf] cfly\$ x]; ot sfd sf/f]f/sf]l; nl; ndf c:jefljs jf ckTofl/nf]bl]VPdf,
- %)= s; h]cfk]sf]sfd sf/f]f/ n]sfpg cfm'afx\$ cGo JolQmsf]gfddf sfd sf/f]f/ u/df jf ug{vfl]h\$]bl]VPdf,
- %!= sg}; :yf, kmd{ sDkgl jf lgsfon]; :yfut sfd sf/f]f/ ubf{JolQmut gfddf ngb} jf sf/f]f/ u/df,
- %@= krlnt sfgg adfl]hd sg}cGo sf/0fn]zsf:kb bl]VPsf]
- %#= dfly pllnlvt sfof ditof/ e0]j f ; xof]ulsf]?kdf sfo{u/\$f] .

!@= cft]sf/Lsf]klxrfg, sf/f]f/df lgoGqof / ; Rgfl!_ ; R's ; :yfn] ; eQm /fi6« ; 3, ; /lff kl/ifb\$] lgoGq g+ !@^&, !#&# tyf ; f] E ; DalGwt cft\$sf/Lsf ?kdf ; lrs] cn sfobf, tflnjfg nufot ; do ; dodf tfl]sPsf cGo ; :yf, ; dx jf JolQm / To:tf; E ; Da4 sg}klg ; :yf, ; dx jf JolQm, E sg}klg sfd sf/f]f/ ug{u/fpg xEg} .

-@_ bkrf & sf]pkbkrf -!_ adfl]hdsf]sg}sf sf/f]f/ ; R's ; :yfdf /x]ePsf]kfOPdf jf yxf kfPdf t]sf n /f\$sf u/L zsf:kb sf/f]f/sf]?kdf lj]Qo hfgsf/L 0sf0hf0{hfgsf/L k7f0{; f\$]hfgsf/L ck/fw lgoGqof ug]; DalGwt ; /sf/L lgsfo jf clwsf/lnf0{; d] lbg'kg\$.

-#_ ; R's ; :yfn]cft\$sf/L ; :yf, ; dx jf u]xs ; DaGw hfgsf/L ; eQm /fi6« ; 3sf]j \$; f06 <http://www.un.org/sc/committees/1267/pdf/consolidatedlist.pdf> af6 k]kt u/L ; f\$] klxrfg, cBfj lws / lgoGqof ug]cfj Zos ; eGq t]sf n lgdf] ug{kG\$.

-\$_ ; R's ; :yfn]; fs{ o/f]kog olgog nufot ljZ]sf ljleG cGt{/sf/L, cGt/fi6e jf lf]lo ; 3÷; :yfn]cft]sf/Lsf ?kdf ; lrs] u/\$f sg}klg ; :yf, ; dx jf JolQm / To:tf sfo{ E ; Da4 sg}klg ; :yf, ; dx jf JolQm, E sg}klg sfd sf/f]f/ ug{u/fpg xEg} / ; f] adfl]hdsf]sg}sf sf/f]f/ ; R's ; :yfdf /x]ePsf]kfOPdf jf yxf kfPdf t]sf n /f\$sf u/L zsf:kb sf/f]f/sf]?kdf lj]Qo hfgsf/L 0sf0hf0{hfgsf/L k7f0{; f\$]hfgsf/L ck/fw lgoGqof ug]; DalGwt ; /sf/L lgsfo jf clwsf/lnf0{; d] lbg'kg\$.

-%_ g]fn]krlnt sfgg jf sfg]l Joj:yfn]cGoyf u/\$f]df afx\$; R's ; :yfn]ljleG dh]n]cft\$sf/L jf cfk/flws lu/f]sf ?kdf 3f]f]off u/\$f sg}; :yf, ; dx jf JolQm / To:tf; E ; Da4 sg}klg ; :yf, ; dx jf JolQm, E sg}klg sfd sf/f]f/ ug{u/fpg xEg} / ; f]adfl]hdsf] sg}sf sf/f]f/ ; R's ; :yfdf /x]ePsf]kfOPdf jf yxf kfPdf t]sf n zsf:kb sf/f]f/sf]?kdf lj]Qo hfgsf/L 0sf0hf0{k7f0{; f\$]hfgsf/L ck/fw lgoGqof ug]; DalGwt ; /sf/L clwsf/lnf0{; d] lbg'kg\$.

-^_ b}fo adfllhdsf cGt/fi6@ dxf; GwL, ; GwL, ; Denf}f adfllhd u/\$f]sg}klg s; /nf0{ zsf:kb sf/f]f/ cGtu€ /vL lj Qlo hfgsf/L 0sf0nf0{tTsfm ; 'rgf lbg'kgI5 .

!= ; g\!(^# df ; DkGg jfobfgleg ePsf s; / tyf cGo sXl sfo{; DaGwL 6f]sof] dxf; lGw -6f]sof]sGed; g cg ckf; h P08 ; 6g cb/ PS6\ sld6B cg jfB{ Pc/qmf^6_.

@= ; g\!(&) df xUdf ; DkGg ePsf]j fobfgsf]u} sfgG]l sAhfsf]bdg ; DaGwL dxf; lGw -sGed; g km/ b ; kZg ckm cgnkth l; h/ ckm Pc/qmf^6_.

#= ; g\!(&! df dlG6@ndf ; DkGg ePsf]u} ; lgs xj f0{p8fgsf] ; /lffsf]lj ?4 ul/g]u} sfgG]l sf/afxsf]bdg ; DaGwL dxf; lGw -sGed; g km/ b ; kZg ckm cgnkth Ps6\ Puq:6 b ;]6l ckml; len PlePzg_.

\$= ; g\!(&# df ; DkGg ePsf]sGg]ts klTlgw nufot cGt/fi6@ ?kdf ; #lft ufxsx? lj?4sf]ck/fw lgjf/Of tyf ; hfo ; DaGwL dxf; lGw -sGed; g cg b lked; g P08 klGzd06 ckm qmfOd Puq:6 006/gZgnl kfB\$6B k; €; 0GSnl8E l8knf]ofl6s Ph06\.

%= ; g\!(&(df ; DkGg z/L/ aGws lng]lj?4sf]dxf; lGw -0G6/gZgn sGed; g Puq:6 b 6]sÍ ckm xf]6]h]h_.

^= ; g\!(* & df ; DkGg cftÍj fbsf]bdg ; DaGwL ; fs{lf]lo dxf; lGw -; fs{l/hgn sGed; g cg ; kZg ckm 6]fl/Hd_.

&= nfučf]w tyf dgflZks kbfi\$]u} sfgG]l cf] f/ k; f/ / a]lavg lj?4 ; 0Qm /fi6«; 3lo dxf; GwL, !(* * -o= Pg= sGed; g cuq]i6 0lnl; 6 6fkms 0g gf/sf]6s 8u; \P08 ; f0sf6ks ; A:6f;]\!(* * _.

*= cftÍafbl sfof lj Qlo nufgl bdg ; DaGwL ; 0Qm /fi6«; 3lo dxf; GwL, !(((- o= Pg= sGed; g km/ b ; kZg ckm b kmf0gf]G; ^\ckm 6]fl/hd_.

(= axblzo ; #7t ck/fw ; DaGwL ; 0Qm /fi6«; 3lo dxf; GwL, @))) -o= Pg= sGed; g Puq]i6 6k; gZgn cuq]f0H8 qmfOd_.

!)=e]6krf/ lj?4 ; 0Qm /fi6«; 3lo dxf; GwL, @)# -o= Pg= sGed; g Puq]i6 s/k; g_.

!!= ; 0Qm /fi6«; 3, ; /lff kl/ifbsf]lgOf6 g+!@& tyf ; f] E ; DalGwt cGo lgOf6,

!@= cftÍj fbl jf cGo cfk/flws sfd sf/afxsf]lj?4 gkfn klf ePsf]cGo sg} dxf; lGw, ; GwL, ; Denf}f .

!#= lj j/Of k7fpg]k4ltM-! ; 's ; :yfn]o; klR5b adfllhd lj Qlo hfgsf/L 0sf0nf0{pknJw u/fpg'kg]zsf:kb sf/f]f/sf]; 'rgf tyf lj j/Of cg; 'L-# / ; ldf eGbf a9L /sdsf]sf/f]f/sf] ; 'rgf tyf lj j/Of cg; 'L-@ adfllhdsf]9fFfdf sfof]j og clws€ dfkme kZ ug{kg5 .

-_ sfof]j og clws[n]zsf:kb jf cGo sf/f]f/nf0{kq jf khofS; , 0Qh h:tf lj B'tlo ; #f/ dflldaf6 lj Qlo hfgsf/L 0sf0nf0{kbf]g ug{ ; Sg5 . khofS; , 0Qh h:tf dflldaf6 hfgsf/L kbf]g ul/Psf]ePdf tTsfm cGo dflldaf6 ; f\$]kl6l ug{kg5 .

#_ lj Qlo hfgsf/L 0sf0nf0{lb0Psf]lj j/Ofdf sg} s/f 5b ePdf jf To:tf]sf/f\$af/ ubf\$; dodf ; DalGwt JolQm]kZ u/\$f]lj j/Of jf hfgsf/L eGbf km/s lj j/Of jf hfgsf/L kl5 kft ePdf ; DalGwt ; 's ; :yfn]lj Qlo hfgsf/L 0sf0nf0{t?Gt hfgsf/L lbg'kg5 .

kl/R5j-\$

hfjvd Aoa:yfkg ,sfofj og / bflotj ; DaQwl

!\$= hfjvdsf] jlu\$/ofM -!_ ; 's ; :yfn] cfkngf u|xS, sf/f]f/sf] dfqf, k\$[t / lfq x]l tl sf/f]f/df cGt]q]xt hfjvdfnf0{klxrfg u/L hfjvdsf] jlu\$/of ug{kg\$. o; /L jlu\$/of ubf{ sDtlcf b}fo adf]hd ug{kg\$M

- s_ cToflws hfjvd,
- v_ hfjvdoQm
- u_ ; fdfGo hfjvd .

-@_ ; 's ; :yfn] b}fo adf]hdsf u|xS tyf sf/f]f/nf0{cToflws hfjvd cGtu\$ /fVg' kg\$ M

!= cftI, cft\$sf/L ultljw, cft\$jbL ; u7g, ; u7t ck/fw, nfu"cf]w nufot cGo sg}klg lsl; dsf cfk/flws sfofnf0{klolf jf ck]olf ; xof]u k}ofpg] E ; DalGwt JoIQm jf pglx?; E ; Djlgwt sf/f]f/,

@= /fhg]ts, Joj ; flos, ; fdf]hs, lj Qlo, kzf; lgs cf]b lf]df pRr txdf /x\$ f ; jbz]l jf lj bz]l gful/s tyf yxf eP; Ddsf lghsf kl/jf/, ghssf gft]f/ jf lghx?; E ; Da4 knd{ sDkgl jf ; 3÷; :yf; E ; DalGwt sf/f]f/,

#= cfkngf]lgofds jf lg/Llf0f ug]lgsfo gePsf knd{ sDkgl, ; :yf jf lgsfo / To:tf; E ul/g]sf/f]f/,

\$= cfdg]; fdg]ge0{xg ; Sg]sf/f]f/,

%= u} cf]f; lo u|xssf]sf/f]f/,

^= ; DklQ zL4s/of / cftI jfbl lqmfnsnfk /f\$g] ; DaGwdf cfjZos dfkb08 gckgfPsf b}zsf gful/s jf cGo; E sf]sf/f]f/,

&= ; eQm /fi6«; 3 jf cGo cGt{/sf/L cGt/f]6« ; :yfn] cfly\$ gfsafGbl nufPsf] jf va/bf/L u/\$f /fi6sf gful/s jf cGo JoIQm tyf ; :yf; E sf]sf/f]f/,

*= ; DklQ zL4s/of / cGo lj Qlo ck/fwdf ; mlg ePsf] egl cfd ; #f/ dflbddf rrf{kfPsf u|xSx?,

(= ; 's ; :yfsf]sfo{f] leq xg]u/\$f sfd sf/jxl cf]bsf cfwf/df a9L zsf ug{ kg]sf/f]f/, u|xS jf ; :yf,

!)= sg}:yfol ; Argf gePsf gfd dfqsf sDkglx?,

!!= s/, eG; f/, b:t/ jf cGo /fhZj cf]b 5nl, lxfldgf ug] u/fpg] egl alenPsf÷; lgPsf / ; f] E sg}klg k\$[n]; DalGwt JoIQm; E sf]sf/f]f/,

!@= u} lj Qlo ; :yfx? h:t}Sofl; gf] 3/hluf, axdNo kTy/ wft', 6fen; Ph]; L jf lgodg gul/g]k}zdf ; mlg Joj ; fo jf Joj ; folsf sf/f]f/,

!#= zsf:kb sf/f]f/ klxrfg ug{; lsg]cfwf/ d]b\$sf sf/f]f/,

!\$= ; 's ; :yf cfkng]pkoQm 7fg\$sf cGo sf/f]f/ .

-#_ ; 's ; :yfn] b}fo adf]hdsf u|xS / sf/f]f/nf0{hfjvdoQm; dx cGtu\$ /fVg' kg\$M

!= klj lwsf]b?kof]uaf6 xg ; Sg]sf/f]f/

@= lgofds lgsfo gePsf knd{ sDkgl, ; :yf jf Joj ; folsf sf/f]f/,

#= cfkndf]lj Qlo cj :yf ; DaGwl lj j /Of lgoldt k\$zfz g u gJ]f ug{gkg[kmd{
sDkgl, ; :yf j f Joj ; fol ; E\$]sf/f]f/
\$= u} gfkndhs :j b}l tyf lj b}l sDkgl tyf ; f] E ; DalGwt sf/f]f/ .
%= ; 's ; :yf cfknd]pkoQm 7fg\$ f cGo sf/f]f/ .
-\$_ ; 's ; :yfn] b}fo adf]hdsf u]xs / sf/f]f/nf0{ ; fdfGo hf]vdoQm ; dx cftu\$
/fVg' kg\$ M

!= lj j /Of ; f] h]gs xg]

@= lgodg, lg/Lifof, ; k/lj]f0f ul/g]

#= cToflws hf]vd j f hf]vdoQm ; 'ldf kgJ]f zsf:kb sf/f]f/ cftu\$ kg]
afx\$ sf cj :ydf lj Qlo hfgsf/L 0sf0h] ; ldf sf/f]f/sf] ; 'gf lbg gkg]u/L
tf\$ \$f cGo u]xs, ; :yf j f ; f] E ; DalGwt sf/f]f/ .

-%_ ; 's ; :yfn] j lu\$[sf/f]f/sf] ; do ; dodf ; dlff ug{kg\$ / lg]xt hf]vd
cg' f/ ; 'ldf x]km] ug{ ; lsg]5 .

t/ cToflws hf]vd ePsf sf/f]f/sf]eg]k]o\$ tlg tlg dlxgdf ; dlff ug{kg\$.

!%= pRr hf]vdoQm u]xs?sf nflu kl/is\$ u]xs dNof]g k4lt cjnd]g ug\$ -!_ ; 's ; :yfn]
; DkiQ z4ls/Of tyf cft\$ j fbl sfodf lj Qlo nufgl ; Dj Gwl ck/fwsf]pRr hf]vddf /x\$ f, pRr
kb:y JolQm /fhgllts ?kdf k\$ j zfnl JolQm? -Politically Exposed Persons (PEPs)_ / cfdg]
; fdg] ge0{ sf/f]f/ ug] u]xsx?sf nflu kl/:s\$ u]xs dNof]g k4lt -Inhanced CDD_
cjnd]g ug{kg\$. kl/:s\$ u]xs dNof]g k4lt (Inhanced CDD) n] cGo s'/sf c]t]l/Qm
; DkiQsf]>f] / sf/f]f/ /sdsf]>f]nf0{klg ; dfj } ug{kg\$.

@_ pRr hf]vddf /x\$ f u]xsnf0{klxrfg klqmf]x/\$ r/Ofdf kl/is\$ u]xs dNof]g
k4lt -Inhanced CDD_ nfu"ug{kg\$.

#_ Ohfhtkq k]t a\$ j f lj Qlo ; :yfsf] Joj :yfk g txsf] dflyNnf] clwsf/ln] :j ls[
glbP; Dd pRr hf]vddf /x\$ f u]xsx? ; E ; Dj Gw :yfk g ug{x\$ g .

-\$_ b}fosf]cfwf/df sg}u]xsnf0{pRr hf]vddf /x\$ f]lgwf{Of ug{kg\$ M

-s_ cfdg] ; fdg]ge0 cGo t/lsfn] ; Dj Gw :yfk g ePsf]u]xs,

-v_ u} cfj f; lo, j f To:tf]JolQmsf]/fli60tf, xfn j ; f] f; /x\$ f]dhs j f klxn\$ f]
j ; f] f; /x\$ f]dhs ; d]sf cfwf/df ; DkiQ z4ls/Of tyf cft\$ j fbl sfodf
lj Qlo nufgl ; Dj Gwl ck/fwsf]pRr hf]vddf /x\$ f] :yfgsf u]xs,

-u_ ; DkiQ z4ls/Of tyf cft\$ j fbl sfodf lj Qlo nufgl ; Dj Gwl ck/fwsf]lgoGqOfdf
pkoQm :t/ sfod ug{g ; s\$ f]dhs j f lfg] ; E ; Dj lGwt,

-3_ /fhgllts ?kdf k\$ j zfnl JolQm? -PEPs_ j f ltsf kl/jf/sf ; b:o /
; Dj lGwt JolQm?,

-a_ w]}g}jy{ePsf] /sd j f ; DkiQsf]>f] :ki6 gePsf]j f lghl a]sE Joj ; fodf
; mlg ePsf]u]xs,

-r_ ; DkiQ z4ls/Of tyf cft\$ j fbl sfodf lj Qlo nufgl ; Dj Gwl ck/fwdf ; mlg xg
; Sg]zsf:kb Joj ; fodf ; mlg ePsf]u]xs,

-5_ JolQmut ; DkiQ wf/Of ug] ; fwsf] ?kdf /x\$ f]sfg]l JolQm

-h_ :ki6 cfly\$ tyf sfg]l p2]o ljgf g}hl6n k\$[tsf] :jfld]j ; Argf ePsf
sfg]l JolQm

-em grldgl zφ/xfl8/ j f wf/s zφ/ ePsf]sDkgl,
 -`_ cTolws e|6frf/ /x\$]elg lrlgPsf]dhs j f cGo cfwf/df pRr hfllvddf /x\$] lqsf u|xs, /
 -6_ gubsf]j 9l kφfϕ xg]Jo; fols lqsf]sf/f]f/df ; mlg ePsf u|xs .
 -%_ pkbkrf -\$_ df pln|vt cfdg]; fdg]ge0{xg]sf/f]f/n]cGo s/fsf cltl/Qm bxfosf sf/f]f/ ; Deng' k5{M
 -s_ 0G6/gφaf6 :yflkt ; Dj Gw j f xhfs dfkrf :yflkt ; Dj Gw j f o:t}cGo k\$]f/n] :yflkt ; Dj Gw,
 -v_ 0G6/gφaf6 kφfg ul/g]; j f tyf sf/f]f/,
 -u_ 6|lnkrf, krfS; j f cGo o:t}k\$]f/sf dflldaf6 lgbz g j f lgj ϕg lb0 ePsf sf/f]f/, /
 -3_ klxn]g}eQmfgl u/\$f, glj s/of ug{ldNg]j f sg}vftf; E hfll8Psf sf8{dfkrf ul/g]/sd lgisf; g j f eQmfgl ; Dj Gwl sf/f]f/ .
 -^ cfdg]; fdg]ge0{xg]sf/f]f/df ul/g]kl/isE u|xs dNoflg k4ltdf bxfosf lj ifo ; dφg' kgϕ M
 -s_ gfφ/L j f cGo lj Zj f; ofllo JolQm]kφfl0ft u/\$]sfuhft,
 -v_ k|olf?kdf sf/f]f/ ul/g]u|xs; E dfu ul/g]sfuhftsf cltl/Qm yk sfuhftsf] kflkt,
 -u_ :j tGq?kdf kli6 ug]j f u|xs; E ; Dks{ :yfkf ug]klqmf]sf] lj sf; ePsf] kφffnl .
 -&_ /fhgllts ?kdf kφfj zfnl JolQm? -PEPs_ sf] lgwf{of bxf0 adflhdsf] klqmfaf6 ug{kgϕ M
 -s_ ; Deflj t u|xs; E kflkt ul/g]; Dj 4 ; Rgfsf]cfwf/df,
 -v_ ; fj hlgS?kdf pknJw ; Rgfsf]cfwf/df,
 -u_ pknAw ePsf /fhgllts ?kdf kφfj zfnl JolQm? -PEPs_ sf] tYofE -Data Base_ df kxF :yflkt u/] .
 -*_ kl/isE u|xs dNoflg k4lt kφfϕ ubf{; R's ; :yfx?n]lnE, j Of{/E, a} flxs ; Dj Gw, wd{j f /fli6otfsf]cfwf/df u} sfggl eφefj xg glbg]tkm{cfj Zos zt\$tf ckgfpg' kgϕ .
 :ki6ls/0M pRr kb:y JolQm eEgn]: j bz j f sg]lj bz l dhsdf /fhgllts, Joj ; flos, ; fdlhs, lj Qlo, kzf; lgs, Jofkl/s, cfBflus lqdf pRr txd f sfo{t j f sfo{ul/; s\$] JolQm pRr ; fj hlgS hhd]f/ldf /x\$] j f /lx; s\$] /fi6kφv, ; /sf/ kφv, dGql, gkfn ; /sf/ j f gkfn ; /sf/sf] kOf{ :j fldTj df ePsf] ; :yfsf] kyd >0fl j f ; f] eGbf dflysf kbflwsf/L, /fhgllts bnsf g]fx?, lghl j f ; fdlhs lqsf pRr kb:y kbflwsf/L ; Deng' kbϕ . of]zAbn] To:tf JolQmsf kl/jf/sf ; b:o tyf ghssf ; xoful ; d]nf0{hgfp5 .
 !^= hfllvd Joj:yfkgM-!_ ; R's ; :yfn] cToflws hfllvd ePsf u|xs j f sf/f]f/sf] ; Dalwdf cftl/s Joj:yfkg ug{ ; DalGwt lgsodf tTsfn ; Rgf lbg, clenY /fVg pkoQm hfllvd Joj:yfkg ug{; eGq lgdff ug{kgϕ .
 -@_ ; DklQ zI4s/of -dgl nfp08l/E_ lgj f/of Pϕ, lgod tyf o; lgb]zsf]clwgdf /xl ; R's ; :yfn] ; DklQ zI4s/of lgj f/of tyf cftI sf/l sfo{f xg]lj Qlo nufgl /f\$g, hfllvd lgo6qof, cftl/s lgo6qof, u|xssf] pkoQm klxrfg, hfgsf/l Joj:yfkg, clenY, zsf:kb

sf/fj/ klxrfg tyf lbg' kg; ; Rgf ljj/Of Pj +Pj, lgod, lgbzgsf]kfnf ; Da6wdf cfj Zos
lgbzsf agf0{nfu"u/L ; f\$] kl|tlnkl ; lxtsf] hfgsf/L lj Qlo hfgsf/L 0sf0{/ jf\$hf0{ lbg'
kg\$. o:tf] lgbzsfdf u|xssf] klxrfg ; Da6wl sfofj lw, u|xsf :jlsf/ klqmf, kl/ro klqmf,
sf/fj/ cgludg klqmf / hf]vd Joj :yfkf klqmf h:tf ljj ifo ; d; plny ug{kg\$.

!&= **sfofj og clws[M-!_ ; R's ; :yfn] cfkngf] s[bllo sfofnodf Joj:yfkslo :t/sf] pRr**
kblwsf/Lnf0{sfofj og clws[tf\$] lghnf0{ ; DklQ zL4s/Of -dgl nfp08l/E_ lgaf/Of Pj,
lj Qlo hfgsf/L 0sf0sf] lgbz'g tyf o ; ; Da6wl c6o krlnt sfgg adf]hdsf] sfo{ug[kmf\$ n
kj f066sf]?kdf sfd ug[u/L tf\$g' kg\$. o; /L tflsPsf sfofj o clws[sf]gfd, 7ufgf, ; Dks{
gdj /, Odh nufotsf ljj/Of af\$ / lj Qlo hfgsf/L 0sf0df k7fpg' kg\$.

@_ ljleG :yfgdf zfvf ePsf ; R's ; :yfn]cfkngf zfvf jf c6o sfofhoaf6 pkbkrf-!
adf]hd tflsPsf] sfofj og clws[nf0{ljj/Of lbg cfj Zostf cg;f/ ; Djlgwt zfvf jf
sfofhosf]sd{f/Lnf0{; d; lhDd]f/L lbg'kg\$.

!*= **sfofj og clws[sf]bfoLj M**sfofj og clws[sf]bfoLj bxf o adf]hd xg\$M

- s_ ; DklQ zL4s/Of -dgl nfp08l/E_ lgaf/Of Pj, ; f]c6tu\$ hf/L ePsf lgod,
lgbz'g, cfbz', kl/kq tyf ; Da4 c6o sfgg adf]hd ; :yfnf0{tflsPsf]sfo{x?
ug[u/fpg]
- v_ ; DklQ zL4s/Of -dgl nfp08l/E_ lgaf/Of Pj tyf ; f]c6tu\$ hf/L ePsf lgod,
lgbz'g, cfbz', kl/kq nufotsf sfggl b:tfj]hdf plny eP adf]hd u|xssf]
klxrfg olsg ug[u/fpg]
- u_ v08 -v_ adf]hdsf]u|xssf]klxrfgsf]cleny b?:t /Vg] /Vg nufpg]
- 3_ ; ldf /sd e6bf dflysf]tyf zsf:kb blvPsf sf/fj/f/sf]cleny b?:t /Vg] /
- a_ v08 -3_ adf]hdsf sf/fj/f/sf]ljj/Of tflsPsf]; dodf lj Qlo hfgsf/L 0sf0df
k7fpg]/ ; f]; Da6wdf af\$hf0{; d; hfgsf/L u/fpg].

!(= ; **R's ; :yfs]bfoLj M-!_ ; R's ; :yfn] u|xsf klxrfg, hfFaem u|xsf tyf sf/fj/ ; jlsf/**
hf]vd dNofsg, hf]vd Joj :yfkf, ; /n jf j [b u|xsf klxrfg, klj lwsf] b?kof]udf lgo6qOf,
cgludg, ; Da6wsf]; dflkt nufotsf ; Dal6wt c6o laifodf c6tL/s glt tyf sfofj w agf0{
nfu"ug{kg\$.

@_ ; R's ; :yfn] lj Qlo hfgsf/L 0sf0hf0{k6fg ug[ljj/Ofsf ; Da6wdf sfofj og
clws[nf0{; j}lsl; dsf ; Rgf k|kt ug[/ k6fg ug{ ; Sg]clwsf/ ; lglZrt u/L ; f\$ nflu
cfj Zos Joj :yf ug{kg\$.

#_ ; DklQ zL4s/Of -dgl nfp08l/E_ lgaf/Of Pj, lgod jf ; f]c6tu\$ hf/L ePsf lgbz'g,
cfbz', kl/kq tyf ; Da4 c6o sfgg adf]hd ljj/Of tyf ; Rgf k6fg ug[sfo{; /lft :yfgdf
uf]kgotf sfod /xg]u/L ug[JoJ :yf ldnfpg]lhDd]f/L ; Dal6wt ; :yfs]xg\$.

\$_ ; R's ; :yfdf ; DklQ zL4s/Of -dgl nfp08l/E_ lgaf/Of Pj / ; f]c6tu\$ ag\$
lgod, lgbz'g, cfbz' jf gltsf]sfofj og eP gePsf]s'/sf]k|of\$ tlg dlxf / cfly\$ aif{
; dflkt ePsf] tlg dlxgdf cgludg u/L To:tf]cgludgsf]kljt]hg lj Qlo hfgsf/L 0sf0df kz
ug[lhDd]f/L ; f]; :yf k6vsv]xg\$ / o; ; E ; Dal6wt ; Hfkt ljj/Of To:tf]; :yf jf sfofhosf]
jflif\$ kljt]hgdf ; d; plny ug{kg\$.

%_ ; R's ; :yfn]cfknt, u /x\$ sfuhft, ; Rgf tyf hfgsf/L af\$ {lj Qlo hfgsf/L 0sf0{
tyf krlnt sfgg adf]hd clwsf/ k|kt clwsf/L jf lgsfon]dfu u/\$f avt pknAw u/fpg'
kg\$.

@)= **cleny /fVg'kg** -! ; Ĩs ; :yfn]b}fo adf]hdsf sfuhft tyf clený ; xl ?kdf Joj ; flos ; DaGw ; dft ePsf] ldltn] jf csl:ds sf/f}f/ ePsf] csl:ds sf/f}f/ ePsf] ldltn] sDtdf kfF j if{ Dd Joj:yt tyf ; /lft ?kdf /fVg'kg

- s_ u}xs tyf jf:tljs :jfdlsf] klxrfg tyf hfF, n}yf tyf Joj ; flos kqrf/ ; DaGw ; a}sfuhft tyf clený,
- v_ u}xs, jf:tljs :jfdl tyf sf/f}f/sf ; DaGwdf ul/Psf] ljZn]f}sf] lgisif{ ; DaGw ; a}sfuhft tyf clený,
- u_ ; Ĩs ; :yfsf]n}yf tyf Joj ; flos sfuhft tyf lj j /of,
- 3_ :jbZl jf j}Zs ?kdf ul/Psf sf/f}f/ ; E ; DaGwt cfjZos ; a} sfuhft tyf clený,
- a_ af}f]t]s lbPsf cGo sfuhft tyf clený .

-@_ Ĩs ; :yfn]pkbkrf -!_ adf]hd sfuhft tyf clený /fVf k}o\$ sf/f}f/ :ki6 b]vg/ sfgl sf/jfxlsf]l; nl; nfdf k}f}sf]?kdf k}fu ug{ ; lsg]u/L /fVg'kg

-#_ o; bkrf adf]hd /flvPsf sfuhft tyf clený af}f] ljQlo hfgsf/L Osf0{ tyf k}nt sfg] adf]hd clwsf/ k}t clwsf/L jf lgsfon]dfu u/\$f avt t}sfn}pknAw xg ; Sg]u/L /fVg'kg

kl/R5}-%
ljlw

@!= **cf}tl/s sfo{ ; fng lgb}zsf** -! ; DkiQ ; l4s/of -dgl nfp08l/E_ lgj f/of P} , lgod tyf o ; lgb}zsf] cwlgd /xl ; Ĩs ; :yfn] ; DkiQ zl4s/of lgj f/of ; DaGwdf of]lgb}zsf nfu"ePsf] 5 dlxgf leq cfjZos cf}tl/s sfo{ ; fng lgb}zsf agf0{nfu"u/L ; f}f] k}tl}nkl ; lxtsf] hfgsf/L af}f] tyf ljQlo hfgsf/L Osf0f}0{ k7fpg' kg . o:tf] lgb}zsfdf cf^gf] u}xssf] klxrfg ; DaGw sfo}lw, u}xs :jlsf/ klqmf, u}xssf]kl/ro ug]klqmf, u}xssf]sf/f}f/sf] cgludg klqmf / hf]vd Joj:yfkg klqmf h:tf lj ifo ; d} p}n} ug}{kg

-@_ Ĩs ; :yfn]u}xs klxrfgsf ; DaGwdf cfk}f] Joj ; fo ; E ; DaGwt c}t/f}6 ; 3: ; :yfn]to u/\$f dfu{lgb}zgx? ; d} k}fu ug{ ; Sg}V o ; /L to u/\$f dfu{lgb}zgx? nfu"ubf{ ; f}f]hfgsf/L tyf dfu{lgb}zgsf]Ps k}t af}f] tyf ljQlo hfgsf/L Osf0f}0{pknAw u/fpg' kg

@@= **hfgsf/L tyf t}nd** ; Ĩs ; :yfn] ; DkiQ zl4s/of tyf cft}sf/L ultljwdf xg]nufgl lgoGof ug{ cfjZos kg ; Dk}f{ s/fx?sf] cf}tl/s Joj:yfkg ug] tyf ; f] sfo}f nflu cfk}f] sd{f/lx?nf0{cfjZos t}nd Pj +hfgsf/Lsf]Joj:yf ug}{kg

@#= **cgludg tyf lgodg** -!_ af}f] tyf ljQlo hfgsf/L Osf0f} ; DkiQ zl4s/of -dlg nfp68l/E_ lgj f/of P} tyf ; f]c}tu} hf/L ePsf]lgod, ljlgod, lgb}z jf cfb} adf]hd ug}{kg}sf0{? u/]gu/\$f] ; DjGwdf ; do ; dodf ; Ĩs ; :yfsf]cgludg ug}{u/fpg ; Sg

-@_ pkbkrf -!_ adf]hd cgludg ubf{u/fpbf cfjZos ; Dk}f{ ; xof} ug}{u/fpg' ; DjlGwt ; Ĩs ; :yfsf]st}o xg

@\$= **uff}tf eE ug}{xg}** ; Ĩs ; :yf jf p0m ; :yfsf]sg}klg sd{f/L, kbflwsf/L jf k}tlglwn] ljQlo hfgsf/L Osf0f}0{k}fg u/\$f] ; Ĩgf, hfgsf/L, cg'Gwfg tyf txlssfsf]l; nl; nfdf jf cf^gf]st{o k}ng ubf{1ft xg cfPsf]sg}klg t}o jf bflvnf ePsf]sg}Invtsf]uff}otf

k|Int sfgö]afllb u/š]cj:yfdf afxš cö cj:yfdf eĒ ug{jf u|xs nufot cö sfxl
s; ħf0{sg}klg t/lsfafö hfgsf/L lbg'xBö .

@/Ē **h/ljfgf / sf/jfxll** -!_ ; DkQL zI4s/Of lgjf/Of Pö tyf of]lgb|zsf kfgf gugI; Ĩs ; :yfnf0{
lwtflkq ; DjGwl Pö, @)^# tyf ; DklQ zI4s/Of lgjf/Of Pö adfllhd sf/jfxl xgš .

-@_ ; DkQL zI4s/Of lgjf/Of Pö tyf of]lgb|zsf kfgf gugI; Ĩs ; :yfsf kbflwsf/L,
sfoflj og clwsĒ jf clwsf/ k|kt sd{f/Lnf0{lwtflkq ; DjGwl Pö, @)^# adfllhd sf/jfxl
xgš .

@^= **hfgsf/L lbP afkt ; hfo gxb]M** ; Ĩs ; :yfn] ; DklQ zI4s/Of ; DaGwl Pö tyf of]lgb|zsf
kfgf ugI ; Gbedf c; n lgotn]sg}kl|tjög, sfuhft, clenĳ, ; Ĩgf jf hfgsf/L pknAw
u/fPsfdf cfk|ng kbflwsf/L, sfoflj og clwsĒ tyf cö sd{f/Lnf0{uf|kgotf jf s/f/lo bflotj
eĒ u/š]dfgl sg}kšf/sf]sf/jfxl tyf ; hfo ul/g]5ö .

cg' rL - !

ufxs kl/ro ; DaGwl klqnof

; r's ; :yfn]sf/f]f/sf]; Gbedf uf]xssf]k[t x]l b]fo adf]hdsf]; r'gf tyf sfuhftx? Ing'kg[.
; fy}cfjZos k/df uf]xs; G JolQmut cGt/jftf{; d] Ing'kg[.

-s_ JolQmut sf/f]f/

- (1) :ki6 gfd, y/
- (2) klt jf k]glsf]gfd ; lxt tlg k':t]lj j /Of
- (3) :yfol 7]ufgf -7]ufgf kdf]of t ug] cfjZos sfuhft xgkg] To:tf sfuhftx?df gful/stfsf]kdf]ofkq, /fxbfgl, kfgl tyf lahhsf]lan, cfjZos k/df ; DalGwt sd{f/ln]:ynut edof u/l tof/ u/}sf]gS; f, dtbftf kl/rokq, nfnkhf{cflb _
- (4) c:yfol 7]ufgf
- (5) hGd ldt
- (6) 6]nknf] gDa/ -ePdf p]n]y ug]
- (7) gful/stf÷kf; kf{-gDa/ / lj j /Of ; d]_
- (8) g]fn ; /sf/ jf sg}; :ydf sfd ug]sd{f/l eP kl/rokqsf]kl]tlnk
- (9) xfn; fn}lvr}sf]knf]f]
- (10) :yfol n]yf gDj / lnPsf]eP ; f]gDj /
- (11) cG6 cfjZos sfuhftx? -; :yf :j om]tf]g ; Sg]

-v_ ;fen]f/L jf JolQmut km]sf]sf/f]f/

- (1) km]sf]gfd
- (2) 7]ufgf
- (3) 6]nknf]÷df]f]on gDa/ -ePdf p]n]y ug]
- (4) ; fen]f/ ; a}sf]gfd / tlg]sf]7]ufgf -knf] g÷; lxt_
- (5) ; fen]f/sf]xfn; fn}lvr}sf]knf]f]
- (6) km]{/hi6}gsf]kdf]ofkq
- (7) km]sf ; fen]f/ jlr ePsf]salnotgdf
- (8) ; fen]f/ km]{eP sf/f]f/ ug]; DaGwdf lbPsf]clVtof/gdf
- (9) :yfol n]yf gDj /
- (10) cG6 cfjZos sfuhftx? -; :yf :j om]tf]g ; Sg]

-u_ sDk]lsf]sf/f]f/

- (1) sDk]lsf]gfd
- (2) s]b]o sf]f]o /x}sf]:yfg
- (3) k/f 7]ufgf -6]nknf], ^ofS; ; d]_
- (4) ; :yfgf / u7g ; DaGwl kdf]ofkq tyf sDk]lsf] p2]o v]lg] k]Gwkq / lgodf]nlsf]k[7x?sf]kl]tlnk

- (5) ; ~rfns ; ldltsf ; b:ox?sf]gfd / 7ψfgf -ePdf knf] gDa/ ; d] pNn] ugI
- (6) ; lrs[; u]7t ; :yf afx\$sf]cfo sDkglsf ; ~rfns ; ldltsf ; b:ox?sf]knf]
- (7) ; ~rfns ; ldltn]sfo\$fl kϕv / cfo clws[sd{f/lnf0{sf/]f/sf] ; DaGwdf kϕfg u/\$f]cIVtof/L
- (8) :yfol n]yf gDj /
- (9) cfo cfjZos sfuhftx? -; :yf :j oM]tf\$g ; Sg]

-3_ Sna÷u}; /sf/L ; 3÷; :yfsf]sf/]f/

- (1) Sna tyf u}; /sf/L ; 3 ; :yfsf]gfd
- (2) 7ψfgf
- (3) ; :yf btf{kϕf0fkq
- (4) p2]o / sfd pNn]vt lj wfgsf]k[7x?sf]k|tlnlk
- (5) sfo{ ; ldltsf]kblwsf/Lx?sf]gfd / 7ψfgf
- (6) 6]nknf] gDa/
- (7) sf/f]f/sf] ; DaGwdf ; #fns÷sfo{ ; ldltsf] lg0fϕ / sf/]f/ ugI ; DaGwL cIVtof/L
- (8) Sna jf u}; /sf/L ; :yfsf] ; #fns÷sfo\$fl ; ldltsf kblwsf/Lx?sf]knf]
- (9) :yfol n]yf gDj /
- (10) cfo cfjZos sfuhftx? -; :yf :j oM]tf\$g ; Sg]

-a_ ; xsf/L ; :yf jf cfo sg}; P's ; :yfsf]sf/]f/

- (1) ; :yfsf]gfd
- (2) 7ψfgf
- (3) knf] g=-ePdf pNn] ugI
- (4) p2]o / sfd pNn]vt ; :yfsf]lj lgods]k[7x?sf]k|tlnlk
- (5) ; ~rfns ; ldltsf ; b:ox?sf]gfd / 7ψfgf -ePdf knf] gDa/ ; d] pNn] ugI
- (6) ; ~rfns ; ldltsf ; b:ox?sf]knf]
- (7) ; :yf btf{ ; DaGwL kϕf0fkq
- (8) sf/f]f/sf] ; DaGwdf ; #fns ; ldltsf]lg0fϕ / sf/]f/ ugI ; DaGwL cIVtof/L
- (9) :yfol n]yf gDj /
- (10) cfo cfjZos sfuhftx? -; :yf :j oM]tf\$g ; Sg]

-r_ ; fj]lgs u7L jf lghl u7lsf]sf/]f/

- (1) gfd
- (2) 7ψfgf
- (3) knf] g=-ePdf pNn] ugI
- (4) p2]o / sfd pNn]vt ; :yfsf]lj wfgsf]k[7x?sf]k|tlnlk
- (5) u7L :yfkf ; DaGwL ePsf]salnotgfd

- (6) u7l ; #fnssf]gfd / 7]fjg
- (7) u7l ; #fnssf]krf]f]
- (8) u7l :yfkf ; DaGwl kpf0fkq
- (9) ; ~rfns÷Joj :yfkf ; ldltsf ; b:ox?sf]gfd / 7]fjg
- (10) sf/f]f/sf]; DaGwdf ; ~rfns÷Joj :yfkf ; ldltsf]lg0f0 / sf/f]f/ ; DaGwl clVtof/L
- (11) c6o cfjZos sfuhftx? -; :yf :jon]tf\$g ; Sg]

cg; Fl -@

; P's ; :yfn]; ldf ebf a9l sf/f]f/sf]lj j /of k7fpg]9fFf

; P's ; :yfsf]gfdM

| qm# ; ≠ | vl/b j f laqnlstf{ u xssf]gfd / 7]f]gf | k]f ÷ Joj ; fo | zfvf dfknf sfd u/]eP ; Dj lGwt zfvf | sf/f]f/ ldlt | sf/f]f/ k]t -vl/b j f laqnl | sf/f]f/ /sd | /sdsf] >f] | s]knot |
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lj j /of k] ug]x:tf]f/M

(sfof] og clws] ÷ cflwsf] /s kl]lgw)

gfd:

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knofS; :

ldlt M

cg' l -#
; 's ; :yfn]zsf:kb sf/]f/sf]lj j /of k7fpg]9fFf

; 's ; :yfsf]gfdM

| qm; + = | vl/b j f laqnlstf{ u xssf]gfd / 7]ufgf -klxrfg v]lg] sfuhftsf]k tlnlk_ | kzf ÷ Joj ; fo | zfvf dfknf sfd u/]sf] eP ; Dj lGwt zfvf | sf/]f/sf] ldlt | sf/]f/sf] k\$[t -vl/b j f laqnl_ | sf/]f/ sf] /sd | /sdsf] >f] | zsf:kb xgfsf] sf/of | s]knot |
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lj j /of k\$ ug\$]x: tflf/M
(sfoff] og clwsf] ÷ cflwsf/s k|t|glw)
gfd:
kb:
knf]:
Odf]:
k]ofS; :
ldlt: