

ao\."nÂ Xmeq j | t l mpHm , tdäoh | Fwt¹mbo k |
t l mpHm , tdäoh | s k mss k än (¢n] |Xw)
\\¼Ä s l . 665 н.о.]mem]н.Н, Br. Cucmäpt]«]н.Н.
{Kq, |sUt, mknä&s | U rä k | loanÂ tNcp¶¶Xn\pÅ

A t] £

- AwK \\¼Ä
- t] c t ^ m ¬
- Ø nctaÂ hnem kw: Xmeq j | hntÃP
l c ho«pt] c
t] m ì m ^ o k |] n³ t l m U
HutZymKn l taÂ hnem kw
- AwKw Sn k | loanÂ tNÀ ¶¶n«p Å
\\¼cn\pthn \nÀt± i n ; p ¶ }
A h l m i n bpsS t] cpw taÂ hnem k hpw }
- k | low \S[—] p ¶ Ø ew : ao\."nÂ Xmeq j | t l mpHm , tdäoh | Fwt¹mbo k | t l mpH , tdäoh |
s k mss k än ¢n] |Xw \\¼Ä s l . 665, н.о.]mem. { _ m © : Cucmäpt] «
- k abw: ssh l pt ¶ cw 5.30 aWn
- XhW[—] p l bpw l memh [n bpw
- k | loansâ apXÂ cq
k | loanÂ tNcp¶¶ AwK[—] nsâ t] cpw
H , pw

k ½X] {Xw

k | loansâ \n_ Ô \ | Ä Rm³ hmbn" | a \ Ênem j n CtXmsSm , ap Å \n_ Ô \ | Ä j | hnt [bambn Cu k | loanÂ AwKambn tNcp¶¶Xn\ | Rm³ CXn\mÂ] qÀ@ambn k ½Xn"ncn ; p ¶ p. B bXn³ {] l mcw Cu A t] £ bpw \n_ Ô \ | l fpsS Hcp {] Xnbpw H , n« H ¶ maXp XhWbpsS Xp l bmbcq] bpw k | nXw k aÄ , n ; p ¶ p.

Ø ew..... k | loanÂ tNcp¶¶ AwK[—] nsâ t] cpw.....
XobXn..... H , pw.....

B ^ o k | D] t b m K[—] n \ |

- k | low Xp l bpw AwKw FSp[—] Hm l cn l fpsS F ® hpw
a) {Kq, | \\¼cpw hÀ j hpw..... FSp[—] Hm l cn.....
k | loansâ apXÂ cq
b) XhW l fpsS F ® w.....Hm l cn Xp l
2. k | loansâ l memh [n.....am k w B ZyXhW XobXn.....
taÂ XhW l fpsS XobXn.....
k | loansâ Cu {Kq, | A h k m \nb | ; p ¶ XobXn.....
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ao\ ``nÂ Xmeq i | t l mpHm , tdäoh | Fwt¹mbok | t l mpHm , tdäoh | s k mss k än (¢n] |Xw) \ ¼Ä s l . 665 н.о.]mem]н.Н, Br. Cucmäpt]«]н.Н. {Kq , sUt , mkrä&s{ l Unä k | low D] \n _ Ô \ l Ä

- 1) ao\ ``nÂ Xmeq i | t l mpHm , tdäoh | Fwt¹mbok | t l mpHm , tdäoh | s k mss k än (¢n] |Xw) \ ¼Ä s l . 665 se AwK § fmbn«p Å hÄ i | Cu \nt £]]² XnbñÂ AwK § fmbn tNcmhp ¶ Xmw.
- 2) ao\ ``nÂ Xmeq i | t l mpHm , tdäoh | Fwt¹mbok | t l mpHm , tdäoh | s k mss k än (¢n] |Xw) \ ¼Ä s l . 665 {Kq , sUt , mkrä&s{ l Unä k | low F ¶ t] ¢ñÂ CX | k | l cW kw L w tPmbñâ | cPñk {SmÄ t l m«bw AwK o l ¢ñ i p ¶ XobXñ apXÂ {] m _ ey ¯ñÂ hcp ¶ Xmw.
- 3) Cu k | loanÂ AwK § fm l p ¶ hcp sS am {Xw 25 apXÂ 100 t] Ä hoXap Å {Kq , p l Ä Dm i n 25 apXÂ 100 hsc am k w s l m | A h k m \ñ i p ¶ \nt £] hmb] m k | loap l Ä Dm i n Cu k | loanse AwK § sf k l m bñ i p l F ¶ Xmbñ ¢ñ i pw Cu k | loansâ Dt± i yw.
- 4) 500 cq] m , 1000 cq] m , 2000 cq] m , 4000 cq] m , 5000 cq] m , 8000 cq] m , 10000 cq] m hoXap Å {Kq , p l fñembñ am k wtXmdpw Hmtcm AwK § fñÂ \ñ ¶ pw 25 apXÂ 100 am k w hsc Hcp \nt £] Xp l hogN hcp ¯msX AS ¯ps l mñ ¢ñ t i Xmw.
- 5) XhW ¯p l am k wtXmdpw Hcp \ñÝñX XobXñ i p ap³] m bñ AwK § Ä kw L ¯ñÂ ASbt i Xmw.
- 6) \nt £] ¯neqsS kzcq]ñ i p ¶ [\w] en i c lñX hmb] bmbñ \Â l p ¶ Xñ \ bYmÄ ° B h i y i m cs \ sXcs^a Sp i p ¶ Xñ \ m bñ FÃm am k hpw k | loanse AwK § fpsS Hcp t b m Kw \ñÝñX Zñh k § fñÂ ssh lñ« 5.30 \ l kw L w B ^ o kñÂ h ¯ tNcp ¶ Xmw. Hmtcm k | loanepw XhW ¯p l l rXyambñ AS ¯ñ«p Å \nt £] l Ä i | t \ ¢ñ«m tcJmaqew A [ñ l mcs , Sp ¯ñb GPâ | apJm ´ nctam t b m K ¯ñÂ] s | Sp i mhp ¶ Xmw. F ¶ mÂ CXñ \p km [ñ i m ¯] £ w kw L w s k { l «ñsb CXñ \ m bñ tcJmaqew Npaxes , Sp ¯mhp ¶ Xmw.
- 7) Hmtcm {Kq , nepw kzcq]ñb i p ¶ \nt £] w AtX {Kq , nse GsX ! nepw AwK ¯ñ \ hmb] bmbñ \Â t l AwKs ¯ \dps i Sp , neqsS \ñÄ® bñ i p ¶ Xmw. F ¶ mÂ hmb] b i m h i y i mcsñÄ !ñÂ l pSn iñ l bñÃm ¯ \nt £] l sc l p dñbñ«p hmb] i mc \ m bñ HcwKs ¯ \ñÄ® bñ i p ¶ Xpam l p ¶ p.
- 8) 25 apXÂ 100 am k ¯ hW l fneqsS Hmtcm {Kq , nsebpw AwK § fñÂ \ñ ¶ pw am k wtXmdpw e`ñ i p ¶ \nt £ ] ¯p l hmb ] bmbñ AwK § fpsS \dps i Sp , neqsS e`ñb i p ¶ Xñ \ Hmtcm am k hpw Hmtcm {Kq , nepw \nt £] ¯p l bpsS ASññÂ l pSn iñ l bñÃm ¯ AwK ¯ñ \p am {Xta A h l m i w Dmbñ ¢ñ i p l bp Å p.
- 9) k | loanÂ Hmtcm {Kq , nepw l memh [ñ i p t i j w e`ñ i p ¶ \nt £] ¯p l bpsS 3% kw L ¯ñsâ l ½o j³ B bñ CuSm iñ bXñ \p t i j w hcp ¶ Xp l b m W l Hmtcm am k hpw hmb] bmbñ A \phZñ i p l .
- 10) XpSÄ ¯ bmbñ aq ¶ pam k w KUpXp l ASb i msX hogN hcp ¯ñbmÂ \nt £] l s \ hñhcw sXcys , Sp ¯ñ {] kXpX \nt £] l \] l cw k | loanÂ AwKam l phm³ B {K lñ i p ¶ atäsX ! nepw AwKs ¯ amänt ¯Ä i p ¶ Xñ \ kw L ¯ñ \ A [ñ l mcw Dmbñ ¢ñ i p ¶ Xmw. C {] l mcw hogN i mc \ p] l cw tNcp ¶ Xñ \ kw L ¯ñ \ pw A [ñ l mcw Dmbñ ¢ñ i p ¶ Xmw.
- 11) l cmÄ A \p k ¢ñ ¯p Å KUpkwJy GsX ! nepw l mcWh i mÂ ASb i msXh ¶ mÂ {] kXpX AwK ¯ñsâ \nt £] ¯p l l memh [ñb i p t i j tam Asñ !ñÂ] l cw tNÄ ¶ \nt £] l³ hmb] ss l , äpt¼mtgm am {Xta e`ñ i p l bp Å p.
- 12) Hcp {Kq ,ñÂ Hcpam k w kzcq]ñb i p ¶ \nt £] ¯p l bpsS 30 i Xam \ ¯ñÂ A [ñ l w Xp l l p dhp sNbXp hmb] e`ñ i phm<sup>3</sup> HcwK ¯ñ \ A h l m i w Dmbñ ¢ñ i p ¶ XÃ. C § s \ Un k | lumbñ Dt ] £ñ i p ¶ Xp l bñ \ñ ¶ kw L ¯ñsâ l ½o j<sup>3</sup> l gn ¯ ¯ m iñ hcp ¶ Xp l Hmtcm {Kq , ntebpw hmb ] e`ñ ¯ñ«p Å Xpw AÃm ¯ Xpamb AwK § Ä i Xpeyambñ hoXñ ¯p \Â l p ¶ Xmw.

- 13) Cu k|loanÂ kzcq]n i p¶¶ XpI hmb] bmbn HcwKw ssl ,äp¶¶ Xn\| kwLw \nÂt± i n i p¶¶ Pmayw hmb] e`n i p¶¶ At] £ I³ \Â lnbncn i Ww. c "F" ¢mk| AsÃ|nÂ " _n" ¢mk| AwK § fpsS Pmay ¯nÂ km[mcWbmbn Cu k|low{ } ImcapÂ hmb] ¯pI A\phZn i p¶¶ XmW. F ¶¶ mÂ 30000/p cq]mbnÂ Xmsg am{Xw _m²yX hcp¶¶ taend i| hmb] b i| Hcp "F" ¢mk| / " _n" ¢mk| AwK ¯nsâ Pmayw aXnbmIp¶¶ XmW. B bXnte i mbn At] £ tbmsSm,w Fwt¹mbsaâ i kÀ«n^ n i äpI fpw kmedn dn i hdn i pÂ F{KnsaâpI fpw kaÀ, nt i XmW. IqSmsX _m| pIÄ, k I l cW kwL § Ä, t] m I| B ^okpIÄ XpS § nbhbnse \nt £] ¯nsâ CuSnt · tem, kzÀ®, ¯nsâ CuSnt · tem, FÂ.sF.kn. t] mfnkn kÀ«n^ n i änsâ (kdÂ hmeyp) CuSn³ tatem _m²yXmc l nX h kXphnsâ CuSnt · tem (sImfmädÂ sk lyqcnän) Cu k|low{ } ImcapÂ XpI]äp¶¶ Xn\| At] £ n i mhp¶¶ XmW. B ÄPmay ¯nepw h kXp Pmay ¯nepw (sImfmädÂ sk lyqcnän) DÂ At] £ IÄ kwLw `cWkanXn AwKo lcn i p¶¶ apdb i| kwLw{ } knUâ i t] Ä i| {} amWw FgpXn X¶¶ XpI ssl ,ämh p¶¶ XmW. \nt £ ] CuSnt · epw kzÀ®, ¯nsâ CuSnt · epapÂ At] £ IÄ ]cnKWn¨ i {} knUâ i t] Ä i| {} amWw FgpXn XpI \Â l mhp¶¶ Xpw ASp ¯ `cWkanXn t b mK ¯nÂ B bXn\| AwKo lmcw Dmt I XpamW.
- 14) 13pmw h I p, p{ } Imcw AwK § fpsS Pmay ¯nÂ A hcpsS{ } Xnam k scm i i¼f ¯nsâ 50 Cc«nbnÂ A [n lcn i msXbpw, kzÀ®, ¯nsâ amÄ i ä hnebpsS 70 i Xam\ ¯nÂ A [n lcn i msXbpw, _m²y Xmc l nX h kXphnsâ amÄ i ä hnebpsS 50 i Xam\ ¯nÂ A [n lcn i msXbpw CuS kzo lcn¨ i hmb] ¯pI \Â l mhp¶¶ XmW.
- 15) B ÄPmay ¯nÂ _m²yXs, Sp¶¶ HcwK ¯n\| kwL ¯nÂ t\cn«pÂ _m²yXl fpsS{ } Xnam k AS h AbmfpsS{ } Xnam k scm i i¼f ¯nÂ A [n lcn i m³]mSnÄm ¯XmW.
- 16) Cu k|low{ } ImcapÂ XpI ssl ,äp¶¶ Xn\mbn h kXp CuSp Xcpt¼mÄ (sImfmädÂ sk lyqcnän) kwLw ss _tem 39 (3) { } ImcapÂ \n_ Ô \ I Ä _m[l ambncn i p¶¶ XmW.
- 17) Cu k|loanÂ \n¶¶ hmb] e`n¨«pÂ HcwKw KU p kwJy ASb i p¶¶ XnÂ hogN hcp ¯nbmÂ hmb] e`n¨ XpI kwL ¯nÂ \n¶¶ pw e`n¨ hmb] bmbn lW i m i n hmb] ¯pI CuSm i p¶¶ Xn\| B h i y amb k I l cW \nba{ } ImcapÂ FÄm \S] Sn l fpw hmb] ssl ,änb«pÂ B fnsâ bpw Pmay i mcp sSbpw t] cnÂ kzo lcn i p¶¶ Xn\| kwL ¯n\| A [n lmcw Dmbncn i p¶¶ XmW.
- 18) k|loanse Hmtcm \nt £] I \pw AbmfpsS amk ¯hW \nÝnX XobXn i pw kab ¯n\pw ap³]mbn kwL ¯nÂ AS¨ ckkoX hm § nbncnt i XmW. IpSn i n l hcp ¯p¶¶ \nt £] I³ XhW ¯pI b i| kwL ¯nÂ \nehnepÂ km[mcW hmb] bpsS \nc i nÂ] en i ASbt i XmW. hmb] ssl ,änb \nt £] I³ 3 XhWbnÂ lqSpXÂ IpSn i n l hcp ¯nbmÂ SnbmfpsS lSw lW i| A h km \n, n¨ taÂ ASb i phm\pÂ XpI H¶¶ mbn CuSm i p¶¶ Xn\| kwL ¯n\| A [n l mcapmbncn i p¶¶ XmW. C{ } Imcw A \ymbw ^bÂ sNbXp XpI CuSmt i nh ¶¶ mÂ 2%]ng, en i lqSn CuSm i p¶¶ XmW.
- 19) hmb] b i mbn sXcs ^a Sp i s, « \nt £] I³ kwLw \nÝbn¨«pÂ \n_ Ô \ I Ä]men¨ ASp ¯ XhWb i l w XpI ssl ,äns i mt Â XmW.
- 20) F) hmb] \Â l p¶¶ Xn\| sXcs ^a Sp i s, Sp¶¶ AwKw aXnbmb Pmayw \Â l n] Ww kzo lcn i msX bncp¶¶ mÂ { } kXpX XpI AwK ¯nsâ t] cnÂ kwL ¯nÂ ks] j yÂ t k hnwK k| A i unÂ \nt £] n i p¶¶ XmW.
- _n) C{ } Imcw \nt £] n i p¶¶ kwJy h«adpXn hscbpÂ XhW I Ä i aXnbm l msX h ¶¶ mÂ t] mcmsX hcp¶¶ kwJybpw] en i bpw aäp Nnehpl fpw Sn \nt £] I \nÂ \n¶¶ pw CuSm i nsbSp i p¶¶ Xn\| kwL ¯n\| A h l m i apmbncn i p¶¶ XmW.
- k n) A{ } Imcw \nt £] n i p¶¶ XpI bnÂ \n¶¶ pw taÂ XhW I Ä, aäp Nnehpl Ä i pthn hcp¶¶ XpI F ¶¶ nh lgn¨ an¨ w Dmbncp¶¶ mÂ \nt £] w h«adpXn i pti j w \nt £] I \ sImSpt i Xpw AXn\p hogN hcp ¯nbmÂ _m i n \ne] p kwJyb i| h«sa ¯nb XobXn apXÂ t k hnwK k| _m| i \nt £] ¯nsâ] en i t b mSp l qSn CuSm i nsbSp i p¶¶ Xn\| \nt £] I \ A h l m i w Dmbncn i p¶¶ XmW.
- 21) Cu]² XnbpsS{ } Xnam k XhWXobXn FÄmam k hpw Hcp \nÝnX XobXnbmbncn i p¶¶ Xpw At ¶¶ Zn h kw kwLw A h [n B bncp¶¶ mÂ ASp ¯ { } hr ¯nZnh kw \nÝnXXhW XobXnbmbncn i p¶¶ Xp amW.
- 22) Cu \nt £]]² XnbnÂ AwK § fmbhÀ i| A hÀ AS¨ XpI bpsS 80% hsc kwL ¯nÂ \nehnepÂ km[mcW hmb]] en i \nc i nÂ hmb] A \phZn i mhp¶¶ XmW. Cu hmb] Sn AwK ¯n\| Cu \n_ Ô \ I fse 7pmw h I p, p{ } Imcw hmb] e`n i pt¼mtgm AXn\p ap³ t] m AS¨ p XoÀt i XmW.

- 23) Cu k|loanÂ tNÀ¶ AwK ¯ nÂ \nt¶m, Pmay i mcnÂ \nt¶m kwL ¯ nte i | Fs´ !nepw XpI CuSmIphm\ps ! nÂ B bX Cu k|low { } Imcw AwK ¯ n\p e`nt i | hmb] ¯ pIbnÂ \n¶pw CuSm i p¶ Xn\ | kwL ¯ n\ | A [nImcw Dmbncn i p¶ XmW.
- 24) Cu k|loansâ I ½o j ³, apS i p]eni, aäp hchpIÄ F¶nh kwL ¯ nsâ AXmXp hÀj s ¯ em` \jS i W i nÂ DÄs, Sp ¯ p¶ XmW.
- 25) Cu k|loanÂ tNcp¶ Xn\pw]Ww ssl, äp¶ Xn\pw B h i y a m b A t] £ m ^ m d § Ä kwL ¯ nÂ \n¶pw \nÝnX hnebi i | e`n i p¶ XmW.
- 26) HcwKw Cu k|loanÂ tNcpt ¼mÄ Xs¶ CXp kw_ Ô n ¯ p Å \n_ Ô \ | I Ä hmbn ¯ | AwKoIcn ¯ Xmbpw \nehnep Å Xpw `mhnb nÂ I q«nt ¯ Ä i p¶ Xpw t`ZKXn hcp ¯ p¶ Xpamb FÄm \n_ Ô \ | f pw AwKoIcn i p¶ Xmbpw I W i m i p¶ XmW.
- 27) Cu k|low kw_ Ô ambn AwK § Ä i p Å A h I m i ¯ n\ | A \ ´ cmh I m i n I s f A t] £ b n Â \nÀ± i n i m h p ¶ XmW.
- 28) Cu k|low kw_ Ô n ¯ | hÄ XÀ i hpw DmbmÂ B bX kwL w `cW kanXntbmS A t ] £ n ¯ | XÀ i \nhr ¯ n hcp ¯ ns i mt Å Xpw Cu \n\_ Ô \ | I Ä i pw kwL w \nbamhen i pw hnt [ bambn `cW kanXn ssls i m Å p¶ Xocpam\ § Ä A h k m \ Xocpam\ § Ä B bncn i p¶ XpamI p¶ p.
- 29) Cu \n_ Ô \ | f psS GsX ! nepw hI p, pI Ä t`ZKXn sN¿ p¶ Xn\pw CXnÂ I qSpXembn I q«nt ¯ Ä i p¶ Xn\pw AXmXpImes ¯ kwL w `cW kanXn i | A [nImcapmbncn i pw. F¶mÂ A ¯ c ¯ nep Å GXp t`ZKXnIÄ i pw k I I cW kwL w tPmbnâ | cPn k {SmcpsS ap³ I q«nbp Å AwKoImcw hm § n bncnt i XmW.
- 30) Cu k|loanÂ \n¶pw e`n i mhp¶ sam ¯ w I ½o j sâ \nÝnX i Xam\w XpI ImemIme § fnÂ k I . kwL w cPn k {SmdpsS \nÀ± i § Ä i p hnt [bambn kÀ i mcnÂ ASbit i XmW.
- 31) k|loansâ apXen\ | kam\amb XpI k|loansâ skIyqcnän \nt £]ambn PnÄm k I I cW _m ! ntem {Sjdnbntem Ønc\nt £]w \S ¯ nbncnt i XmW.
- 32) k|loansâ hchp sNehp I W i pIÄ AXmXp hÀj s ¯ k I I cW Un, mÄ«psaâ | B UnänÂ DÄs, Sp t ¯ XmW.
- 33) k|low \dp i ntem, tee ¯ ntem e`n i p¶ hÀ i | Xr]XnIcamb Pmayw \Â I n ASp ¯ Zn h kw apXÂ XpI]ämhp¶ XmW.
- 34) Hmtcm bqWnä] ² Xnbpw Bcw`n i p¶ Xn\ | tPmbnâ | cPn k {SmdpsS ap³ I q«nbp Å A \phmZw hmt § XmW.
- 35) Hcp kabw A ©p e £ w cq]bnÂ A [nIcn ¯ p Å] ² Xn Bcw`n i mhp¶ XÄ.

A t] £ I s â t] c p w
H, p w